



Comptroller of the Currency
Administrator of National Banks

Central District Office
One Financial Place, Suite 2700
440 South LaSalle Street
Chicago, Illinois 60605

April 4, 2012

Corporate Decision #2012-10
May 2012

Ms. Coreen Evilsizer
Paralegal
TCF National Bank
200 Lake Street East
Mail Code EX0-01-A
Wayzata, Minnesota 55391

Re: Messenger Service Branch Approval and Authorization
TCF National Bank, Sioux Falls, South Dakota
Application Control Numbers: 2011-CE-05-163, 2011-CE-05-164 and 2011-CE-05-165

Dear Ms. Evilsizer:

The Office of the Comptroller of the Currency (OCC) approved your application to establish messenger service branches to operate in the counties of **Blue Earth, Nicollet, portions, of St. Louis County; and the counties of Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, Sherburne, Washington, Wright, Benton, and Stearns and portions of Rice, all located in the state of Minnesota.** This approval is granted based on a thorough review of all information available, including the representations and commitments made in the application and by the bank's representatives. This is also the authorization for the bank to establish branch nos. **152746A, 152747A, and 152748A** at the above-noted counties. If the messenger service branches are not operating within 18 months of this date the approval automatically terminates unless the OCC has granted an extension.

The operation of the service is limited to those locations where the bank could legally establish a permanent branch under applicable federal and state law, and within the geographic areas where the notice of the proposed messenger service branch was published. If you desire to operate the service outside of the area in which notice was originally published, a new application must be filed with the OCC.

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Within 10 days after opening, the bank must advise this office of the messenger service branch's opening date, so the OCC may complete its records. Reference the OCC's control number in your letter.

In the event you choose to close the messenger service branch, a 90-day advance notice of proposed branch closing must be submitted to the OCC pursuant to *12 U.S.C. 1831r-1*. Following the closing of the messenger service branch a final closing notice should be submitted to this office.

This approval and the activities and communications by OCC employees in connection with the filing do not constitute a contract, express or implied, or any other obligation binding upon the OCC, the United States, any agency or entity of the United States, or any officer or employee of the United States, and do not affect the ability of the OCC to exercise its supervisory, regulatory and examination authorities under applicable law and regulations. Our approval is based on the bank's representations, submissions, and information available to the OCC as of this date. The OCC may modify, suspend or rescind this approval if a material change in the information on which the OCC relied occurs prior to the date of the transaction to which this decision pertains. The foregoing may not be waived or modified by any employee or agent of the OCC or the United States.

If you have any questions, contact the undersigned or Licensing Applications Technician Connie Arrington by e-mail at connie.arrington@occ.treas.gov or by telephone at (312)360-8851.

Sincerely,

signed

John O. Aponte
NBE, Senior Licensing Analyst