

REPUBLIC BANCORP INC  
Form 8-K  
November 18, 2004

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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 if earliest event reported): November 18, 2004

**REPUBLIC BANCORP INC.**

(Exact name of registrant as specified in its charter)

Michigan	0-15734	38-2604669
(State or other jurisdiction of incorporation)	(Commission File No.)	(IRS Employer Identification No.)

1070 East Main Street, Owosso, Michigan 48867  
(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (989) 725-7337  
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Item 7.01. Regulation FD Disclosure**

On November 18, 2004, the Company announced that its Board of Directors declared an \$.11 per share cash dividend to shareholders of record on December 10, 2004 and payable January 4, 2005. The press release is attached as Exhibit 99.1 to this Item 7.01.

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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.

REPUBLIC BANCORP INC.

Date: November 18, 2004

By: /s/ Thomas F. Menacher  
Name: Thomas F. Menacher  
Its: Executive Vice President, Treasurer and  
Chief Financial Officer