

Edgar Filing: CITIZENS FIRST FINANCIAL CORP - Form 8-K

CITIZENS FIRST FINANCIAL CORP

Form 8-K

July 28, 2003

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): July 28, 2003 (July 25, 2003)

CITIZENS FIRST FINANCIAL CORP.

-----  
(Exact name of registrant as specified in its charter)

DELAWARE	0-27740	37-1351861
State or other jurisdiction of Incorporation	(Commission File Number)	(IRS Employer Identification No.)

2101 N. VETERANS PARKWAY, BLOOMINGTON, IL 61704

-----  
(Address of principal executive offices) (Zip Code)

(309) 661-8700

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

ITEM 5. OTHER EVENTS.

On July 25, 2003, Citizens First Financial Corp. issued a news release to report the authorization by its Board of Directors of a new 5% stock repurchase plan or 74,000 shares, to commence when the current repurchase plan is completed. Approximately 8,400 shares remain in the current repurchase plan.

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

(a) Exhibits.

Edgar Filing: CITIZENS FIRST FINANCIAL CORP - Form 8-K

Exhibit Number

99.1 Press Release, dated July 25, 2003  
issued by Citizens First Financial  
Corp.

ITEM 9. REGULATION FD DISCLOSURE (INFORMATION PROVIDED UNDER ITEM 12 -  
RESULTS OF OPERATIONS AND FINANCIAL CONDITION).

The following information is being provided under Item 12 -  
Results of Operations and Financial Condition. It is being  
furnished under Item 9 of this Form 8-K in accordance with  
interim guidance issued by the SEC in Release No. 33-8216.  
Such information, including the Exhibit attached hereto, shall  
not be deemed "filed" for purposes of Section 18 of the  
Securities Exchange Act of 1934.

On July 25, 2003, Citizens First Financial Corp. issued a news  
release to report its financial results for the quarter ended  
June 30, 2003. The release is furnished as Exhibit 99.1  
hereto.

-2-

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.

CITIZENS FIRST FINANCIAL CORP.

Dated: July 28, 2003

/s/ Dallas G. Smiley

-----  
Dallas G. Smiley  
Senior Vice President and  
Chief Financial Officer

-3-

EXHIBIT INDEX

Exhibit Number

-----

99.1

Press Release, dated July 25, 2003 issued by Citizens  
First Financial Corp.

-4-