

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 *		2. Issuer Name and Ticker or Trading Symbol		5. Relationship of Reporting Person(s) to Issuer (Check all applicable)	
HAAHR J TYLER		FIRST MIDWEST FINANCIAL INC [CASH]		<input checked="" type="checkbox"/> Director <input type="checkbox"/> 10% Owner	
(Last) (First) (Middle)		3. Date of Earliest Transaction (MM/DD/YYYY)		<input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below)	
2500 SOUTH MINNESOTA AVE		9/30/2004		President & COO	
(Street)		4. If Amendment, Date Original Filed (MM/DD/YYYY)		6. Individual or Joint/Group Filing (Check Applicable Line)	
SIOUX FALLS, SD 57105				<input checked="" type="checkbox"/> Form filed by One Reporting Person	
(City) (State) (Zip)				<input type="checkbox"/> Form filed by More than One Reporting Person	

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								19019	D	
Common stock								9958.57	I	by ESOP
Common stock								31708	I	by Trust
Common stock								324	I	by spouse

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)	\$22.18	9/30/2004		J		22950	9/30/2004	9/30/2014	Common stock	22950	\$22.18	22950	D	
Stock option (right to buy)	\$21.765						9/30/2003	9/30/2013	Common stock	7350		7350	D	
Stock option (right to buy)	\$14.41						9/30/2002	9/30/2012	Common stock	5220		5220	D	
Stock option (right to buy)	\$13.65						9/30/2001	9/30/2011	Common stock	5670		5670	D	
Stock option (right to buy)	\$9.625						9/30/2000	9/30/2010	Common stock	4500		4500	D	
Stock option (right to buy)	\$13						9/30/1999	9/30/2009	Common stock	4724		4724	D	
Stock option (right to buy)	\$17.875						9/30/1998	9/30/2008	Common stock	4050		4050	D	
Stock option (right to buy)	\$20.125						9/30/1997	9/30/2007	Common stock	2100		2100	D	
Stock option (right to buy)	\$17.375						3/25/1997	3/25/2007	Common stock	37500		37500	D	

Explanation of Responses:

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
HAAHR J TYLER 2500 SOUTH MINNESOTA AVE SIOUX FALLS, SD 57105	X		President & COO	

Signatures

J. Tyler Haahr

10/4/2004

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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