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): September 20, 2005

FIRST MERCHANTS CORPORATION (Exact name of registrant as specified in its charter)

INDIANA 0-17071 35-1544218 (State or other jurisdiction (Commission file number) (IRS Employer of incorporation) Identification No.)

200 East Jackson Street P.O. Box 792 Muncie, IN 47305-2814

(Address of principal executive offices, including zip code)

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

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:

- [] 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 communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- [] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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Item 7.01. Regulation FD Disclosure.

On August 9, 2005, the Board of Directors of First Merchants Corporation declared a quarterly cash dividend of \$0.23 per share on its outstanding common stock. The cash dividend was payable to stockholders of record on September 6, 2005. The cash dividend was distributed along with a letter to the stockholders on September 20, 2005. A copy of the stockholder letter is attached as Exhibit 99.1 to this report and is furnished pursuant to Regulation FD.

Item 9.01. Financial Statements and Exhibits.

- (a) Not Applicable.
- (b) Not Applicable.
- (c) (99.1) Stockholder Letter dated September 20, 2005.

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

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EXHIBIT INDEX

Exhibit No. Description

99.1 Stockholder Letter dated September 20, 2005.

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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