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## Section 1: 8-K (FORM 8-K TRUST PREFERRED SECURITIES)

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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):  
June 25, 2012



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

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**Delaware**  
(State or other jurisdiction of  
incorporation)

**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, including Zip Code)

**(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.**

On June 25, 2012, TCF Financial Corporation (the “Company”) issued a press release announcing that it will redeem all of the issued and outstanding trust preferred securities of TCF Capital I, a Delaware statutory trust. Under applicable bank regulatory capital guidelines, upon notice of redemption the trust preferred securities will no longer qualify as Tier 1 capital for the Company. The redemptions will be funded with a portion of the net proceeds from the Company’s public offering of depositary shares, each representing 1/1,000<sup>th</sup> interest in a share of the Company’s Series A Non-Cumulative Perpetual Preferred Stock, which closed on June 25, 2012. A copy of the Company’s press release containing such announcement is attached as Exhibit 99.1 to this Current Report on Form 8-K.

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**Item 9.01 Financial Statements and Exhibits.**

(d) Exhibits.

<u>Exhibit No.</u>	<u>Description of Exhibit</u>
99.1	Press Release of TCF Financial Corporation dated June 25, 2012

## 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 hereunto duly authorized.

### TCF FINANCIAL CORPORATION

/s/ William A. Cooper

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William A. Cooper,  
Chairman and Chief Executive Officer  
(Principal Executive Officer)

/s/ Michael S. Jones

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Michael S. Jones, Executive Vice President and  
Chief Financial Officer  
(Principal Financial Officer)

/s/ David M. Stautz

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David M. Stautz, Senior Vice President,  
Controller and Managing Director of  
Corporate Development  
(Principal Accounting Officer)

Dated: June 25, 2012

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## Section 2: EX-99.1 (EXHIBIT 99.1 TRUST PREFERRED SECURITIES)

Exhibit 99.1

### NEWS RELEASE

CONTACT: Jason Korstange  
(952) 745-2755  
<http://ir.tcfbank.com>  
FOR IMMEDIATE RELEASE



200 Lake Street East, Wayzata, MN 55391-1693

### TCF Announces Redemption of Trust Preferred Securities

WAYZATA, MN, June 25, 2012 – TCF Financial Corporation (NYSE: TCB) (“TCF”) today announced that it has submitted a redemption notice to the property trustee for full redemption of \$115 million of the 10.75% TCF Capital I (NYSE: TCB.A) trust preferred securities. The determination to redeem the trust preferred securities follows a notice of proposed rulemaking, approved for publication in the Federal Register by the Board of Governors of the Federal Reserve System (the “Federal Reserve”) on June 7, 2012, which would phase-out the Tier 1 capital treatment of the trust preferred securities. TCF has determined that the Federal Reserve’s approval for publication of the notice of proposed rulemaking constituted a “capital treatment event” (as defined in the indenture governing the trust preferred securities), which allows TCF to redeem the trust preferred securities.

The trust preferred securities will be redeemed on July 30, 2012 at the redemption price of \$25.00 per trust preferred security plus accumulated and unpaid distributions to the redemption date. The redemption will be funded with a portion of TCF’s net proceeds from its public offering of depositary shares, each representing 1/1,000<sup>th</sup> interest in a share of Series A Non-Cumulative Perpetual Preferred Stock, which closed on June 25, 2012.

The paying agent for redemption is Wilmington Trust Company, Rodney Square North, 1100 North Market Street, Wilmington, DE 19890.

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## **About TCF Financial Corporation**

TCF is a Wayzata, Minnesota-based national bank holding company with \$17.8 billion in total assets at March 31, 2012. The company has over 430 branches in Minnesota, Illinois, Michigan, Colorado, Wisconsin, Indiana, Arizona and South Dakota, providing retail and commercial banking services. TCF also conducts commercial leasing and equipment finance business and leverage lending in all 50 states, commercial inventory finance business in the U.S. and Canada, and indirect auto finance business in over 30 states. For more information about TCF, please visit <http://ir.tcfbank.com>.

## **Safe Harbor for Forward-Looking Information**

This press release may contain projections and other “forward-looking” statements within the meaning of the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. Forward-looking statements deal with future results, plans or performance. We caution you that such statements are predictions and that actual events or results may differ materially. TCF’s expected financial results or other plans are subject to a number of risks and uncertainties. Forward-looking statements speak only as of the date made and TCF undertakes no duty to update the information.

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