

TCF is seeking a consumer banking attorney with strong academic and professional credentials that include 2- 5 years practicing law in an in-house legal department of a financial institution, a bank regulatory agency, or a law firm that represents financial institutions.

The Corporate Counsel position reports directly to the Chief Legal Counsel for Community Banking and Digital Banking and participates as a member of the Consumer Banking Legal Team. The position will be based in Plymouth, Minnesota, and will support business lines of TCF Financial Corporation (and its affiliates) (“TCF”) that provide consumer banking products and services.

The position requires a working understanding of consumer banking products, services and operations, and applicable federal and state laws and regulations that govern them, to provide legal advice and regulatory support applicable to the development, marketing and distribution of deposit, payments, and cash products and services.

The successful candidate will be expected to help analyze and address legal risks associated with consumer-facing products and services, to provide transactional support, to assist with product development, marketing and disclosures, to help resolve issues as they arise, and to provide legal advice in connection with implementation of business strategy. The ideal candidate will have some expertise in consumer banking laws, the ability to work with limited supervision, and communicate effectively both verbally and in writing.

Major Areas of Accountability

- A. Represents TCF in consumer banking matters, preparing and/or reviewing account documents and disclosures, fielding issues escalated through the retail branches and other business channels, performing legal research and analysis, performing advertising and marketing compliance reviews, and assisting in resolving legal claims, consumer complaints and other legal issues.
- B. Develop expertise in federal and state laws applicable to deposit account products, maintenance, servicing and payments, and familiarity with deposit banking regulatory framework, including consumer financial protection laws.
- C. Review and advise TCF of legislative, regulatory and case law developments affecting the TCF and the banking industry.
- D. Perform a variety of consumer banking legal assignments and projects for TCF's officers and/or employees, act as a liaison with outside law firms, and represent or assist in representing TCF in certain litigation or dispute resolution.

- E. Utilize knowledge and expertise in consumer financial transactions, retail banking, and small business banking.
- F. Work with representatives from various business lines on developing and modifying forms, training materials, policies, practices and procedures to conform to legal requirements. Ensure all forms, training materials, policies, practices and procedures comply with all applicable regulatory requirements. Draft, formulate and implement corporate legal policy concerning a variety of consumer banking issues.
- G. Perform moderately complex legal, compliance and transactional research and analysis, and relative to such research and analysis, make decisions or recommendations as to the degree of risk to TCF, and communicate or escalate significant risks and issues, with recommendations for action, to the Chief Legal Counsel and/or business units, as appropriate.
- H. Review consumer banking contracts and leases and provide legal advice to business regarding same.
- I. Review record retention schedules for consumer banking business lines.
- J. Stay abreast of legislative and regulatory developments affecting consumer banking and related company operations. Analyze proposed and final legislation, regulations, and regulatory guidance for business impact and advise the Chief Legal Counsel and/or business units, as appropriate.
- K. Advise and represent TCF on a variety of legal matters before regulatory agencies, including examinations, supervisory issues, and requests for interpretive guidance.
- L. Demonstrate ethical behavior and set an example for regulatory compliance at the department and business levels.

Minimum Qualifications Education Required:

- Juris Doctorate and admitted to practice law, and in good standing, in the State of Minnesota. Attorney candidates must be in compliance with all relevant licensing requirements, including the requirements of the State of Minnesota prior to commencement of employment.

Required Work Experience/ Skills

- 2-5 years related work experience in an in-house legal department of a financial institution, bank regulatory agency, or law firm representing financial institutions • Fundamental knowledge and understanding of consumer banking products, services and operations
- Working understanding of consumer banking products, services and operations, and applicable federal and state laws and regulations that govern them, including, but not limited to, the Truth in Savings Act, Electronic Funds Transfer Act, Expedited Funds Availability Act, Articles 3 and 4 of the Uniform Commercial Code, UDAAP, Regulations D, E, CC, and DD

- Ability to provide legal counsel on bank operational activities, including deposit accounts, transactional services, legal process and deposit-taking channels
- Experience in communicating legal issues, strategies and recommendations to clients, and in translating legal requirements into written materials and oral presentations
- Experience in effectively advising clients in the development or modification of products and services, as well as in developing or modifying compliance policies, procedures and training programs
- Ability to deal effectively and confidently with attorneys, business leaders, and managers
- Excellent communication skills, both written and verbal
- Ability to travel periodically, if needed

Preferred Work Experience/ Skills

- Proficiency with Microsoft Office, Adobe, Excel and SharePoint as well as other systems and software packages
- Experience working with state or federal banking regulatory and enforcement agencies
- Experience in reviewing advertising materials and marketing campaigns

About TCF

Established in 1923, TCF has maintained a strong foundation. TCF has over 340 branches in Minnesota, Illinois, Michigan, Colorado, Wisconsin, Arizona and South Dakota, providing retail and commercial banking services. TCF also conducts commercial leasing, indirect auto finance, and equipment finance business in all 50 states, and commercial inventory finance business in all 50 states and Canada.

Benefits

TCF encourages open employee communications and promotes from within whenever possible.

We offer competitive pay, a comprehensive benefits plan, and opportunities for career advancement. For more details on our benefits, click on the Employee Benefits link on our career page.

Proud to be an equal opportunity employer

All qualified applicants will receive consideration for employment without regard to race, color, religion, gender, national origin, or other status protected by applicable law. TCF is proud to be an affirmative action/equal opportunity employer.

Minority/Female/Disabled/Veteran/Gender Identity/Sexual Orientation.

To apply, please visit www.tcfbank.com/careers. Please contact Jacqueline Martin at 763-337-6171 or JMartin3@tcfbank.com if you have further questions.