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FIRST MIDWEST FINANCIAL INC

Form 8-K

February 20, 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): February 17, 2004

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

Delaware 0-22140 42-1406262 (State or other jurisdiction of (Commission File) (IRS Employer incorporation or organization) Number 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 February 17, 2004, First Midwest Financial, Inc. received a notice regarding a blackout period from March 22, 2004 through May 9, 2004 for transactions in the First Federal Savings Bank of the Midwest Profit Sharing 401(k) Plan during which period the plan will convert to a new Trustee and Records Administrator.

Item 7. Financial Statements and Exhibits

(c) Exhibits

99.1 - Notice to Directors and Executive Officers dated February 20, 2004.

Item 11. Temporary Suspension of Trading Under Registrant's Employee Benefits

On February 17, 2004, the Registrant received notice regarding a blackout period, as defined in Rule 100 of Regulation BTR. The notice required by Rule 104 of Regulation BTR was provided to directors and executive officers by the Company on February 20, 2004. A copy of such notice is filed herewith as Exhibit 99.1, and is hereby incorporated by reference herein.

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: February 20, 2004

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Exhibit Number	Description of Exhibit
Number	begeripeion of Exhibit
99.1	Notice to Directors and Executive Officers dated February 20, 2004.