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NORTH COUNTRY FINANCIAL CORP
Form 8-K
June 23, 2004

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

June 23, 2004
(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: (800) 200-7032	

ITEM 9. Other Events and Regulation FD Disclosure

On June 23, 2004 North Country Financial Corporation issued a press release announcing the conditional settlement of class action securities litigation.

Exhibit No.	Description
99.1	Press Release dated June 23, 2004

SIGNATURES

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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.

NORTH COUNTRY FINANCIAL CORPORATION

Date: June 23, 2004

By: /s/ Ernie R. Krueger

Ernie R. Krueger, VP/Controller