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MACKINAC FINANCIAL CORP /MI/  
Form 8-K  
November 16, 2006

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OMB APPROVAL  
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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 of earliest event reported): NOVEMBER 9, 2006

MACKINAC FINANCIAL CORPORATION  
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(Exact name of registrant as specified in its charter)

MICHIGAN

0-20167

38-2062816  
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(State or other jurisdiction  
of incorporation)

(Commission  
File Number)

(IRS Employer  
Identification No.)

130 SOUTH CEDAR STREET  
MANISTIQUE, MICHIGAN  
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49854  
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(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code: (888) 343-8147

(NOT APPLICABLE)  
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(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)

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- [ ] 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 5.02 DEPARTURE OF DIRECTORS OR CERTAIN OFFICERS; ELECTION OF DIRECTORS; APPOINTMENT OF CERTAIN OFFICERS; COMPENSATORY ARRANGEMENTS OF CERTAIN OFFICERS.

On November 16, 2006 Mackinac Financial Corporation (the "Company") issued a press release announcing the promotion of certain personnel of the Company and its principal banking subsidiary, mBank. A copy of the press release is attached as Exhibit 99.1 hereto and incorporated herein by reference.

### ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS.

The following exhibits are filed or furnished with this report:

Exhibit No.	Description
99.1	Press release issued November 16, 2006

### 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.

MACKINAC FINANCIAL CORPORATION

Date: November 16, 2006

By /s/ Ernie R. Krueger

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Ernie R. Krueger  
Senior Vice President and Chief  
Financial Officer

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### EXHIBIT INDEX

Exhibit No.	Description
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99.1	Press release issued November 16, 2006

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