
Section 1: 8-K (CURRENT REPORT OF MATERIAL EVENTS OR CORPORATE CHANGES)

**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): November 9, 2005



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 Financial Corporation today announced that it intends to file an application with the Comptroller of the Currency and the Federal Deposit Insurance Corporation for a new wholly-owned national bank charter. The newly chartered bank would operate in Arizona as TCF National Bank Arizona. Initially, TCF plans to open several consumer loan production offices in the Phoenix metropolitan area during 2006 with construction of retail branches to begin later in 2006 or early 2007.

TCF has also announced that Timothy B. Meyer would serve as President of TCF National Bank Arizona. Mr. Meyer will assume primary responsibility for opening the loan production offices and retail branches in Arizona, and will oversee all operations of this new bank.

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 November 9, 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/ Lynn A. Nagorske

Lynn A. Nagorske, President and
Chief Operating Officer

/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: November 9, 2005

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Section 2: EX-99.1 (EXHIBIT 99)

Exhibit 99.1

NEWS RELEASE

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www.TCFExpress.com



TCF Bank Enters Arizona
Timothy B. Meyer Elected President



WAYZATA, MN, November 9, 2005 – TCF Financial Corporation (TCF) (NYSE: TCB) today announced that it intends to file an application with the Comptroller of the Currency and the Federal Deposit Insurance Corporation for a new wholly-owned national bank charter. The newly chartered bank will operate in Arizona. Initially, TCF plans to open several consumer loan production offices in the Phoenix metropolitan area during 2006 with construction of traditional retail branches to begin later in 2006 or early 2007.

“Our de novo expansion strategy has lead us to a new market. Phoenix, with its growing population and excellent demographics, was a natural choice for TCF,” said Lynn A. Nagorske, President and Chief Operating Officer of TCF. “Arizona residents will benefit from TCF’s convenient banking services. TCF is open longer hours, seven days a week and open on most holidays.”

TCF has also announced the election of Timothy B. Meyer as President of TCF Bank Arizona. Mr. Meyer will assume primary responsibility for opening the loan production offices and retail branches in Arizona, and will oversee all operations of this new bank. Meyer will report to Mark Jeter, President of TCF Bank Minnesota.

Meyer has 23 years of banking and financial services experience. He began his career at ITT Consumer Financial Services and joined TCF in 1986. Meyer has held several management positions within TCF, most recently as Executive Vice President of Minnesota Consumer Lending. Meyer holds

a bachelor’s degree in agricultural business from the University of Minnesota and is a graduate of the American Bankers Association Stonier Graduate School of Banking.

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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