Section 1: 8-K (8-K)

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): August 13, 2002

TCF

TCF Financial Corporation
(Exact name of Registrant as specified in its charter)

Delaware
(State of Incorporation)

1-10253
(Commission File Number)

41-1591444
(I.R.S. Employer Identification No.)

200 Lake Street East, Mail Code EXO-03-A
Wayzata, Minnesota 55391-1693
(Address of principal executive offices)

(612) 661-6500
(Registrant’s telephone number, including area code)

Item 7(c).

EXHIBITS.

99.1 Statement under oath of Principal Executive Officer
99.2 Statement under oath of Principal Financial Officer

Item 9.

FILING OF WRITTEN STATEMENTS OF CHIEF EXECUTIVE OFFICER AND CHIEF FINANCIAL OFFICER

On June 27, 2002, the Securities and Exchange Commission (the “Commission”) issued an order pursuant to Section 21(a)(1) of the Securities Exchange Act of 1934 (the “Order”) requiring that the senior executives of certain identified companies file statements under oath attesting to the accuracy of such companies’ most recent annual and quarterly financial reports. Although TCF Financial Corporation (the
Copies of the statements of Mr. Cooper and Mr. Brown are attached hereto as Exhibits 99.1 and 99.2, respectively.

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.

Date: August 13, 2002

TCF FINANCIAL CORPORATION

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

Section 2: EX-99.1 (EX-99.1)

I, William A. Cooper, the principal executive officer of TCF Financial Corporation, state and attest that:

1. To the best of my knowledge, based upon a review of the covered reports of TCF Financial Corporation, and, except as corrected or supplemented in a subsequent covered report:
   - no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
   - no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).

2. I have reviewed the contents of this statement with the Company’s audit committee.

3. In this statement under oath, each of the following, if filed on or before the date of this statement, is a “covered report”:
   - the Annual Report on Form 10-K for the period ended December 31, 2001 of TCF Financial Corporation;
   - all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of TCF Financial Corporation filed with the Commission subsequent to the filing of the Form 10-K identified above; and
   - any amendments to any of the foregoing.

/s/ William A. Cooper
William A. Cooper

Subscribed and sworn to before me this 13th day of August, 2002.

August 13, 2002

/s/ Karen M. Lawson
Statement Under Oath of Principal Financial Officer
Regarding Facts and Circumstances Relating to Exchange Act Filings

TCF Financial Corporation

I, Neil W. Brown, the principal financial officer of TCF Financial Corporation, state and attest that:

1. To the best of my knowledge, based upon a review of the covered reports of TCF Financial Corporation, and, except as corrected or supplemented in a subsequent covered report:
   • no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
   • no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).

2. I have reviewed the contents of this statement with the Company’s audit committee.

3. In this statement under oath, each of the following, if filed on or before the date of this statement, is a “covered report”:
   • the Annual Report on Form 10-K for the period ended December 31, 2001 of TCF Financial Corporation;
   • all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of TCF Financial Corporation filed with the Commission subsequent to the filing of the Form 10-K identified above; and
   • any amendments to any of the foregoing.

/s/ Neil W. Brown

Neil W. Brown

Subscribed and sworn to before me this 13th day of August, 2002.

August 13, 2002

/s/ Debra J. Peterson

Notary Public

My Commission Expires: 01-31-05

(Back To Top)