

CITIZENS FIRST FINANCIAL CORP

Form 8-K

November 03, 2003

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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): November 3, 2003 (October 31, 2003)

Citizens First Financial Corp.

(Exact name of registrant as specified in its charter)

Delaware	0-27740	37-1351861
State or other jurisdiction of Incorporation	(Commission File Number)	(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)

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Press Release, dated October 31, 2003

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Item 7. Financial Statements and Exhibits.

(a) Exhibits.

Exhibit Number

99.1

Press Release, dated October 31, 2003 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 October 31, 2003, Citizens First Financial Corp. issued a news release to report its financial results for the quarter ended September 30, 2003. 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: October 31, 2003

/s/Dallas G. Smiley

Dallas G. Smiley
Senior Vice President and
Chief Financial Officer

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Press Release, dated October 31, 2003 issued by Citizens First Financial Corp.