

The **Senior Legal Counsel II** 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 Wayzata, Minnesota, and will support business lines of TCF Financial Corporation (and its affiliates) (“TCF”) that provide consumer banking products and services. The position will also provide enterprise-wide legal support for cyber security, data protection and privacy. TCF is seeking a consumer banking attorney with strong academic and professional credentials that include a minimum of 8 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 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 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. Candidates must demonstrate sound business and legal judgment, thrive in a fast-paced environment, manage a diverse workload, and have a proven track record of providing pragmatic and proactive legal advice to executive and senior business leaders in complex situations. The ideal candidate will have substantial expertise in consumer banking and the ability to work and communicate effectively with management and staff at all levels.

Position Responsibilities

- Provide prompt, proactive, practical and sometimes complex and/or specialized legal advice to business lines, ensuring compliance with applicable laws and regulations, on a variety of legal matters for consumer banking and information security business lines
- Support and guide consumer banking business lines to appropriately manage legal, regulatory, compliance, and operational risks in accordance with applicable laws, regulations, guidance, policies and procedures
- Partner with product, technology, operations, marketing, communications and other business lines to develop and launch banking products/services and process improvements to meet our customers’ changing needs and prioritize the customer experience
- Serve as lead attorney to support information security and privacy, and closely collaborate throughout the enterprise on privacy-related issues
- Draft, review and negotiate third-party service agreements related to consumer banking
- Draft and revise template customer agreements, disclosures, forms, and letters related to deposit and payment products and services
- Monitor pertinent legal and regulatory developments and their implications and advise executive/senior management and other personnel on compliance with relevant federal and state laws and regulations relating to consumer banking products and services
- Provide oversight for any outside counsel used to provide legal advice on consumer banking matters and litigation and effectively manage such costs
- Advise and represent TCF on a variety of legal matters before regulatory agencies, including applications, examinations and requests for interpretive guidance
- Monitor legal developments and participate in industry meetings and groups to keep abreast of developments in laws, regulations and issues affecting consumer banking
- Work closely with Compliance, Risk, Regulatory Affairs, Vendor Management, Information Security and Audit to identify relevant issues and help the business effectively navigate risk in accordance with regulatory requirements and promptly address any identified issues

- Lead with integrity, demonstrate ethical behavior, and set an example for legal and regulatory compliance at the department and business levels
- Ensure the Chief Legal Counsel and executive legal management are kept apprised of any significant issues arising in the relevant business or support areas and major litigation, legislative and regulatory changes in areas of expertise
- Provide legal counsel and advice with respect to general banking matters and perform required administrative, operational and other responsibilities as assigned

Required Qualifications

- 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.
- Minimum of 8 years legal experience in in-house legal department of a financial institution a bank regulatory agency, and/or law firm representing financial institutions with a demonstrated record of proven and increasing responsibility
- Extensive working knowledge of federal and state consumer banking laws, regulations and rules and ability to advise business lines on applicable laws to reach a solution. Consumer Banking laws include but are not limited to, the Consumer Financial Protection Act of 2010; E-Sign Act; CARD Act; Telephone Consumer Protection Act; Gramm Leach Bliley Act, Right to Financial Privacy Act, and state data breach and privacy laws; Electronic Funds Transfers Act; Expedited Funds Availability Act; Truth in Savings Act; Fair Credit Reporting Act; Fair Debt Collection Practices Act; CFPB's Regulations B, E, Z, DD, P and V; FRB's Regulations CC, GG, and II; Uniform Commercial Code Articles 3, 4, and 4A, NACHA Operating Rules, ECHHO Rules, and UDAAP
- Ability to handle complex legal issues and tasks with limited supervision but seek management input on unusual situations, highly complex issues, and matters that may pose significant legal, financial and/or reputational risk to TCF
- Demonstrated leadership skills and a strategic mindset
- Effective advocacy, negotiation, legal research, and organizational skills
- Strong interpersonal skills and excellent written and verbal communication skills
- Ability to effectively advise executive and senior management regarding complex legal matters and challenging situations
- Ability to think independently, being mindful of maintaining an appropriate balance between management and mitigation of legal risks and business efficacy, exercising good business judgement, being solution-oriented and problem-solving creatively
- Ability to take a risk-based approach to prioritize workload and adapt work style to meet complex and varied workloads and the need for a timely decision given business pressures
- Ability to develop and maintain positive and professional relationships with colleagues in the Legal Department and risk partners, including Compliance, Risk, and Audit, to effectively manage risk across the enterprise Ability to travel between office locations and throughout U.S. as needed

Desired Qualifications

- Knowledge and understanding of consumer banking products, services and operations and the regulatory framework for a mid-sized banking organization
- Ability to quickly apply abstract concepts of law and make quick, innovative decisions to resolve issues in support of strategic business initiatives and objectives
- Proficiency with Microsoft Office, Adobe, and SharePoint as well as other systems and software packages
- Experience working closely with bank regulatory and enforcement agencies, including CFPB, OCC, FRB, FDIC, DOJ, and state attorneys general and their supervisory processes

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.