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NORTH COUNTRY FINANCIAL CORP
Form 8-K
August 06, 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

July 28, 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 July 25, 2003, North Country Financial Corporation, the holding company for North Country Bank and Trust, issued a press release announcing that, effective July 28, 2003, Mr. C. James Bess was appointed President and Chief Executive Officer of the Corporation and the Bank. Mr. Bess is replacing Mr. Louis J. Hollow who announced his retirement.

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: August 5, 2003

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

William T. Fitzgerald, Jr.
Chief Financial Officer