Section 1: SC 13G (SC 13G)

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UNITED STATES
SECURITIES AND EXCHANGE
COMMISSION
Washington, D.C. 20549

SCHEDULE 13G
Under the Securities Exchange Act of 1934
(Amendment No. )* 

MainStreet BankShares, Inc.
(Name of Issuer)

Common Stock, No Par
(Title of Class of Securities)

56063E 105
(CUSIP Number)

December 31, 2002
(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:
☑ Rule 13d-1(b)
☐ Rule 13d-1(c)
☐ Rule 13d-1(d)

*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

CUSIP No.

1. Names of Reporting Persons. I.R.S. Identification Nos. of above persons (entities only)
   TCF Financial Corporation 41-1591444

2. Check the Appropriate Box if a Member of a Group (See Instructions)
   (a) ☐
   (b) ☐
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<td>SEC Use Only</td>
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| 4. | Citizenship or Place of Organization  
Delaware |
| 5. | Sole Voting Power  
135,945 |
| 6. | Shared Voting Power  
0 |
| 7. | Sole Dispositive Power  
135,945 |
| 8. | Shared Dispositive Power  
0 |
| 9. | Aggregate Amount Beneficially Owned by Each Reporting Person  
135,945 |
| 10. | Check if the Aggregate Amount in Row (9) Excludes Certain Shares (See Instructions)  
☐ |
| 11. | Percent of Class Represented by Amount in Row (9)  
9.9% |
| 12. | Type of Reporting Person (See Instructions)  
BK |

Item 1.
(a) **Name of Issuer**  
MainStreet BankShares, Inc.
(b) **Address of Issuer's Principal Executive Offices**  
700 East Church Street, Suite 12  
Martinsville, Virginia  24112

Item 2.
(a) **Name of Person Filing**  
TCF Financial Corporation
(b) **Address of Principal Business Office or, if none, Residence**  
200 Lake Street East  
Wayzata, Minnesota  55391
(c) **Citizenship**  
TCF Financial Corporation is a Delaware Corporation
(d) **Title of Class of Securities**  
Common Stock, No Par
(e) **CUSIP Number**  
56063E 105
Item 3. If this statement is filed pursuant to §§240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

(a) ☐ Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o).
(b) ☑ Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c).
(c) ☐ Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c).
(d) ☐ Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C 80a-8).
(e) ☐ An investment adviser in accordance with §240.13d-1(b)(1)(ii)(E);
(f) ☐ An employee benefit plan or endowment fund in accordance with §240.13d-1(b)(1)(ii)(F);
(g) ☐ A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);
(h) ☐ A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);
(i) ☐ A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);
(j) ☐ Group, in accordance with §240.13d-1(b)(1)(ii)(J).

Item 4. Ownership

Provide the following information regarding the aggregate number and percentage of the class of securities of the issuer identified in Item 1.

(a) Amount beneficially owned: 135,945
(b) Percent of class: 9.9%
(c) Number of shares as to which the person has:
   (i) Sole power to vote or to direct the vote 135,945
   (ii) Shared power to vote or to direct the vote 0
   (iii) Sole power to dispose or to direct the disposition of 135,945
   (iv) Shared power to dispose or to direct the disposition of 0

Item 5. Ownership of Five Percent or Less of a Class

Item 6. Ownership of More than Five Percent on Behalf of Another Person

Not Applicable

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on By the Parent Holding Company or Control Person

Not Applicable

Item 8. Identification and Classification of Members of the Group

Not Applicable

Item 9. Notice of Dissolution of Group

Not Applicable

Item 10. Certification
Signature

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

February 14, 2003
Date

/s/ Mark R. Lund
Signature

Mark R. Lund, Senior Vice President
Name/Title