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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): **March 11, 2005**

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**TCF FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

**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)

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.**

TCF National Bank ("TCF Bank") a wholly-owned subsidiary of TCF Financial Corporation ("TCF") will issue, on March 16, 2005, \$50 million of subordinated notes due 2015. The notes bear interest at a fixed rate of 5.00% for the first five years and will reprice quarterly thereafter at the three-month LIBOR rate plus 1.56%. The notes may be redeemed by TCF Bank at par after five years and will qualify as Tier 2 or supplementary capital for regulatory purposes, subject to certain limitations. TCF Bank will pay the proceeds from the offering to TCF to be used for general corporate purposes, which may include repurchases in the open market of TCF common stock.

**Item 9.01 Financial Statements and Exhibits.**

(c) Exhibits.

<u>Exhibit No.</u>	<u>Description</u>
99.1	Press Release dated March 11, 2005

**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: March 11, 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](http://www.TCFExpress.com)



200 Lake Street East, Wayzata, MN 55391-1693

**TCF National Bank Issues \$50 million of Subordinated Notes**

Wayzata, MN, March 11, 2005 - TCF National Bank ("TCF Bank") a wholly-owned subsidiary of TCF Financial Corporation ("TCF") will issue on March 16, 2005 \$50 million of subordinated notes due 2015.

The notes bear interest at a fixed rate of 5.00% for the first five years and will reprice quarterly thereafter at the three-month LIBOR rate

plus 1.56%. The notes may be redeemed by TCF Bank at par after five years and will qualify as Tier 2 or supplementary capital for regulatory purposes, subject to certain limitations. TCF Bank will pay the proceeds from the offering to TCF to be used for general corporate purposes, which may include repurchases in the open market of TCF common stock.

TCF is a Wayzata, Minnesota-based national financial holding company with \$12.3 billion in assets. TCF has 430 banking offices in Minnesota, Illinois, Michigan, Wisconsin, Colorado and Indiana. Other TCF affiliates provide leasing and equipment finance, brokerage, and investments and insurance sales.

*This news release does not constitute an offer to buy or a solicitation to sell  
the subordinated notes.*

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