

FORM 4

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

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or
Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person * WINCHELL DONALD J (Last) (First) (Middle) FIFTH AT ERIE (Street) STORM LAKE, IA 50588 (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol FIRST MIDWEST FINANCIAL INC [CASH]	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) ____ Director _____ 10% Owner <input checked="" type="checkbox"/> Officer (give title below) _____ Other (specify below) SVP & CFO
3. Date of Earliest Transaction (MM/DD/YYYY) 10/15/2003		6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person
4. If Amendment, Date Original Filed (MM/DD/YYYY)		

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Trans. Date	2A. Deemed Execution Date, if any	3. Trans. Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common stock	10/15/2003	9/30/2003	J (1)		319.35	A	(1)	10460.19	I	by 401(k)
Common stock	10/15/2003	9/30/2003	J (2)		783.09	A	(2)	24370.66	I	by ESOP
Common stock								40464	D	
Common stock								37500	I	by spouse
Common stock								3000	I	by self as custodian for Andrea Winchell

Table II - Derivative Securities Beneficially Owned (e.g. , puts, calls, warrants, options, convertible securities)

1. Title of Derivate Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Trans. Date	3A. Deemed Execution Date, if any	4. Trans. Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	6. Date Exercisable and Expiration Date		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V		Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Stock option (right to buy)	\$21.765						9/30/2003	9/30/2013	Common stock	4560		4560	D	
Stock option (right to buy)	\$14.41						9/30/2002	9/30/2012	Common stock	3274		3274	D	
Stock option (right to buy)	\$13.65						9/30/2001	9/30/2011	Common stock	3099		3099	D	
Stock option (right to buy)	\$13						9/30/1999	9/30/2009	Common stock	3562		3562	D	
Stock option (right to buy)	\$17.875						9/30/1998	9/30/2008	Common stock	3051		3051	D	
Stock option (right to buy)	\$20.125						9/30/1997	9/30/2007	Common stock	3090		3090	D	
Stock option (right to buy)	\$15.75						9/30/1996	9/30/2006	Common stock	6840		6840	D	
Stock option (right to buy)	\$15						1/23/1996	1/23/2006	Common stock	3375		3375	D	
Stock option (right to buy)	\$13.333						9/29/1995	9/29/2005	Common stock	945		945	D	

Explanation of Responses:

- (1) Reinvested dividends pursuant to 401(k) Plan.
(2) Allocation pursuant to Employee Stock Ownership Plan.

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
WINCHELL DONALD J FIFTH AT ERIE STORM LAKE, IA 50588			SVP & CFO	

Signatures

Donald J. Winchell

10/15/2003

Signature of Reporting Person

Date

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

- * 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).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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