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First Federal of Northern Michigan Bancorp, Inc. Form 8-K May 19, 2006

Item 8.01. Other Events.

SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 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): May 17, 2006

First Federal of Northern Michigan Bancorp, Inc. (Exact name of registrant as specified in its charter)

Maryland		0-31957		38-0135202							
•	te or other jurisdiction of incorporation)	(Commission Fi	(IRS Employer Identification No.)								
100 :	S. Second Ave., Alpena, Mic	49707									
(Address of principal executive offices)					(Zip Code)						
Registrant's telephone number, including area code: (989) 356-9041 Not Applicable											
(Former name or former address, if changed since last report)											
Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below): [] Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)											
[]] Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)										
[]	Pre-commencement communic Exchange Act (17 CFR 240.1	-	to Rule	14d-2(b)	under the						
[]	Pre-commencement communic Exchange Act (17 CRF 240.1	-	to Rule	13e-4(c)	under the						

On May 17, 2006, the Board of Directors of First Federal of Northern Michigan Bancorp, Inc. (the "Company") announced the authorization of a stock

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repurchase program pursuant to which the Company intends to repurchase up to 5% of its issued and outstanding shares, or up to approximately 156,000 shares.

A copy of the press release dated May 17, 2006, giving details associated with the stock repurchase program is attached as Exhibit 99 to this report.

Item 9.01. Financial Statements and Exhibits.

- (a) Not Applicable.
- (b) Not Applicable.
- (c) Exhibits.

Exhibit No.		Description							
	99	Press	release	dated	Mav	17,	2006		

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.

FIRST FEDERAL OF NORTHERN MICHIGAN BANCORP, INC.

DATE: May 18, 2006 By: /s/ Amy E. Essex

Amy E. Essex

Chief Financial Officer