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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): April 14, 2007

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**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 8.01 Other Events.**

On April 14, 2007, the Board of Directors of the Company authorized another program for the repurchase of up to five percent of the Company's outstanding common stock, or 6.5 million shares, through open market or privately negotiated transactions. This program is in addition to the 1.8 million shares remaining in its current stock repurchase program. The repurchased shares will become treasury shares. Attached hereto as Exhibit 99.1 and incorporated herein by reference is the Company's press release dated April 16, 2007.

**Item 9.01 Financial Statements and Exhibits.**

(c) Exhibits.

<u>Exhibit No.</u>	<u>Description</u>
99.1#	Press Release dated April 16, 2007
# 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/ Lynn A. Nagorske

Lynn A. Nagorske,  
Chief Executive Officer and Director  
(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: April 16, 2007

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

**Exhibit 99.1**

NEWS RELEASE

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

**FOR IMMEDIATE RELEASE**



200 Lake Street East, Wayzata, MN 55391-1693

**TCF Announces 5% Stock Repurchase Program**

Wayzata, MN, April 16, 2007 - TCF Financial Corporation (NYSE: TCB) (TCF) announced today that its board of directors has authorized a new program for the company to acquire up to five percent (5%) of TCF common stock, or approximately 6.5 million shares in addition to approximately 1.8 million shares remaining in its current stock repurchase program. The shares will be acquired from time to time, depending upon market conditions, through open market or privately negotiated transactions.

Since January 1998, TCF has repurchased 62.6 million shares of its common stock at a total cost of \$1.2 billion for an average price per share of \$18.77. TCF has approximately 129.3 million common shares outstanding.

TCF is a Wayzata, Minnesota-based national financial holding company with \$14.7 billion in total assets. TCF has 443 banking offices in Minnesota, Illinois, Michigan, Colorado, Wisconsin, Indiana and Arizona. Other TCF affiliates provide leasing and equipment finance, and investments and insurance sales.

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