

CITIZENS FIRST FINANCIAL CORP

Form 8-K

January 06, 2005

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): January 6, 2005 (January 5, 2005)

Citizens First Financial Corp.

(Exact name of registrant as specified in its charter)

Delaware
State or other jurisdiction
of Incorporation

0-27740
(Commission
File Number)

37-1351861
(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)

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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TABLE OF CONTENTS

Item 8.01 Other Events.

Item 9.01 Financial Statements and Exhibits.

SIGNATURES

EXHIBIT INDEX

News Release, Dated January 5, 2005

Table of Contents

Item 8.01 Other Events.

On January 5, 2005, Citizens First Financial Corp. issued a news release to announce that the FDIC and the Illinois Department of Financial and Professional Regulation have terminated the previously disclosed Memorandum of Understanding entered into with the Company effective January 26, 2004. The news release is attached hereto as Exhibit 99.1 and is incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits.

(c) Exhibits.

Exhibit
Number

99.1 News Release, dated January 5, 2005 issued by Citizens First Financial Corp.

-2-

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: January 6, 2005

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

-3-

Table of Contents

EXHIBIT INDEX

Exhibit
Number

99.1

News Release, dated January 5, 2005 issued by Citizens First Financial Corp.