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**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):

February 1, 2016



**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))



**Item 8.01 Other Events.**

On February 4, 2016, TCF National Bank, the principal wholly-owned subsidiary of TCF Financial Corporation (the "Company"), announced a new multi-year retail banking services agreement for its grocery store branches located in the Chicago area.

A copy of the press release issued by the Company is included as Exhibit 99.1 and is incorporated herein by reference.

**Item 9.01 Financial Statements and Exhibits.**

(d) Exhibits.

<u>Exhibit No.</u>	<u>Description</u>
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99.1	Press Release issued February 4, 2016
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## 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/ Craig R. Dahl

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Craig R. Dahl,  
Vice Chairman, President and Chief Executive Officer  
(Principal Executive Officer)

/s/ Brian W. Maass

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Brian W. Maass,  
Executive Vice President, Chief Financial Officer, Treasurer  
and Chief Investment Officer  
(Principal Financial Officer)

/s/ Susan D. Bode

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Susan D. Bode,  
Senior Vice President and Chief Accounting Officer  
(Principal Accounting Officer)

Dated: February 4, 2016

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

## Section 2: EX-99.1 (EXHIBIT 99.1)

Exhibit 99.1



## NEWS RELEASE

TCF Financial Corporation • 200 Lake Street E • Wayzata MN 55391

### FOR IMMEDIATE RELEASE

Contact:

Mark Goldman (952) 475-7050 news@tcfbank.com (Media)  
Jason Korstange (952) 745-2755 investor@tcfbank.com (Investors)

**TCF Bank and New Albertson's Inc. Announce A New  
Multi-Year Retail Banking Services Agreement for  
Jewel-Osco Stores**

- *TCF Bank will continue to serve as primary retail banking partner in Jewel-Osco stores*
- *Bank to expand ATM footprint and enhance digital platforms to support quality customer service and convenience*
- *Bank to close 33 retail branches located inside Jewel-Osco stores while adding advanced ATM capabilities in these locations*

WAYZATA, Minn. (Feb. 4, 2016) - TCF National Bank (TCF Bank), the principal subsidiary of TCF Financial Corporation (TCF) (NYSE: TCB) and New Albertson's Inc. today announced a new multi-year retail banking services agreement for Jewel-Osco grocery stores located in the Chicago area. As part of a broader focus on increasing its presence in the Chicago market, TCF Bank is enhancing its retail branches, ATM footprint and online technologies to support quality customer service and convenience. These include technology enhancements at retail branches to streamline transactions, improved layouts to support deeper customer relationships and the addition of ATMs located in select parking lots of Jewel-Osco stores. In conjunction, TCF Bank will close 33 retail branches inside Jewel-Osco stores by the end of May 2016 and in their place install ATMs that feature advanced transaction capabilities.

"We are pleased to extend our relationship with Jewel-Osco and continue to build on our strong partnership of nearly 20 years. As we look ahead, the way our customers connect with us for their financial needs is evolving and our focus is on delivering products and solutions in a way that's in rhythm with their daily life," said Michael S. Jones, executive vice president of consumer banking for TCF. "A nearly 30 percent increase in the number of our ATMs throughout the Chicago region, investments in our mobile and online banking platforms, our new products and services and deployment of new technologies are in response to our customers' needs to transact and manage their money 24/7. Our retail branches are still an important component of our service experience and our new branch concept supports our ability to strengthen relationships with our customers. In choosing to replace some

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branch locations with advanced ATMs, we are able to redirect resources to fund our customer service initiatives while preserving convenient access to basic banking services. Our customers will benefit from our industry-leading branch hours at nearby locations. We are committed to minimizing the impact of these changes on our customers and we expect to retain many of the affected employees once the closures are complete after May 2016."

TCF Bank is strongly committed to the Chicago market. Recently, TCF Bank and Jewel-Osco partnered to develop new bank branch concepts at stores in Darien and Bensenville. In November, TCF Bank announced the addition of 71 new cash-only ATMs located in select Target stores throughout the Chicago area. In total, TCF Bank has a network of more than 820 machines across its retail banking footprint in Minnesota, Illinois, Michigan, Colorado, Wisconsin, South Dakota, Indiana and Arizona. Once the retail branch changes are fully implemented, TCF Bank will have 148 locations throughout the Chicago region, southeast Wisconsin and northwest Indiana, including 85 located inside Jewel-Osco stores. These branches will continue to have industry-leading convenient hours of operation.

TCF expects to incur an immaterial one-time pre-tax charge to earnings in its fiscal 2016 first quarter as a result of the changes related to the Jewel-Osco service agreement. When fully implemented in fiscal 2016, TCF expects the changes related to the agreement to result in a net positive economic impact within the year. The new agreement is in effect until 2021, with options for TCF to renew it.

Customers who want information on branches affected by this announcement or the locations of TCF Bank's ATMs can visit [tcfbank.com](http://tcfbank.com) or on the bank's mobile application.

### **Safe Harbor for Forward-Looking Information**

This press release may contain projections and other "forward-looking" statements within the meaning of the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. Forward-looking statements deal with future results, plans or performance. We caution you that such statements are predictions and that actual events or results may differ materially. TCF's expected financial results or other plans are subject to a number of risks and uncertainties. Please see the forward-looking statement disclosure contained in TCF's 2015 third quarter Form 10-Q for more information about risks and uncertainties. Forward-looking statements speak only as of the date made and TCF undertakes no duty to update the information.

### **About TCF**

TCF is a Wayzata, Minnesota-based national bank holding company. As of December 31, 2015, TCF had \$20.7 billion in total assets and 375 branches in Illinois, Minnesota, Michigan, Colorado, Wisconsin, Arizona, South Dakota and Indiana, providing retail and commercial banking services. TCF, through its subsidiaries, also conducts commercial leasing, equipment finance, and auto finance business in all 50 states and commercial inventory finance business in all 50 states and Canada. For more information about TCF, please visit <http://ir.tcfbank.com/>.

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