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NORTH COUNTRY FINANCIAL CORP
Form 8-K
July 13, 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

July 12 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

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ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On July 12, 2004 North Country Financial Corporation issued a press release announcing earnings for the quarter and six months ended June 30, 2004.

Exhibit No.	Description
99.1	Press Release dated July 12, 2004

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.

NORTH COUNTRY FINANCIAL CORPORATION

Date: July 12, 2004

By: /s/ Ernie R. Krueger

Ernie R. Krueger, VP/Controller

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Exhibit No.

Description

99.1

Press Release dated July 12, 2004