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

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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):  
October 18, 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 October 18, 2012, TCF Financial Corporation issued a press release announcing the rescheduling of its earnings release and investor conference call, previously scheduled for Friday October 19<sup>th</sup> at 10:00 a.m. Central Time. The press release is attached as Exhibit 99.1.

Information contained herein, including Exhibit 99.1, shall not be deemed filed for the purposes of the Securities Exchange Act of 1934, nor shall such information and Exhibit be deemed incorporated by reference in any filing under the Securities Act of 1933.

**Item 9.01 Financial Statements and Exhibits**

(c) Exhibits.

<u>Exhibit No.</u>	
99.1	Press Release dated October 18, 2012

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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/ David M. Stautz

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

Dated: October 18, 2012

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**Section 2: EX-99.1 (EX-99.1)**

**Exhibit 99.1**

**NEWS RELEASE**

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



200 Lake Street East, Wayzata, MN 55391-1693

**TCF Reschedules 2012 Third Quarter Earnings  
Conference Call for Friday, October 26<sup>th</sup>**

WAYZATA, MN, October 18, 2012 — TCF Financial Corporation (“TCF”) (NYSE:TCB) today announced that it has rescheduled its 2012 third quarter earnings release and investor conference call, previously scheduled for Friday, October 19<sup>th</sup> at 10:00 a.m. Central Time.

The earnings release and conference call are being rescheduled to allow TCF additional time to review the implementation of a recent OCC industry-wide clarification on consumer loans subject to bankruptcy discharge. This rescheduling is to ensure TCF fully complies with the clarified guidance prior to finalizing the results for the third quarter ended September 30, 2012.

TCF has rescheduled its 2012 third quarter conference call for Friday, October 26<sup>th</sup> at 8:00 a.m. Central Time. TCF Chairman and Chief Executive Officer, William A. Cooper, will host the conference call and be joined by other TCF executives. If you would like to listen to TCF’s live conference call, please dial (877) 245-6230. To listen to the replay, please dial (855) 859-2056 and enter conference ID # 30808998. The replay begins two hours after the call is completed on Friday, October 26<sup>th</sup> and will be available through Friday, November 2<sup>nd</sup>.

TCF’s conference call will also be webcast live on the Investor Relations section of TCF’s website, <http://ir.tcfbank.com>, and will be archived for replay. A slide presentation for the conference call will be available on the website prior to the call.

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TCF is a Wayzata, Minnesota-based national bank holding company with \$17.9 billion in total assets at June 30, 2012. 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 over 30 states. For more information about TCF, please visit <http://ir.tcfbank.com>.

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