Manifold W Joseph Form 5 February 09, 2005							
FORM 5			OMB AF	PPROVAL			
	ES SECURITIES AND EXCHANGE Washington, D.C. 20549	OMB Number: Expires:	3235-0362 January 31, 2005				
to Section 16. Form 4 or Form 5 obligations may continue. See Instruction	Estimated average burden hours per response 1.0						
StochaddenFiled pursuant to Section 16(a) of the Securities Exchange Act of 1934,1(b).Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or SectionReported30(h) of the Investment Company Act of 1940TransactionsReported							
1. Name and Address of Reporting Person <u>*</u> Manifold W Joseph	2. Issuer Name and Ticker or Trading Symbol	Reporting Person(s) to					
(Last) (First) (Middle) 1108 WENDROW WAY	IBT BANCORP INC /MI/ [IBTB] 3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2004	(Check X_ Director Officer (give ti below)		e) Owner er (specify			
(Street)	4. If Amendment, Date Original Filed(Month/Day/Year)	6. Individual or Joi (check	nt/Group Repo				

MT. PLEASANT, MIÂ 48858

X Form Filed by One Reporting Person ____ Form Filed by More than One Reporting Person

(City)	(State)	(Zip) Tab	le I - Non-Der	vivative Se	curitie	s Acquir	ed, Disposed of,	or Beneficiall	y Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securit (A) or Di (Instr. 3, 4	sposed 4 and 5 (A) or	5)	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common	09/30/2004	Â	J	Amount 0.7826	(D) A	Price \$ 35.25	251.5627	D	Â
Common	12/31/2004	Â	J	2.141	А	\$ 35.25	253.7037	D	Â

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number. SEC 2270 (9-02)

 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

 (e.g., puts, calls, warrants, options, convertible securities)

Edgar Filing: Manifold W Joseph - Form 5

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		ate	Secur	int of rlying	8. Price of Derivative Security (Instr. 5)	
				(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships					
	Director	10% Owner	Officer	Other		
Manifold W Joseph 1108 WENDROW WAY MT. PLEASANT, MI 48858	ÂX	Â	Â	Â		
Signatures						

W. Joseph	02/09/2005
Manifold	02/07/2005
<u>**</u> Signature of Reporting Person	Date

Explanation of Responses:

* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Â

Remarks:

J=dividend reinvestment earnings

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.