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NORTH COUNTRY FINANCIAL CORP
Form 8-K
August 28, 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

August 18, 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: (800) 200-7032

ITEM 5. OTHER EVENTS AND REGULATION FD DISCLOSURE

On August 21, 2003, North Country Financial Corporation, the holding company for North Country Bank and Trust, issued a press release announcing that, effective August 18, 2003, Mr. Joseph E. Petterson was appointed as executive vice president of the Corporation and the Bank.

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

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Date: August 28, 2003

By: /s/ William T. Fitzgerald, Jr.

William T. Fitzgerald, Jr.
Chief Financial Officer