Section 1: 8-K (CURRENT REPORT OF MATERIAL EVENTS OR CORPORATE CHANGES)
Item 8.01 Other Events.

TCF Financial Corporation today announced that it intends to file an application with the Comptroller of the Currency and the Federal Deposit Insurance Corporation for a new wholly-owned national bank charter. The newly chartered bank would operate in Arizona as TCF National Bank Arizona. Initially, TCF plans to open several consumer loan production offices in the Phoenix metropolitan area during 2006 with construction of retail branches to begin later in 2006 or early 2007.

TCF has also announced that Timothy B. Meyer would serve as President of TCF National Bank Arizona. Mr. Meyer will assume primary responsibility for opening the loan production offices and retail branches in Arizona, and will oversee all operations of this new bank.

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 of TCF Financial Corporation, Dated November 9, 2005</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 and Chief Operating Officer

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

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

Dated: November 9, 2005

Section 2: EX-99.1 (EXHIBIT 99)

Exhibit 99.1

NEWS RELEASE

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

TCF FINANCIAL CORPORATION 200 Lake Street East, Wayzata, MN 55391-1693
WAYZATA, MN, November 9, 2005 – TCF Financial Corporation (TCF) (NYSE: TCB) today announced that it intends to file an application with the Comptroller of the Currency and the Federal Deposit Insurance Corporation for a new wholly-owned national bank charter. The newly chartered bank will operate in Arizona. Initially, TCF plans to open several consumer loan production offices in the Phoenix metropolitan area during 2006 with construction of traditional retail branches to begin later in 2006 or early 2007.

“Our de novo expansion strategy has lead us to a new market. Phoenix, with its growing population and excellent demographics, was a natural choice for TCF,” said Lynn A. Nagorske, President and Chief Operating Officer of TCF. “Arizona residents will benefit from TCF’s convenient banking services. TCF is open longer hours, seven days a week and open on most holidays.”

TCF has also announced the election of Timothy B. Meyer as President of TCF Bank Arizona. Mr. Meyer will assume primary responsibility for opening the loan production offices and retail branches in Arizona, and will oversee all operations of this new bank. Meyer will report to Mark Jeter, President of TCF Bank Minnesota.

Meyer has 23 years of banking and financial services experience. He began his career at ITT Consumer Financial Services and joined TCF in 1986. Meyer has held several management positions within TCF, most recently as Executive Vice President of Minnesota Consumer Lending. Meyer holds a bachelor’s degree in agricultural business from the University of Minnesota and is a graduate of the American Bankers Association Stonier Graduate School of Banking.

TCF is a Wayzata, Minnesota-based national financial holding company with $12.7 billion in assets. TCF has 442 banking offices in Minnesota, Illinois, Michigan, Wisconsin, Colorado and Indiana. Other TCF affiliates provide leasing and equipment finance, securities brokerage, and investments and insurance sales.

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(Back To Top)