

CITIZENS FIRST FINANCIAL CORP

Form 8-K

August 03, 2004

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**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): August 3, 2004 (August 2, 2004)

Citizens First Financial Corp.

(Exact name of registrant as specified in its charter)

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

2101 N. Veterans Parkway, Bloomington, IL 61704

(Address of principal executive offices) (Zip Code)
(309) 661-8700

(Registrant's telephone number, including area code)

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Press Release, dated August 2, 2004

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Item 7. Financial Statements and Exhibits.

(c) Exhibits.

Exhibit Number

99.1

Press Release, dated August 2, 2004 issued by Citizens First Financial Corp.

Item 12. Results of Operations and Financial Condition.

The following information, including the Exhibit attached hereto, shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934.

On August 2, 2004, Citizens First Financial Corp. issued a news release to report its financial results for the quarter ended June 30, 2004. The release is furnished as Exhibit 99.1 hereto.

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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 hereunto duly authorized.

CITIZENS FIRST FINANCIAL CORP.

Dated: August 2, 2004

/s/Dallas G. Smiley
Dallas G. Smiley
Executive Vice President and
Chief Financial Officer

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EXHIBIT INDEX

Exhibit Number

99.1 Press Release, dated August 2, 2004 issued by Citizens First Financial Corp.

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