Section 1: 8-K (FORM 8-K)

On March 8, 2000, TCF Financial Corporation (the "Company") announced that its
Board of Directors has authorized another program for the repurchase of up to five percent of the Company's outstanding shares through open market or privately negotiated transactions. This program is in addition to the existing program for repurchasing shares announced in December 1998. The repurchased shares will become treasury shares. Attached hereto as Exhibit 99.1 and incorporated herein by reference is the Company's press release dated March 8, 2000.

Item 7. FINANCIAL STATEMENTS AND EXHIBITS

(c) Exhibits


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 8, 2000

TCF FINANCIAL CORPORATION

By /s/ Neil W. Brown

Neil W. Brown

Its Executive Vice President,
Chief Financial Officer and Treasurer

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Section 2: EX-99.1 (EXHIBIT 99.1)

EXHIBIT 99.1

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FOR IMMEDIATE RELEASE

TCF ANNOUNCES STOCK REPURCHASE PROGRAM
MINNEAPOLIS, March 8, 2000 - TCF Financial Corporation (TCF) (NYSE:TCB) announced today that its Board of Directors has authorized a new program for the company to acquire up to 5 percent of TCF common stock, or approximately 4.1 million shares. The shares will be acquired from time to time, depending upon market conditions, through open market or privately negotiated transactions.

TCF has completed its current 5 percent stock repurchase program, authorized by the Board of Directors in December 1998. TCF has approximately 81.4 million common shares outstanding.

TCF is a $10.7 billion national bank holding company with banking offices in Minnesota, Illinois, Michigan, Wisconsin, and Colorado. Other TCF affiliates provide leasing, mortgage banking, and annuity and mutual fund sales.

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