
**UNITED STATES
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): November 10, 2005

NORTHERN STATES FINANCIAL CORPORATION
(Exact Name of Registrant as Specified in its Charter)

000-19300

(Commission File Number)

Delaware

(State or other Jurisdiction of Incorporation)

36-3449727

(I.R.S. Employer Identification No.)

1601 North Lewis Avenue

P.O. Box 39

Waukegan, Illinois 60085

(Address of Principal Executive Offices)

(847) 244-6000

(Registrant's Telephone Number, Including Area Code)

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 8.01. Other Events.

On November 10, 2005, Northern States Financial Corporation (the “Company”), the holding company for the Bank of Waukegan and First State Bank of Round Lake, announced that it has merged the two banks and renamed the bank subsidiary NorStates Bank. Attached as Exhibit 99.1 is a copy of the press release relating to the announcement, which is incorporated herein by reference.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

NORTHERN STATES FINANCIAL CORPORATION

Date: November 10, 2005

By: /s/ Thomas M. Nemeth
Thomas M. Nemeth
Vice President and Treasurer

INDEX TO EXHIBITS

Exhibit

99.1 Press release dated November 10, 2005.