

SECURITIES AND EXCHANGE COMMISSION

FORM 4

Statement of changes in beneficial ownership of securities

Filing Date: **2004-05-18** | Period of Report: **2004-05-14**
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REPORTING OWNER

MARTY WAYNE A

CIK: **1204884**

Type: **4** | Act: **34** | File No.: **001-10253** | Film No.: **04815148**

Business Address
200 LAKE STREET E
WAYZATA MN 55391
9524757900

ISSUER

TCF FINANCIAL CORP

CIK: **814184** | IRS No.: **411591444** | State of Incorporation: **DE** | Fiscal Year End: **1231**
SIC: **6021** National commercial banks

Mailing Address
200 LAKE STREET EAST
MAIL CODE EX-03-A
WAYZATA MN 55391-1693

Business Address
200 LAKE STREET EAST
MAIL CODE EX-03-A
WAYZATA MN 55391-1693
612 661 6500

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person MARTY WAYNE A			2. Issuer Name and Ticker or Trading Symbol TCF FINANCIAL CORP [TCB]			5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below) Presi-Div-Sig. Subsidiary		
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) 05/14/2004			6. Individual or Joint/Group Filing (Check applicable line) <input checked="" type="checkbox"/> Form Filed by One Reporting Person <input type="checkbox"/> Form Filed by More than One Reporting Person		
200 LAKE STREET EAST			4. If Amendment, Date Original Filed(Month/Day/Year)					
(Street) WAYZATA, MN 55391-1693								
(City)	(State)	(Zip)						

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock								10,132.9403	D	
Common Stock	05/14/2004		A		10.2114	A	\$52.58	792.3962 ⁽¹⁾	I	Deferred Comp Plan ⁽²⁾
Common Stock								298.6369 ⁽¹⁾	I	By SERP Trust as of 03/31/04 ⁽²⁾
Common Stock								6,248.5007 ⁽¹⁾	I	By KSOP as of 03/31/04

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date					

Employee stock option(right to buy)	\$32.1875						(3)	01/20/2008	Common Stock	2,500		2,500	D
Employee stock option(right to buy)	\$23.5625						(4)	01/25/2009	Common Stock	3,000		3,000	D

Explanation of Responses:

1. The filing of this statement shall not be construed as an admission that the undersigned is, for the purpose of Section 16 of the Securities and Exchange Act of 1934, the beneficial owner of my equity securities covered by this statement other than those owned directly by the undersigned.
2. The shares noted are derivative securities based on the Reporting Person's benefits under a non-qualified plan.
3. The option vests in 5 equal annual installments of 20% beginning on January 1, 1999.
4. The option vests in 2 equal installments on January 1, 2001 and January 1, 2003.

Signatures

Wayne A. Marty By POA Pam Hulwi

** Signature of Reporting Person

05/18/2004

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.