

FIRST MIDWEST FINANCIAL INC  
Form 8-K  
July 19, 2004

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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

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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 16, 2004

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First Midwest Financial, Inc.  
(Exact name of registrant as specified in its charter)

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Delaware	0-22140	42-1406262
(State or other jurisdiction of incorporation or organization)	(Commission File) Number	(IRS Employer Identification No.)

Fifth at Erie, Storm Lake, IA 50588  
(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (712) 732-4117

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Item 7. Financial Statements and Exhibits.

(c) Exhibits.

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The following Exhibit is being furnished herewith:

99.1 Registrant's Press Release dated July 16, 2004.

Item 12. Results of Operations and Financial Condition.

On July 16, 2004, the Registrant announced the results of operations and financial position as of, and for the third quarter ended June 30, 2004. The press release is attached hereto as Exhibit 99.1 and is incorporated herein by reference.

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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 hereunto duly authorized.

FIRST MIDWEST FINANCIAL, INC.

By: /s/ Ronald J. Walters

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Ronald J. Walters  
Senior Vice President, Secretary,  
Treasurer and Chief Financial Officer

Dated: July 19, 2004

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Exhibit  
Number  
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Description of Exhibit  
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99.1

Registrant's Press Release dated July 16, 2004