

CITIZENS FIRST FINANCIAL CORP

Form 8-K

January 18, 2005

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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): January 18, 2005 (January 14, 2005)

**Citizens First Financial Corp.**

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(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**

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(Address of principal executive offices) (Zip Code)

**(309) 661-8700**

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(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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**Item 8.01 Other Events.**

On January 14, 2005, Citizens First Financial Corp. (the Company ) issued a news release to announce the time, date and place of its Special Meeting of Shareholders to be held in connection with Company s proposed merger with Main Street Trust, Inc. 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 14, 2005 issued by Citizens First Financial Corp.
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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: January 18, 2005

/s/ C. William Landefeld

C. William Landefeld  
President and  
Chief Executive Officer  
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**EXHIBIT INDEX**

Exhibit Number

99.1 News Release, dated January 14, 2005 issued by Citizens First Financial Corp.

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