Section 1: 8-K (8-K)

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): September 8, 2004

TCF FINANCIAL CORPORATION
(Exact name of registrant as specified in its charter)

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))
Item 8.01  Other Events.

On September 8, 2004, TCF Financial Corporation announced plans to merge the residential mortgage loan origination activities of its wholly-owned subsidiary TCF Mortgage Corporation (TCFMC) into TCF National Bank. Effective December 1, 2004, all residential mortgage loans will be made by the consumer lending division of TCF National Bank and TCFMC will no longer be selling mortgage loans in the secondary market. Expenses associated with this merger will be approximately $2.5 million, including approximately $1.2 million in the third quarter of 2004.

Item 9.01  Financial Statements and Exhibits.

(c) Exhibits.

<table>
<thead>
<tr>
<th>Exhibit No.</th>
<th>Description</th>
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<td>99.1</td>
<td>Press Release dated September 8, 2004</td>
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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,
Chief Operating Officer and Director

/s/ Neil W. Brown
Neil W. Brown, Executive Vice President,
Chief Financial Officer and Treasurer
(Principal Financial Officer)

/s/ David M. Stautz
David M. Stautz, Senior Vice President,
Controller and Assistant Treasurer
(Principal Accounting Officer)

Dated:  September 8, 2004

Section 2: EX-99.1 (EX-99.1)

EXHIBIT 99.1

NEWS RELEASE

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

FOR IMMEDIATE RELEASE

200 Lake Street East, Wayzata, MN 55391-1693
Wayzata, MN, September 8, 2004 - TCF Financial Corporation (TCF) (NYSE: TCB) announced plans today to merge the residential mortgage loan origination activities of its wholly-owned subsidiary TCF Mortgage Corporation (TCFMC) into TCF National Bank. Effective December 1, 2004, all residential mortgage loans will be made by the consumer lending division of TCF National Bank and TCFMC will no longer be selling mortgage loans in the secondary market.

Expenses associated with this merger will be approximately $2.5 million, including approximately $1.2 million in the third quarter.

TCF is a Wayzata, Minnesota-based national financial holding company with $11.9 billion in assets. TCF has 411 banking offices in Minnesota, Illinois, Michigan, Wisconsin, Colorado and Indiana. Other TCF affiliates provide leasing and equipment finance, brokerage, and investments and insurance sales.

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