

CHEMICAL FINANCIAL CORP  
Form 10-K/A  
June 13, 2002

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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**  
Washington, D.C. 20549

**FORM 10-K/A**

**AMENDMENT NO. 1**

- Annual Report Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 for the fiscal year ended December 31, 2001**
- or
- Transition Report Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 for the transition period from \_\_\_\_\_ to \_\_\_\_\_.**

Commission File Number 0-8185

**CHEMICAL FINANCIAL CORPORATION**  
(Exact Name of Registrant as Specified in its Charter)

**Michigan**  
(State or Other Jurisdiction of  
Incorporation or Organization)

**38-2022454**  
(I.R.S. Employer Identification No.)

**333 E. Main Street  
Midland, Michigan**  
(Address of Principal Executive Offices)

**48640**  
(Zip Code)

Registrant's Telephone Number, Including Area Code: **(800) 292-1985**

Securities Registered Pursuant to Section 12(g) of the Act:

**Common Stock, \$1 Par Value**  
(Title of Class)

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days.

Yes  No

Indicate by check mark if disclosure of delinquent filers pursuant to Item 405 of Regulation S-K is not contained herein, and will not be contained, to the best of registrant's knowledge, in definitive proxy or information statements incorporated by reference in Part III of this Form 10-K or any amendment to this Form 10-K ( )

The aggregate market value of the voting stock held by non-affiliates of the registrant as of March 8, 2002, was \$554,827,000.

The number of shares outstanding of the registrant's Common Stock, \$1 par value, at March 8, 2002, was 22,536,549.

**DOCUMENTS INCORPORATED BY REFERENCE**

Portions of the registrant's Annual Report to Shareholders for the year ended December 31, 2001, are incorporated by reference in Parts I and II (Items 1 and 5-8).

Portions of the registrant's definitive Proxy Statement for its April 15, 2002, annual shareholders' meeting are incorporated by reference in Part III (Items 10-13).

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This Amendment No. 1 to the Annual Report on Form 10-K of Chemical Financial Corporation (the "Registrant") for the year ended December 31, 2001, is filed solely for the purpose of filing exhibits that were identified in but not electronically attached with the original Form 10-K filing. The text of the Form 10-K filing remains unchanged.

Pursuant to the requirements of Section 13 or 15(d) of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

CHEMICAL FINANCIAL CORPORATION

June 12, 2002

s/ David B. Ramaker

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David B. Ramaker  
President and Chief Executive Officer  
(Principal Executive Officer)

June 12, 2002

s/ Lori A. Gwizdala

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Lori A. Gwizdala  
Executive Vice President, Chief Financial Officer  
and Treasurer  
(Principal Financial and Accounting Officer)

Pursuant to the requirements of the Securities Exchange Act of 1934, this report has been signed below by the following persons on behalf of the registrant and in the capacities and on the dates indicated.

June 12, 2002

s/ David B. Ramaker

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David B. Ramaker  
President and Chief Executive Officer  
and Director (Principal Executive Officer)

June 12, 2002

\*s/ J. Daniel Bernson

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J. Daniel Bernson  
Director

June 12, 2002

\*s/ James A. Currie

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James A. Currie  
Director

June 12, 2002

\*s/ Michael L. Dow

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Michael L. Dow  
Director

June 12, 2002

s/ Lori A. Gwizdala

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Lori A. Gwizdala  
Executive Vice President, Chief Financial Officer  
and Treasurer  
(Principal Financial and Accounting Officer)

June 12, 2002

\*s/ L. Richard Marzke

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L. Richard Marzke  
Director

June 12, 2002

\*s/ Terence F. Moore

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Terence F. Moore  
Director

June \_\_, 2002

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Aloysius J. Oliver  
Chairman of the Board and Director

June 12, 2002

\*s/ Alan W. Ott

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Alan W. Ott  
Director

June 12, 2002

\*s/ Frank P. Popoff

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Frank P. Popoff  
Director

4

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June 12, 2002

\*s/ Lawrence A. Reed

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Lawrence A. Reed  
Director

June 12, 2002

\*s/ Dan L. Smith

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Dan L. Smith  
Director

June 12, 2002

\*s/ William S. Stavropoulos

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William S. Stavropoulos  
Director

\*By s/Lori A. Gwizdala

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Lori A. Gwizdala  
Attorney-in-Fact

5