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## Section 1: 8-K (8-K)

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

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**FORM 8-K**

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**CURRENT REPORT**

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

Date of Report (Date of earliest event reported): October 17, 2005



**TCF FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

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**Delaware**  
(State or other jurisdiction of  
incorporation or organization)

**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)

**(612) 661-6500**  
(Registrant's telephone number, including area code)

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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 5.02 Departure of Directors or Principal Officers; Election of Directors; Appointment of Principal Officers.**

The Board of Directors of TCF Financial Corporation elected Lynn A. Nagorske, President and Chief Operating Officer, as Chief Executive Officer (CEO) effective January 1, 2006. William A. Cooper, current Chairman and CEO will retire as CEO effective January 1, 2006. The Board of Directors of TCF Financial Corporation also elected Neil W. Brown, Executive Vice President and Chief Financial Officer, as President and Chief Financial Officer and Barry N. Winslow, President and CEO of TCF National Bank (TCF Bank), as Chief Operating Officer of TCF Financial Corporation effective January 1, 2006. The Board of Directors of TCF National Bank elected Barry N. Winslow as Chairman of TCF Bank and Timothy P. Bailey, President of TCF Bank Illinois, as President and CEO of TCF Bank effective January 1, 2006.

A copy of the press release issued by TCF Financial Corporation on October 17, 2005 announcing executive management officer elections, is filed on Exhibit 99.1 to this Current Report on Form 8-K and is incorporated herein by reference.

**Item 9.01 Financial Statements and Exhibits.**

(c) Exhibits.

<u>Exhibit No.</u>	<u>Description</u>
99.1#	Press Release of TCF Financial Corporation dated October 17, 2005

# Filed herein

**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, thereunto duly authorized.

TCF FINANCIAL CORPORATION

/s/ William A. Cooper

William A. Cooper, Chairman of the Board,  
Chief Executive Officer and Director

/s/ Neil W. Brown

Neil W. Brown, 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: October 17, 2005

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**Section 2: EX-99.1 (EX-99.1)**

**Exhibit 99.1**

**NEWS RELEASE**

**CONTACT: Jason Korstange**  
**(952) 745-2755**  
**www.TCFExpress.com**



TCF FINANCIAL CORPORATION 200 Lake Street East, Wayzata, MN 55391-1693

**TCF's Board of Directors Announce  
Executive Management Officer Elections**

WAYZATA, MN, October 17, 2005 – The Board of Directors of TCF Financial Corporation (TCF) (NYSE: TCB) today announced that Lynn A. Nagorske, President and Chief Operating Officer, has been elected as Chief Executive Officer (CEO) effective January 1, 2006. He will succeed the retiring CEO, Mr. William A. Cooper, who will remain as Chairman of the Board of Directors.

Mr. Nagorske joined TCF in 1986 as Senior Vice President and Controller of TCF Bank, was named Treasurer and Chief Financial Officer of TCF one year later, and in 1988 became Executive Vice President. Mr. Nagorske was promoted to President of TCF in 1993, and in 1995 was elected to the Board of Directors. He also served as President and CEO of TCF Bank Minnesota in 1997 and 1998, and has had line responsibilities in virtually every area of the bank over the last 19 years.

A life long resident of Minnesota, Mr. Nagorske holds a bachelor's degree in accounting from Minnesota State University — Mankato and is a member of the American Institute of Certified Public Accountants. Prior to his career at TCF, Mr. Nagorske was employed at KPMG Peat Marwick for nine years; his last position was senior manager in the audit department.

TCF's Board of Directors also announced the following officer elections effective January 1, 2006:

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- Mr. Neil W. Brown, currently Executive Vice President and Chief Financial Officer, positions he has had since he joined TCF Financial Corporation in 1998, has been elected as President and Chief Financial Officer. Previously, Mr. Brown was a partner with KPMG LLP. Reporting to Mr. Brown will be Finance, Treasury Services, Bank Operations, Information Technology, Credit Administration, Human Resources, Employee Benefits and TCF Mortgage Corporation.

- Mr. Barry N. Winslow, currently President of TCF Bank, has been elected to the position of Chief Operating Officer of TCF Financial Corporation. Mr. Winslow joined TCF in 1987 and had been President of the TCF Bank's in Illinois, Michigan and Minnesota. Prior to joining TCF, he was with Huntington Bank. Reporting to Mr. Winslow will be TCF's banking functions, Corporate Marketing and TCF Investments & Insurance.

- Mr. Timothy P. Bailey, currently President of TCF Bank Illinois, has been elected to President and CEO of TCF Bank, replacing Mr. Winslow. Mr. Bailey has been with TCF since 1986. TCF's Bank Presidents will report to Mr. Bailey. Mr. Bailey will report to Mr. Winslow.

Mr. Brown and Mr. Winslow will report to Mr. Nagorske as will Mr. Craig Dahl, CEO of Winthrop Leasing and President of TCF Leasing & Equipment Finance, and Mr. Greg Pulles, Vice Chairman and General Counsel.

“With these elections, we have retained the talented management team that has helped TCF become a performance leader in the banking industry,” said Mr. Nagorske. “I look forward to working with this team in the future.”

TCF is a Wayzata, Minnesota-based national financial holding company with \$12.7 billion in assets. TCF has 442 banking offices in Minnesota, Illinois, Michigan, Wisconsin, Colorado and Indiana. Other TCF affiliates provide leasing and equipment finance, securities brokerage, and investments and insurance sales.

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