

CITIZENS FIRST FINANCIAL CORP  
Form 425  
December 16, 2004

**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)

**December 16, 2004  
December 16, 2004**

**Main Street Trust, Inc.**

(Exact name of Registrant as specified in its charter)

**Illinois**

(State or other jurisdiction of incorporation)

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**000-30031**  
(Commission File Number)

**37-13338484**  
(I.R.S. Employer Identification Number)

**100 W. University Ave., Champaign, Illinois**  
(Address of principal executive offices)

**61820-4028**  
(Zip Code)

**(217) 351-6500**

(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 (*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 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 December 16, 2004, Main Street Trust, Inc. issued a news release announcing that its Board of Directors approved a cash dividend of \$0.22 per share to be paid to all shareholders of record as of January 14, 2005 and payable on January 28, 2005. A copy of the news release is attached hereto as Exhibit 99.1 and is incorporated by reference herein.

**Item 9.01. Financial Statements and Exhibits**

(c) Exhibits.

99.1 Press Release, dated December 16, 2004.

**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.

**MAIN STREET TRUST, INC.**

Dated: December 16, 2004

By: /s/ Van A. Dukeman  
Van A. Dukeman  
President and Chief Executive Officer

**EXHIBIT INDEX**

**Exhibit Number**

99.1 Press Release, dated December 16, 2004

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