

January 29, 2003

TCF National Bank
401 E. Liberty
Ann Arbor MI 48104

Dear Madam or Sir:

On January 21, 2003, I deposited an in-state check in the amount of \$-,---.-- to my TCF checking account #------. On January 24th, after noticing that this deposit was reflected in my checking account balance on the "TCF Totally Free Online Account Information" page, I made an ACH payment to the University of Michigan in the amount of \$-,---.-- in order to pay for my tuition, room and board, and other expenses for the current semester.

I was very upset to learn that on January 27th, this ACH transaction was returned due to "Insufficient Funds", when indeed the funds had been deposited into my TCF account, and were reflected on my online balance statement. I have now been charged a "service fee" in the amount of \$30.00 by TCF bank, and a "Returned Echeck Fee" in the amount of \$25.00 by the University of Michigan [please see attachment].

Given that my deposit was an in-state check, that the customary two-day time period for a hold on the deposit of an in-state check had passed, and that my deposit of the 21st was reflected in my account balance as made available to me on the TCF Online Account Information website at the time of the ACH payment, I feel that I am entitled to a refund of the TCF Bank \$30.00 service fee and reimbursement in the amount of \$25.00 for the University of Michigan "Returned Echeck Fee".

Please let me know when the refund process is complete. If you have any questions or wish to discuss the matter further, please do not hesitate to contact me by telephone or through the mail.

Sincerely,

(Dr. Deke)
(Address & Telephone)