

REPUBLIC BANCORP INC

Form 8-K

February 24, 2004

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**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 24, 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)

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Slide Presentation of 02/24/04

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Item 9. Regulation F-D Disclosure

On February 24, 2004, Dana M. Cluckey, Republic Bancorp's President and Chief Executive Officer, and Thomas F. Menacher, Executive Vice President, Treasurer and Chief Financial Officer, made a presentation at the Midwest 2004 Super-Community Bank Conference in Chicago, Illinois. The slide presentation is attached as Exhibit 99 to this Item 9.

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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: February 24, 2004

By: /s/ Thomas F. Menacher

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

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10-Q EXHIBIT INDEX

<u>EXHIBIT NO.</u>	<u>DESCRIPTION</u>
EX-99	Slide Presentation of February 24, 2004.