

CHEMICAL FINANCIAL CORP  
Form 8-K  
January 20, 2004

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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, DC 20549**

**FORM 8-K**

**CURRENT REPORT  
PURSUANT TO SECTION 13 OR 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934**

Date of report (date of earliest event reported):  
January 20, 2004

**Chemical Financial Corporation**  
(Exact Name of Registrant as  
Specified in its Charter)

**Michigan**  
(State or Other  
Jurisdiction of  
Incorporation)

**000-08185**  
(Commission  
File Number)

**38-2022454**  
(IRS Employer  
Identification No.)

**333 E. Main Street  
Midland, Michigan**  
(Address of Principal Executive Offices)

**48640**  
(Zip Code)

**(989) 839-5350**  
(Registrant's Telephone Number,  
Including Area Code)

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Item 7. Financial Statements and Exhibits.

(c) Exhibits:

99.1

Press Release dated January 20, 2004

Item 9. Regulation FD Disclosure.

On January 20, 2004, Chemical Financial Corporation issued the press release attached as Exhibit 99.1 to this Form 8-K, which is here incorporated by reference. This Report and the Exhibit are furnished to, and not filed with, the Commission.

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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.

Dated: January 20, 2004

CHEMICAL FINANCIAL CORPORATION  
(Registrant)

By:

/s/Lori A. Gwizdala

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Lori A. Gwizdala  
Executive Vice President and  
Chief Financial Officer

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**EXHIBIT INDEX**

Exhibit No

Document

99.1

Press Release dated January 20, 2004

