

Item 5.02 Departure of Directors or Certain Officers; Election of Directors; Appointment of Certain Officers;
Compensatory Arrangements of Certain Officers

On January 15, 2013, First Federal of Northern Michigan Bancorp, Inc. (the “Company”) announced the resignation of Amy E. Essex, the Company’s Chief Financial Officer. There are no disagreements between the Company and Ms. Essex with respect to the operations, policies or procedures of the Company or of its wholly owned subsidiary, First Federal of Northern Michigan.

Item 9.01. Financial Statements and Exhibits.

(a) Not Applicable.

(b) Not Applicable.

(c) Not Applicable.

(d) Not applicable.

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: January 15, 2013

By: /s/ Michael W. Mahler
Michael W. Mahler
President and Chief Executive Officer
(Duly Authorized Representative)