

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, DC 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934

DATE OF REPORT (Date of earliest event reported): April 23, 2004

FIRST MERCHANTS CORPORATION
(Exact Name of Registrant as Specified in its Charter)

INDIANA

(State or other jurisdiction of incorporation)

0-17071
(Commission File Number)

35-1544218
(IRS Employer Identification No.)

200 East Jackson Street
P.O. Box 792
Muncie, Indiana
(Address of principal executive offices)

47305-2814
(Zip Code)

Registrant's telephone number, including area code: (765) 747-1500

Item 7. Financial Statements and Exhibits.

- (a) Not Applicable.
- (b) Not Applicable.
- (c) (99) Press Release dated April 23, 2004.

Item 9. Other Events and Regulation FD Disclosure.

On April 23, 2004, First Merchants Corporation (the "Corporation") announced its intention to merge two (2) of its wholly-owned subsidiaries: The Randolph County Bank, National Association and The Union County National Bank of Liberty. The resulting financial institution will be named "Union Communities National Bank." The Corporation intends to complete the merger by December 31, 2004. A copy of the press release is attached as Exhibit 99 to this report and is furnished pursuant to Regulation FD.

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: April 27, 2004.

FIRST MERCHANTS CORPORATION

By:/s/ Larry R. Helms

Larry R. Helms,
Senior Vice President

EXHIBIT INDEX

(99) Press Release dated April 23, 2004.

N / E / W / S R / E / L / E / A / S / E

April 23, 2004
Exhibit 99

FOR IMMEDIATE RELEASE

The Randolph County Bank & The Union County National Bank to Merge

Michael L. Cox, President and Chief Executive Officer of First Merchants Corporation, announced today that the board of directors of First Merchants Corporation has agreed to merge two affiliates by the end of the year as the result of a retiring president. The affiliates to be merged are The Randolph County Bank of Winchester and Union City, led by President James A. Meinerding, and The Union County National Bank of Liberty, led by Norm Locke, who will retire at the end of 2004.

The resulting bank will have \$290 million in assets and 90 employees. The bank's name will be "United Communities National Bank" in keeping with the spirit of our corporate commitment to community banking. Meinerding will be president of the resulting bank. All directors, officers, and employees will remain. As always, our philosophy is to keep a "decision maker" in front of the customer. Cox states, "This merger reaffirms our long-term strategic objectives of preserving community banking while positively impacting our competitive position in markets we now serve. We remain committed to being the provider of choice in banking, trust, and insurance services to our communities." The United Communities National Bank (UCNB) will have offices in Winchester, Union City, Richmond, Liberty, Connersville, Indiana; as well as Oxford, Ohio.

First Merchants Corporation is a financial holding company headquartered in Muncie, Indiana. Subsidiaries of the Corporation include First Merchants Bank, NA, Madison Community Bank, NA, First United Bank, NA, Union County National Bank, The Randolph County Bank, NA, First National Bank, Decatur Bank & Trust Company, NA, Frances Slocum Bank, NA, Lafayette Bank & Trust Company, NA, Commerce National Bank, and Merchants Trust Company. The Corporation also operates First Merchants Insurance Services, a full-service property, casualty, personal line, and healthcare insurance agency, headquartered in Muncie, Indiana, and is a majority member of Indiana Title Insurance Company, LLC, a title insurance agency.