



# **FORM 8-K**

**TCF FINANCIAL CORP - TCB**

**Filed: November 03, 2008 (period: November 03, 2008)**

Report of unscheduled material events or corporate changes.

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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): **November 3, 2008**



**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)

**(952) 745-2760**  
(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.**

TCF Financial Corporation announced it has received preliminary approval from the U.S. Treasury Department to participate in its Capital Purchase Program under the Emergency Economic Stabilization Act of 2008. The approval is subject to certain conditions and the execution of definitive agreements.

**Item 9.01 Financial Statements and Exhibits.**

(d) Exhibits.

<u>Exhibit No.</u>	<u>Description</u>
99.1	Press Release dated November 3, 2008.

**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 and Chief Executive Officer  
(Principal Executive Officer)

/s/ Thomas F. Jasper

Thomas F. Jasper,  
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 3, 2008

NEWS RELEASE

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

**FOR IMMEDIATE RELEASE**



**200 Lake Street East, Wayzata, MN 55391-1693**

**TCF Receives Approval for \$361 Million Participation  
in U.S. Treasury Capital Purchase Program**

WAYZATA, MN, November 3, 2008 — TCF Financial Corporation (“TCF”) (NYSE: TCB) announced it has received preliminary approval from the U.S. Treasury Department to participate in its Capital Purchase Program (“The Program”) under the Emergency Economic Stabilization Act of 2008. The approval is subject to certain conditions and the execution of definitive agreements.

As a participant in the Program, the U.S. Treasury will make an investment in senior perpetual preferred stock of TCF. The approval received was for an investment of \$361 million. Participation in the Program at this level would also provide for the U.S. Treasury to receive a warrant for the right to purchase approximately 3.2 million shares of common stock of TCF. The number of shares related to the warrant can be reduced based on future issuance of certain Tier 1 capital by TCF.

“This approval affirms TCF’s executive management and Board of Directors belief that TCF is regarded as one of the country’s safe and sound financial institutions as only healthy organizations are being approved for the Program according to the Treasury Department,” said TCF Chairman and Chief Executive Officer William A. Cooper.

TCF is a Wayzata, Minnesota-based national financial holding company with \$16.5 billion in total assets and total common stock of 130,951,694 shares issued and outstanding as of September 30, 2008. The company has 445 banking offices in Minnesota, Illinois, Michigan, Colorado, Wisconsin, Indiana and Arizona, providing retail and commercial banking services. TCF also conducts leasing and equipment finance business in all 50 states.

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