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):
November 26, 2013

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, including Zip Code)

(952) 745-2760
(Registrant’s telephone number, including area code)

Delaware 001-10253 41-1591444
(State or other jurisdiction of (Commission File Number) (IRS Employer Identification No.)
incorporation)

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))
Item 8.01 Other Events.

On December 2, 2013, TCF National Bank (the “Bank”), the wholly-owned subsidiary of TCF Financial Corporation (the “Company”), announced that the Office of the Comptroller of the Currency terminated the Consent Order that it had issued on July 20, 2010 relating to the Bank’s Bank Secrecy Act compliance program.

A copy of the press release issued by the Company is included as Exhibit 99.1 and is incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits

(d) Exhibits

<table>
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<tr>
<th>Exhibit No.</th>
<th>Description of Exhibit</th>
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<tr>
<td>99.1</td>
<td>Press Release issued December 2, 2013</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 hereunto duly authorized.

TCF FINANCIAL CORPORATION

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

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

/s/ Susan D. Bode  
Susan D. Bode,  
Senior Vice President and Chief Accounting Officer  
(Principal Accounting Officer)

Dated: December 2, 2013

Section 2: EX-99.1 (EX-99.1)
NEWS RELEASE

FOR IMMEDIATE RELEASE

WAYZATA, Minn. — Dec. 2, 2013 — TCF National Bank (“TCF Bank”), the principal subsidiary of TCF Financial Corporation (“TCF”) (NYSE: TCB), today announced that the Office of the Comptroller of the Currency (“OCC”) has lifted the regulatory order related to previously disclosed deficiencies in its Bank Secrecy Act (“BSA”) compliance program. TCF Bank has made comprehensive changes to its BSA compliance program and has satisfied the legal and regulatory requirements of the order. TCF Bank is committed to continuously reviewing its BSA compliance processes and working with the OCC to ensure a safe banking environment for our customers.

“We are pleased to resolve the OCC’s concerns and appreciate their guidance in strengthening our BSA compliance program,” said William A. Cooper, TCF Chairman and Chief Executive Officer. “TCF has made significant investments to create a best-in-class BSA program and we now have improved systems, training and processes to detect and report potential financial crimes. We will continue to work with law enforcement to protect the public interest and partner with the OCC to enhance the safety and security of the banking system.”

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About TCF Financial Corporation

TCF is a Wayzata, Minnesota-based national bank holding company with $18.4 billion in total assets at September 30, 2013. The company has nearly 430 branches in Minnesota, Illinois, Michigan, Colorado, Wisconsin, Indiana, Arizona and South Dakota, providing retail and commercial banking services. TCF, through its subsidiaries, also conducts commercial leasing and equipment finance business in all 50 states, commercial inventory finance business in the U.S. and Canada, and indirect auto finance business in 40 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. Please see the forward-looking statement disclosure contained in TCF’s 2013 third quarter Form 10-Q for more information about risks and uncertainties.
Forward-looking statements speak only as of the date made and TCF undertakes no duty to update the information.