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## Section 1: DEFA14A (DEFA14A)

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

### SCHEDULE 14A

Proxy Statement Pursuant to Section 14(a) of  
the Securities Exchange Act of 1934 (Amendment No. )

Filed by the Registrant

Filed by a Party other than the Registrant

Check the appropriate box:

- Preliminary Proxy Statement  
 **Confidential, for Use of the Commission Only (as permitted by Rule 14a-6(e)(2))**  
 Definitive Proxy Statement  
 Definitive Additional Materials  
 Soliciting Material Pursuant to §240.14a-12

TCF Financial Corporation

(Name of Registrant as Specified In Its Charter)

(Name of Person(s) Filing Proxy Statement, if other than the Registrant)

Payment of Filing Fee (Check the appropriate box):

- No fee required.  
 Fee computed on table below per Exchange Act Rules 14a-6(i)(1) and 0-11.
- (1) Title of each class of securities to which transaction applies: \_\_\_\_\_
- (2) Aggregate number of securities to which transaction applies: \_\_\_\_\_
- (3) Per unit price or other underlying value of transaction computed pursuant to Exchange Act Rule 0-11 (set forth the amount on which the filing fee is calculated and state how it was determined): \_\_\_\_\_
- (4) Proposed maximum aggregate value of transaction: \_\_\_\_\_
- (5) Total fee paid: \_\_\_\_\_
- Fee paid previously with preliminary materials.  
 Check box if any part of the fee is offset as provided by Exchange Act Rule 0-11(a)(2) and identify the filing for which the offsetting fee was paid previously. Identify the previous filing by registration statement number, or the Form or Schedule and the date of its filing.
- (1) Amount Previously Paid: \_\_\_\_\_
- (2) Form, Schedule or Registration Statement No.: \_\_\_\_\_
- (3) Filing Party: \_\_\_\_\_
- (4) Date Filed: \_\_\_\_\_
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**\*\*\* Exercise Your *Right* to Vote \*\*\***  
**Important Notice Regarding the Availability of Proxy Materials for the  
Annual Stockholder Meeting to Be Held on April 25, 2012.**

**TCF FINANCIAL CORPORATION**



TCF FINANCIAL CORPORATION  
200 LAKE STREET EAST  
MAIL CODE 610-01-A  
WAYZATA, MN 55391

M43208-P20055

**Meeting Information**

**Meeting Type:** Annual Meeting  
**For holders as of:** February 27, 2012  
**Date:** April 25, 2012 **Time:** 3:00 p.m. local time  
**Location:** Marriott Minneapolis West  
9960 Wayzata Boulevard  
St. Louis Park, MN 55426

**Attending The Meeting:** If you plan to attend the Meeting, please bring a valid form of photo identification.

**Directions:**

\* From I-169, exit on Betty Crocker Drive/Shelard Parkway  
\* Go west and follow Shelard Parkway 3/4 mile to hotel located on left

You are receiving this communication because you hold shares in TCF Financial Corporation.

This is not a ballot. You cannot use this notice to vote these shares. This communication presents only an overview of the more complete proxy materials that are available to you on the Internet. You may view the proxy materials online at [www.proxyvote.com](http://www.proxyvote.com) or easily request a paper copy (see reverse side). We encourage you to access and review all of the important information contained in the proxy materials before voting.

This Notice also constitutes notice of the 2012 Annual Meeting of Stockholders

**See the reverse side of this notice to obtain proxy materials and voting instructions.**

— **Before You Vote** —  
How to Access the Proxy Materials

**Proxy Materials Available to VIEW or RECEIVE:**  
NOTICE AND PROXY STATEMENT      ANNUAL REPORT

**How to View Online:**

Have the information available that is printed in the box marked by the arrow → XXXX XXXX XXXX (located on the following page) and visit: [www.proxyvote.com](http://www.proxyvote.com)

**How to Request and Receive a PAPER or EMAIL Copy:**

If you want to receive a paper or email copy of these documents or of similar documents for future stockholder meetings, you must request one. There is NO charge for requesting a copy. Please choose one of the following methods to make your request:

- 1) **BY INTERNET:**      [www.proxyvote.com](http://www.proxyvote.com)
- 2) **BY TELEPHONE:**    1-800-579-1639
- 3) **BY EMAIL\*:**        [sendmaterial@proxyvote.com](mailto:sendmaterial@proxyvote.com)

\* If requesting materials by email, please send a blank email with the information that is printed in the box marked by the arrow → XXXX XXXX XXXX (located on the following page) in the subject line.

Requests, instructions and other inquiries sent to this email address will NOT be forwarded to your investment advisor. Please make the request as instructed above on or before April 11, 2012 to facilitate timely delivery.

— **How To Vote** —  
Please Choose One of the Following Voting Methods

**Vote In Person:** If you plan to attend the Meeting, please bring a valid form of photo identification. At the Meeting, you will need to request a ballot to vote these shares.

**Vote By Internet:** To vote now by Internet, go to [www.proxyvote.com](http://www.proxyvote.com). Have the information available that is printed in the box marked by the arrow → XXXX XXXX XXXX (located on the following page) and follow the instructions.

**Vote By Mail:** You can vote by mail by requesting a paper copy of the materials, which will include a proxy card.

**Voting Items**



**The Board of Directors recommends that you vote FOR the following:**

1. Election of 15 Directors, each to serve a one-year term

**Nominees:**

- |                          |                          |
|--------------------------|--------------------------|
| 01) Raymond L. Barton    | 09) Thomas F. Jasper     |
| 02) Peter Bell           | 10) George G. Johnson    |
| 03) William F. Bieber    | 11) Vance K. Opperman    |
| 04) Theodore J. Bigos    | 12) James M. Ramstad     |
| 05) William A. Cooper    | 13) Gerald A. Schwalbach |
| 06) Thomas A. Cusick     | 14) Barry N. Winslow     |
| 07) Craig R. Dahl        | 15) Richard A. Zona      |
| 08) Karen L. Grandstrand |                          |

**The Board of Directors recommends you vote FOR the following proposals:**

2. Approve an increase in the number of authorized shares under the TCF Financial Incentive Stock Program.
3. Approve the amended and restated Directors Stock Grant Program.
4. Advisory (non-binding) vote on executive compensation as disclosed in the proxy statement.
5. Advisory (non-binding) vote on the appointment of KPMG LLP as independent registered public accountants for 2012.



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