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NORTH COUNTRY FINANCIAL CORP
Form 8-K
December 01, 2003

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

November 16, 2003
(Date of earliest event reported)

Commission file number: 0-20167

NORTH COUNTRY FINANCIAL CORPORATION
(Exact name of registrant as specified in its charter)

MICHIGAN
(State or other jurisdiction of
incorporation or organization)

38-2062816
(I.R.S. Employer
Identification No)

130 SOUTH CEDAR STREET, MANISTIQUE, MI
(Address of principal executive offices)

49854
(Zip Code)

Registrant's telephone number, including area code: (906) 341-7125

ITEM 1. CHANGES IN CONTROL OF REGISTRANT

On November 16, 2003, North Country Financial Corporation (the "Corporation") signed a letter of intent that included a non-binding offer by another entity to purchase all of the common stock of the Corporation. The letter of intent was subject to a number of conditions, some of which might have been difficult to satisfy. On November 19, 2003, the Corporation received a letter from the entity, withdrawing its offer and voiding the letter of intent.

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.

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NORTH COUNTRY FINANCIAL CORPORATION

Date: December 1, 2003

By: /s/ C. James Bess

C. JAMES BESS
PRESIDENT AND CHIEF EXECUTIVE OFFICER