

FREQUENTLY ASKED QUESTIONS FOR FORMER SCOTTRADE BANK EQUIPMENT FINANCE CUSTOMERS

FAQs TABLE OF CONTENTS

ACCOUNT FAQs..... 2

- When will my contracts be moved to TCF from Scottrade?
- How do I request a copy of my contract or invoice?
- Do I have a grace period for my payment?
- Who do I contact if my account is past due?
- How do I request a payoff?
- Where do I send Certificates of Insurance?

PAYMENT FAQs 3

- Will my remit to address for payments change?
- What are options for making payments?
- My contracts with Scottrade are on ACH. Will my ACH payments transfer to TCF?
- I currently am being invoiced by TCF and will now have multiple contracts at TCF. Will my contracts be invoiced together?
- I am already registered for the TCF Online Invoice and Payment Portal. Will my Scottrade contracts be listed on the portal?

INVOICE FAQs..... 4

- How to read your TCF invoice
- How do I update billing and equipment address changes?

EQUIPMENT FAQs 5

- Scottrade is listed as the lien holder on my titled equipment. Do I need to retitle my equipment?
- After I pay off my titled equipment, how long does it take to receive the paperwork to re-title?
- How do I request the POA or registration forms for titled equipment?

ACCOUNT FAQs

When will my contracts be moved to TCF from Scottrade?

The change to TCF is effective January 1, 2018.

How do I request a copy of my contract or invoice?

You can access a copy of your latest TCF invoice on our Online Payment and Invoice portal at <https://financediv.osgview.com> or by contacting our customer service team. Due to the transition to TCF, it could take up to 30 days for the initial TCF invoice to be posted online.

Do I have a grace period for my payment?

Grace periods will not change. See your contract terms for grace period.

Who do I contact if my account is past due?

Contact our customer service team as soon as possible to coordinate payments.

How do I request a payoff?

To request a payoff, contact our customer service team. Payoff requests are valid for 10 days.

Where do I send Certificates of Insurance?

Certificates of Insurance should be emailed to tcfefinsurance@tcfef.com.

Customer Service Department Contact Information:

- Toll-Free: 866-311-2755
- Fax: 952-229-6412
- Email: customerservice@tcfef.com

PAYMENT FAQs

Will my remit to address for payments change?

Yes, beginning January 1, 2018 the remit to address is:

TCF Equipment Finance
PO Box 77077
Minneapolis, MN 55480-7777

What are options for making payments?

You can make payments via ACH, wire transfer, check, check by phone, or through our online invoice and payment portal. More information regarding each payment option is listed below.

- **Online Payment Portal:** To register for online account management and eBill, visit <https://financediv.osgview.com>. Use the biller code, customer number and token number from your TCF invoice. Choose a user name and password.
- **ACH (Automatic Clearing House):** To sign up for ACH payments, contact our customer service department at 866.311.2755. You will be asked to fill out an ACH form and include a voided check.
- **Wire Transfer:** To pay via wire transfer, please contact our customer service department at 866.311.2755 for instructions.
- **Check by phone:** To use this option, contact our customer service department at 866.311.2755. There is a minimal processing fee.
- **Mail a check with invoice remittance slip to:**
TCF EQUIPMENT FINANCE
PO BOX 77077
Minneapolis, MN 55480-7777

My contracts with Scottrade are on ACH. Will my ACH payments transfer to TCF?

Yes, all ACH payment authorizations will be transferred to TCF without any action on your part.

I currently am being invoiced by TCF and will now have multiple contracts at TCF. Will my contracts be invoiced together?

We are currently working on this and it may be available in the future.

I am already registered for the TCF Online Invoice and Payment Portal. Will my Scottrade contracts be listed on the portal?

Yes, this will occur automatically.

INVOICE FAQs

How to read your TCF Invoice

ABC Company
321 Generic Avenue
Anywhere, NJ 01234

Address Service Requested

Please See Reverse Side for Important Information

④

W E L C O M E !
We've made some enhancements for a cleaner, easy to read invoice!
For more details, see the 'How to Read Your Invoices' section on the back!

ABC Company
321 Generic Avenue
Anywhere, NJ 01234

Remittance Section

① Invoice Number: 1234567
② Customer Number: 54321
Contract Number(s): 001-0123456-000
Past Due Amount: \$0.00
Total Amount Due: \$3,677.81

Use enclosed envelope and make check payable to:

③ ABC Company
321 Generic Avenue
Anywhere, NJ 01234

00000000000000 0000123456 0123456 0000123456 0

Please detach the above remittance portion and return with your payment. Thank You

Invoice Number: 1234567
Customer Number: 54321
Invoice Date: 02/10/16
Invoice Due Date: 03/01/16
Past Due Amount: \$0.00
Total Amount Due: \$3,677.81

⑤ For Customer Service, Call 952-656-3240

⑥

⑦ **Invoice Details**

Contract Number	Invoice Description	⑧ Current Charges	Past Due 1-30 Days	Past Due 31-60 Days	Past Due 61+ Days	Total Due
001-0123456-000	Financed Equipment Payment Due	3,677.81	0.00	0.00	0.00	3,677.81
Total		\$3,677.81	\$0.00	\$0.00	\$0.00	\$3,677.81

⑨

MJ9DTCQF For invoice questions, contact us at 952-656-3240 or info@financediv.com Page 1 of 2

- ① **Customer Number** - Unique number associated with your account. Please have this number available when calling customer service.
- ② **Total Amount Due** - Please indicate the payment amount included with your remittance.
- ③ **Remittance Address** - Address to send your payment. Please include remittance slip for proper credit to your account.
- ④ **Important Messages** - Important messages concerning your account or services.
- ⑤ **Invoice Due Date** - Bill must be paid before the Due Date to avoid a late fee charge.
- ⑥ **Past Due Amount** - Balance left over from previous month.
- ⑦ **Invoice Details** - Summary of Charges associated with your account for the billing period.
- ⑧ **Current Charges** - The total of this month's current activity.
- ⑨ **Total Due** - Current charges plus any remaining prior bill charges.

How do I update billing and equipment address changes?

For changes related to your billing or business address and equipment location, complete the [Customer Information Update Form](#). For your security, the form must be signed by you and returned to TCF before the change can be made.

Email or fax the completed form to:
Email: customerservice@financediv.com
Fax: 952-229-6412

EQUIPMENT FAQs

Scottrade is listed as the lien holder on my titled equipment. Do I need to retitle my equipment?

TCF and Scottrade are working together to change the lien holder to TCF. If there is any action necessary on your part, TCF will contact you directly.

For all titles and registrations, the lien holder should be listed as:
TCF NATIONAL BANK (Lien holder # 90001747400)
11100 Wayzata Boulevard, Suite 801
Minnetonka, MN 55305

After I pay off my titled equipment, how long does it take to receive the paperwork to re-title??

For a lease, you will need to provide the Sales Notification and Odometer disclosure before TCF can send the title. Once this is received, it can take up to 7 days.

How do I request the POA or registration forms for titled equipment?

Contact our customer service department by calling 866-311-2755 or emailing customerservice@tcfef.com.