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FIRST MIDWEST FINANCIAL INC

Form 8-K

May 25, 2004

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 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): May 24, 2004

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

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 5. Other Events.

On May 24, 2004, the Registrant issued the attached press release announcing the declaration of a cash dividend for the third quarter of its fiscal year 2004.

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits.

(c) Exhibits.

The following Exhibits are being furnished herewith:

99.1 Registrant's Press Release dated May 24, 2004.

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

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

Dated: May 25, 2004

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Exhibit Index

Exhibit
Number

Description of Exhibit

99.1 Registrant's Press Release dated May 24, 2004.