Item 7. Financial Statements and Exhibits

(c) Exhibits

99.1 Notice to Executives and Directors of TCF Financial Corporation regarding temporary suspension of trading related to a blackout period under the registrant’s employee benefit plans.

Item 11. Temporary Suspension of Trading Under Registrant’s Employee Benefit Plans

On March 9, 2004, TCF Financial Corporation (the “Company”) sent a notice to the executive officers and directors informing them that a blackout period under the TCF Financial Employees Stock Purchase Plan, the TCF Cash Balance Pension Plan and the Supplemental Employees Retirement Plan (the “Plans”) is expected to begin on or about March 24, 2004 and end on April 7, 2004. The notice was provided pursuant to Section 306(a) of the Sarbanes-Oxley Act of 2002 and Section 245.104 of Regulation BTR. A copy of the notice is attached as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated herein by reference.

During the blackout period and for a period of two years after the ending date of the blackout period, a security holder or other
interested person may obtain, without charge, the actual beginning and ending dates of the blackout period by contacting the TCF Corporate Benefits Department at 1-888-294-9953.

SIGNATURE

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.

Dated: March 9, 2004

TCF FINANCIAL CORPORATION

By /s/ Gregory J. Pulles
Gregory J. Pulles

Its Vice Chairman

Section 2: EX-99.1 (EX-99.1)

TCF Financial Corporation
Law Department

To: TCF Financial Executive Officers and Directors (All Form 4 Filers)
From: Diane O. Stockman, Vice President and General Counsel for Corporate Affairs
Re: Blackout Notice Under Rule 104(b)(2) of Regulation BTR
Date: March 9, 2004

1. This notice is to inform you that the TCF Employees Stock Purchase Plan, the TCF Cash Balance Pension Plan, and the Supplemental Employee Retirement Plan (collectively the “Plans”) will be changing recordkeepers.

2. As a result of these changes, TCF employees will be temporarily unable to change their TCF Employees Stock Purchase Plan contribution rate, obtain account balances, change beneficiaries, request a withdrawal, obtain a distribution, direct or diversify investments in or out of TCF stock, or make other requests associated with the Plans. This period is called a “blackout.” The blackout period will begin on March 24 and end on April 7, 2004.

3. During this blackout period you may not purchase or sell or otherwise transfer any shares of TCF common stock. This applies to any shares you may have in the Plans as well as any personal shares you own or that are attributed to you on your Form 4 that were acquired in connection with your employment or other affiliation with TCF Financial. The class of equity affected is TCF common stock, which is the only outstanding class of stock of TCF Financial Corporation. You should assume that all of your personal shares (and any other shares attributed to you on your Form 4) are covered by this restriction.

4. If you have any questions concerning this notice, you should contact Diane Stockman at 200 Lake Street East, Wayzata, MN 55391, or by telephone at (952) 475-7054.