

CITIZENS FIRST FINANCIAL CORP

Form DEFA14A

November 08, 2004

**Table of Contents**

**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 8, 2004 (November 7, 2004)

**Citizens First Financial Corp.**

---

(Exact name of registrant as specified in its charter)

<b>Delaware</b>	<b>0-27740</b>	<b>37-1351861</b>
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)

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))
-

**TABLE OF CONTENTS**

Item 1.01 Entry into a Material Definitive Agreement

Item 9.01 Financial Statements and Exhibits

SIGNATURES

EXHIBIT INDEX

Agreement and Plan Merger

Form of Voting Agreement

Press Release, Dated November 8, 2004

---

**Table of Contents**

**Item 1.01 Entry into a Material Definitive Agreement.**

On November 7, 2004, Citizens First Financial Corp, a Delaware corporation, entered into an Agreement and Plan of Merger with Main Street Trust, Inc., an Illinois corporation, which provides for the merger of Citizens with and into Citizens Acquisition LLC, a Delaware limited liability company and wholly owned subsidiary of Main Street. In connection with the Merger Agreement, Main Street entered into a voting agreement with the individual directors and executive officers of Citizens pursuant to which they agreed to vote the shares of Citizens common stock they own in favor of the merger. The voting agreement covers approximately 14.8% of the outstanding shares of Citizens common stock.

A copy of the Agreement and Plan of Merger, the form of Voting Agreement and a Press Release, dated November 8, 2004, issued by Main Street and Citizens relating to the merger are attached hereto and are incorporated herein by reference.

**Item 9.01 Financial Statements and Exhibits.**

(c) Exhibits.

**Exhibit Number**

2.1	Agreement and Plan of Merger among Main Street Trust, Inc., Citizens Acquisition LLC and Citizens First Financial Corp. dated November 7, 2004
10.1	Form of Voting Agreement
99.1	Press Release, dated November 8, 2004.

**Table of Contents**

**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:            /s/ C.  
November 8,     William  
2004             Landefeld

\_\_\_\_\_  
C. William  
Landefeld  
President and  
Chief Executive  
Officer

**Table of Contents**

**EXHIBIT INDEX**

**Exhibit Number**

2.1	Agreement and Plan of Merger among Main Street Trust, Inc., Citizens Acquisition LLC and Citizens First Financial Corp. dated November 7, 2004
10.1	Form of Voting Agreement
99.1	Press Release, dated November 8, 2004