

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.

DATE: September 20, 2005

FIRST MERCHANTS CORPORATION
(Registrant)

By: /s/ Larry R. Helms

Larry R. Helms,
Senior Vice President

EXHIBIT INDEX

Exhibit No.

Description

99.1 Stockholder Letter dated September 20, 2005.

First Merchants Corporation

Exhibit 99.1

Stockholder Letter, dated September 20, 2005

September 20, 2005

Dear Shareholder:

The First Merchants Corporation Board of Directors has declared a quarterly cash dividend of \$.23 per share to holders of record September 6, 2005, payable September 20, 2005.

We recently announced the planned relocation of the Corporation's Data Processing and Information Technology Center. Our new facility will be located at Heartland Crossing in Daleville, Indiana, in a newly remodeled facility offering expanded space and future growth opportunities. Our existing Data Center, located in Muncie, Indiana, will be retained as a disaster recovery site for the Corporation. These two facilities are located on separate power grids permitting the opportunity to implement this strategy.

Business continues to proceed near our Strategic Plan for the year, and we are optimistic that 2005 will produce encouraging results.

Your continued support of our Corporation is appreciated, and the Board of Directors is pleased to provide this dividend to you. Should you have any questions regarding our company, we welcome them through our internal Shareholder Relations Department (800/262-4261, ext. 7278), or through direct e-mail link on our Web site, www.firstmerchants.com, and invite you to avail yourselves of this service.

Sincerely,

Michael L. Cox
President and Chief Executive Officer

MLC/ch

Enclosure