

CHEMICAL FINANCIAL CORP  
Form 8-K  
April 14, 2004

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**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):  
April 14, 2004

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

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

**0-8185**  
(Commission  
File Number)

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

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

**48640**  
(Zip Code)

Registrant's telephone number,  
including area code: **(989) 839-5350**

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Item 9. Regulation FD Disclosure

Chemical Financial Corporation will hold its annual meeting of shareholders on Monday, April 19, 2004, at 2:00 p.m., Eastern Daylight Time at which meeting the shareholders will (1) elect a board of eleven directors; and (2) transact any other business that may properly come before the meeting.

Chemical is making this meeting accessible to the public by telephone on a listen-only basis. Anyone interested in the meeting may access the meeting on a live basis by dialing (800) 603-7876.

**Forward-Looking Statements**

Chemical's discussion during this annual meeting may contain forward-looking statements. Forward-looking statements include, but are not limited to, expressions such as "anticipates," "believes," "expects," "intends," "plans," "is likely," "will," "projects," "estimates," "should," "forecasts," "predicts," "judgment," "opinion" and "view." These are statements of belief as to the expected outcomes of future events and actual results could materially differ from those expressed or implied by forward-looking statements. Internal and external factors that might cause such a difference include, but are not limited to, changes in interest rates, changes in laws and regulations, changes in the national and local economies, changes in customers' abilities to repay loans, and current and future military actions. Chemical undertakes no obligation to release revisions to these forward-looking statements or reflect events or conditions after the date of the discussion at the annual meeting.

SIGNATURE

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 thereunto duly authorized.

Dated: April 14, 2004

CHEMICAL FINANCIAL CORPORATION  
(Registrant)

By:

/s/ Lori A. Gwizdala

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Lori A. Gwizdala  
Its Executive Vice President, Chief  
Financial Officer and Treasurer