## Edgar Filing: First Federal of Northern Michigan Bancorp, Inc. - Form 8-K

First Federal of Northern Michigan Bancorp, Inc. Form 8-K

June 14, 2006

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): June 13, 2006

First Federal of Northern Michigan Bancorp, Inc. (Exact name of registrant as specified in its charter)

Maryland		Maryland	0-31957	38-0135202
(S		e or other jurisdiction of incorporation)	(Commission File No.)	(IRS Employer Identification No.)
10	0 S	. Second Ave., Alpena, Mich	49707	
(Address of principal executive offices)				(Zip Code)
Re	gis	trant's telephone number, i	including area code: (989)  Not Applicable	356-9041
		(Former name or former	r address, if changed since	last report)
si	mul	11 1	elow if the Form 8-K fiing obligation of the regisal Instruction A.2. below):	2
]	]	Written communications pur (17 CFR 230.425)	rsuant to Rule 425 under th	e Securities Act
[	]	Soliciting material pursua (17 CFR 240.14a-12)	ant to Rule 14a-12 under th	e Exchange Act
[	]	Pre-commencement communicate Exchange Act (17 CFR 240.1	ations pursuant to Rule 14d 14d-2(b))	-2(b) under the
[	]	Pre-commencement communica Exchange Act (17 CRF 240.1	ations pursuant to Rule 13e 13e-4(c))	-4(c) under the

Item 8.01. Other Events.

On June 13, 2006, the Board of Directors of First Federal of Northern

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Michigan Bancorp, Inc. (the "Company") declared a cash dividend on the Company's common stock of \$0.05 per share for the quarter ending June 30, 2006. The dividend will be payable to stockholders of record as of June 30, 2006 and will be paid on July 21, 2006.

A copy of the press release dated June 13, 2006, giving details associated with the dividend is attached as Exhibit 99 to this report.

Item 9.01. Financial Statements and Exhibits.

- (a) Not Applicable.
- (b) Not Applicable.
- (c) Not Applicable.
- (d) Exhibits.

Exhibit No.	Description	
99	Press release dated June 13, 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.

FIRST FEDERAL OF NORTHERN MICHIGAN BANCORP, INC.

DATE: June 13, 2006

By: /s/ Amy E. Essex

Amy E. Essex

Chief Financial Officer