

customer-centered behaviors result in increased employee satisfaction and retention – and both mean an increased level of service to our customers and value to our shareholders.

Throughout 2002, TCF employees across all divisions and geographies embraced this initiative and made it part of their day-to-day activities. Over 25,000 “on the spot” recognition awards were given to employees, who through their actions, confirm that at TCF, The Customer is First. In 2003, in addition to monthly and quarterly awards, celebrations will be held all across TCF to recognize “the best of the best” – those employees who raise the bar for the organization on what it means to deliver great customer service.

The Customer First has become more than a program at TCF. It’s a way of life being nurtured daily by employees who understand the importance of delivering great service to all customers, every day.

TCF will continue to promote our performance-based rewards and to enhance customer service through The Customer First initiative.

COMMUNITY GIVING

At TCF, we believe we have a special obligation to our communities that goes beyond simply providing financial services. Through generous gifts of time, talent and resources, TCF and its employees support many local organizations, making a difference in the neighborhoods we serve.

TCF reflects our commitment to the community by supporting a variety of nonprofit organizations through volunteer time, management counsel and grants. This support is concentrated into four categories: human services, community development, education, and arts and culture. Additionally, we provide assistance to local organizations supported by TCF employees, through active volunteerism or service on boards and committees.

There are a variety of ways local nonprofit organizations receive financial support from TCF:

- *Branch Funds* – Contributions or grants awarded to impact organizations located near TCF branches; gifts typically range between \$100 – \$1,500 and are usually supported by branch personnel.
- *Employee Matching Gifts* – Donations contributed by employees, matched dollar-for-dollar by TCF, to the nonprofit organization of their choice. TCF donated more than \$250,000 by matching the gifts made by employees to their favorite charities during 2002.
- *Employee’s Fund* – Employees contributed to this fund through payroll deduction; the TCF Foundation matched their contributions 100%. A committee, consisting of TCF employees, selected organizations to receive grants based on active employee involvement. Over \$257,000 was awarded to charities by the Employee’s Fund during 2002.
- *Foundation and Corporate Giving* – The TCF Foundation and Corporate Giving awarded larger grants, including multi-year commitments. Some of the grants awarded in 2002 were to Neighborhood Housing Services of Chicago and CommonBond Communities, providing for affordable housing; Courage Center and Goodwill/Easter Seals, in support of human services; Friends of Ascension, supporting education; and the Minneapolis Institute of Arts, sustaining arts and culture.

During 2002, TCF contributed more than \$3 million in grants to charitable organizations. In addition to the numerous grants awarded, we also enriched the community by supporting affordable housing efforts, and assisting with the capitalization of several affordable housing loan funds.

TCF is proud of its employees who are striving to make a difference to those in need and supporting numerous programs vital to the well-being of our communities.