

Citizens Community Bancorp Inc.  
Form 8-K  
November 03, 2006

**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 3, 2006

**CITIZENS COMMUNITY BANCORP, INC.**

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(Exact name of Registrant as specified in its Charter)

<b>Maryland</b>	<b>001-33003</b>	<b>Applied For</b>
(State or other jurisdiction of incorporation)	(Commission File No.)	(IRS Employer Identification Number)
<b>2174 EastRidge Center, Eau Claire, Wisconsin</b>		<b>54701</b>

(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code: **(715) 836-9994**

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**Not Applicable**

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(Former name or former address, if changed since last report)

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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 2.02. Results of Operation and Financial Condition**

On November 3, 2006, Citizens Community Bancorp, Inc. announced year end earnings for Citizens Community Bancorp, its predecessor as the holding company for Citizens Community Federal. A copy of the press release, is attached as Exhibit 99 to this Current Report on Form 8-K and incorporated by reference herein.

**Item 9.01 Financial Statements and Exhibits**

(c) The following exhibit is filed as part of this report.

Exhibit 99      Press Release dated November 3, 2006

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**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 thereunto duly authorized.

**CITIZENS COMMUNITY BANCORP, INC.**

Date: November 3, 2006

By: /s/ John D. Zettler

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John D. Zettler  
Chief Financial Officer

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**EXHIBIT INDEX**

Exhibit Number	Description
99	Press Release, dated November 3, 2006

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END