CITIZENS FIRST FINANCIAL CORP
Form 425
March 08, 2005

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	**March 8, 2005**
(Date of earliest event reported)	**March 8, 2005**

Main Street Trust, Inc.

(Exact name of Registrant as specified in its charter)

Illinois

(State or other jurisdiction of incorporation)

000-30031	**37-13338484**
(Commission File Number)	(I.R.S. Employer Identification Number)
100 W. University Ave., Champaign, Illinois	**61820-4028**
(Address of principal executive offices)	(Zip Code)

(217) 351-6500

(Registrant s telephone number, including area code)

Not Applicable

(Former name or former address, if changed since last report)

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 (see General Instruction A.2 below):

ý Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 8.01. Other Events

On March 8, Main Street Trust, Inc. (Main Street) issued a press release announcing that the stockholders of Citizens First Financial Corp. (Citizens) have voted to approve the merger agreement between Main Street and Citizens dated November 7, 2004. Main Street expects that the merger will close in the second quarter of 2005.

A copy of a press release dated March 8, 2005, issued jointly by Main Street and Citizens relating to these matters is attached as Exhibit 99.1 and incorporated herein by reference.

Item 9.01. Financial Statements and Exhibits

(c) Exhibits.

99.1 Press Release dated March 8, 2005

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.

MAIN STREET TRUST, INC.

Dated: March 8, 2005

By: /s/ Van A. Dukeman
Van A. Dukeman
President and Chief Executive Officer