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REPUBLIC BANCORP INC Form 8-K October 20, 2005

## 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): October 20, 2005

### 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):

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

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### Item 7.01. Regulation FD Disclosure

On October 20, 2005, the Company announced that its Board of Directors declared a 10% stock dividend to shareholders of record on November 4, 2005 and payable on December 2, 2005. The Board of Directors also declared a quarterly cash dividend of \$.11 per share to shareholders of record on December 9, 2005 and payable on January 3, 2006. Combined with the 10% stock dividend, this represents an effective 10% increase in the cash dividend.

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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: October 20, 2005 By: /s/ Thomas F. Menacher

Name: Thomas F. Menacher

Its: Executive Vice President, Treasurer and

Chief Financial Officer