
Section 1: 8-K (8-K)

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): **June 30, 2011**



TCF FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction of
incorporation)

001-10253
(Commission File Number)

41-1591444
(IRS Employer Identification No.)

200 Lake Street East, Mail Code EX0-03-A, Wayzata, Minnesota 55391-1693
(Address of principal executive offices, including Zip Code)

(952) 745-2760
(Registrant's telephone number, including area code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 8.01 Other Events

On June 30, 2011, TCF Financial Corporation dismissed without prejudice the lawsuit it filed challenging the Durbin Amendment to the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010. A copy of the Company's press release containing the announcement is attached as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits

(d) Exhibits.

<u>Exhibit No.</u>	<u>Description</u>
99.1	Press Release dated June 30, 2011

2

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

TCF FINANCIAL CORPORATION

/s/ William A. Cooper

William A. Cooper,
Chairman and Chief Executive Officer
(Principal Executive Officer)

/s/ Thomas F. Jasper

Thomas F. Jasper, Executive Vice President and
Chief Financial Officer
(Principal Financial Officer)

/s/ David M. Stautz

David M. Stautz, Senior Vice President,
Controller and Assistant Treasurer
(Principal Accounting Officer)

Dated: July 5, 2011

3

[\(Back To Top\)](#)

Section 2: EX-99.1 (EX-99.1)

Exhibit 99.1

NEWS RELEASE

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www.tcfbank.com



200 Lake Street East, Wayzata, MN 55391-1693

TCF Requests Dismissal of Lawsuit Challenging Durbin Amendment

WAYZATA, MN, June 30, 2011 – On June 29, 2011, the Eighth Circuit Court of Appeals affirmed a U.S. District Court ruling to deny TCF National Bank’s (“TCF”) motion for a preliminary injunction against the implementation of the Durbin Amendment. The decision was based largely on the grounds that at this stage of the litigation, it was not clear that the exemption for banks with total assets under \$10 billion would be effective. In view of this ruling along with yesterday’s announcement of the Federal Reserve Board’s final rule on debit interchange, which does not resolve the question of the potential effectiveness of the \$10 billion exemption, TCF today decided to ask that the U.S. District Court in South Dakota dismiss its case without prejudice.

“While we continue to believe that the Durbin Amendment is unconstitutional because it requires below-cost pricing and exempts 99% of all U.S. banks, we believe our lawsuit has served its purpose in demonstrating the unfairness of the Durbin Amendment and that it is time for us to move on,” said William A. Cooper, Chairman and Chief Executive Officer. “The Federal Reserve Board’s final rule is an improvement from its initial proposal and recognizes many of the points we made in our case.”

The Durbin Amendment was included by Congress in the Dodd-Frank Act of 2010. The Durbin Amendment ordered the Federal Reserve Board, for the first time, to enact regulations that strictly limit the amount of interchange fees merchants pay to banks when a bank’s customer uses their debit card to make purchases. These new limits apply to banks with \$10 billion or more in total assets. The Federal Reserve Board issued its final rule on June 29, 2011.

TCF National Bank is a subsidiary of TCF Financial Corporation (NYSE: TCB), a Wayzata, Minnesota-based national bank holding company with \$18.7 billion in total assets. TCF has 442 branches in Minnesota, Illinois, Michigan, Colorado, Wisconsin, Indiana, Arizona and South Dakota, providing retail and commercial banking services. TCF also conducts commercial leasing and equipment finance business in all 50 states and commercial inventory finance business in the U.S. and Canada. For more information about TCF, please visit www.tcfbank.com.

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[\(Back To Top\)](#)