

CHEMICAL FINANCIAL CORP  
Form 8-K  
July 22, 2003

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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):  
July 22, 2003

**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)

Item 7. Financial Statements and Exhibits.

(c) Exhibits:

99.1

Press Release dated July 22, 2003

Item 9. Regulation FD Disclosure.

In accordance with Securities and Exchange Commission Release No. 34-47583, the following information, which is intended to be furnished under Item 12, "Results of Operations and Financial Condition," is instead being furnished under Item 9, "Regulation FD Disclosure."

On July 22, 2003, 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: July 22, 2003

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 July 22, 2003