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NORTH COUNTRY FINANCIAL CORP

Form 8-K/A

February 17, 2004

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

FORM 8-K/A

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

February 17, 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	38-2062816
(State or other jurisdiction of incorporation or organization)	(I.R.S. Employer Identification No)
130 SOUTH CEDAR STREET, MANISTIQUE, MI	49854
(Address of principal executive offices)	(Zip Code)
Registrant's telephone number, including area code: (800) 200-7032	

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On February 17, 2004 North Country Financial Corporation issued a press release announcing earnings for the year ended December 31, 2003.

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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: February 17, 2004

By: /s/ Ernie R. Krueger

Ernie R. Krueger, CFO

Exhibit No.	Description
99.1	Press Release dated February 17, 2004