

Edgar Filing: CITIZENS SAVINGS BANK FSB EMPLOYEE STOCK OWNERSHIP TRUST - Form SC 13G

CITIZENS SAVINGS BANK FSB EMPLOYEE STOCK OWNERSHIP TRUST

Form SC 13G

January 29, 2004

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934
ANNUAL FILING

CITIZENS FIRST FINANCIAL CORP.
(NAME OF ISSUER)

COMMON STOCK PAR VALUE \$.01 PER SHARE
(TITLE OF CLASS OF SECURITIES)

174623-10-8
(CUSIP NUMBER)

12-31-03
(DATE OF EVENT WHICH REQUIRES FILING OF THIS STATEMENT)

CHECK THE APPROPRIATE BOX TO DESIGNATE THE RULE PURSUANT TO WHICH THIS SCHEDULE IS FILED:

- RULE 13d-1(b)
 RULE 13d-1(c)
 RULE 13d-1(d)

*THE REMAINDER OF THIS COVER PAGE SHALL BE FILLED OUT FOR A REPORTING PERSON'S INITIAL FILING ON THIS FORM WITH RESPECT TO THE SUBJECT CLASS OF SECURITIES, AND FOR ANY SUBSEQUENT AMENDMENT CONTAINING INFORMATION WHICH WOULD ALTER THE DISCLOSURES PROVIDED IN A PRIOR COVER PAGE.

THE INFORMATION REQUIRED IN THE REMAINDER OF THIS COVER PAGE SHALL NOT BE DEEMED TO BE FILED FOR THE PURPOSE OF SECTION 18 OF THE SECURITIES EXCHANGE ACT OF 1934 (ACT) OR OTHERWISE SUBJECT TO THE LIABILITIES OF THAT SECTION OF THE ACT BUT SHALL BE SUBJECT TO ALL OTHER PROVISIONS OF THE ACT (HOWEVER, SEE THE NOTES).

CUSIP No. 174623-10-8

1. Names of Reporting Persons.

I.R.S. Identification Nos. of above persons (entities only).

CITIZENS SAVINGS BANK, EMPLOYEE STOCK OWNERSHIP PLAN
IRS ID NO. 37-1354936

2. Check the Appropriate Box if a Member of a Group (See Instructions)

(a)

(b)

3. SEC Use Only

4. Citizenship or Place of Organization

STATE CHARTERED STOCK SAVINGS INSTITUTION S EMPLOYEE STOCK OWNERSHIP PLAN ORGANIZED IN ILLINOIS

5. Sole Voting Power
0 SHARES

Number of
Shares
Beneficially

6. Shared Voting Power
206,323 SHARES

Owned by Each
Reporting
Person

7. Sole Dispositive Power
206,323 SHARES

With:

8. Shared Dispositive Power
-0- SHARES

9. Aggregate Amount Beneficially Owned by Each Reporting Person
206,323 SHARES

10. Check if the Aggregate Amount in Row (9) Excludes Certain Shares (See Instructions)

11. Percent of Class Represented by Amount In Row (9)
13.8%

12. Type of Reporting Person (See Instructions)
EP

ITEM 1.

(A) NAME OF ISSUER:

CITIZENS FIRST FINANCIAL CORP.

(B) ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES

2101 NORTH VETERANS PARKWAY, BLOOMINGTON, ILLINOIS 61704

ITEM 2.

(A) NAME OF PERSON FILING:

CITIZENS SAVINGS BANK EMPLOYEE STOCK OWNERSHIP PLAN

TRUSTEE: FIRST BANKERS TRUST COMPANY, BROADWAY AT 12TH STREET, QUINCY, ILLINOIS 62305

(B) ADDRESS OF PRINCIPAL BUSINESS OFFICE OR, IF NONE, RESIDENCE

2101 NORTH VETERANS PARKWAY, BLOOMINGTON, ILLINOIS 61704

(C) CITIZENSHIP

STATE CHARTERED STOCK SAVINGS INSTITUTION'S EMPLOYEE STOCK OWNERSHIP PLAN ORGANIZED IN ILLINOIS

(D) TITLE OF CLASS OF SECURITIES

COMMON STOCK PAR VALUE \$.01 PER SHARE

(E) CUSIP NUMBER:

174623-10-8

ITEM 3. IF THIS STATEMENT IS FILED PURSUANT TO §240.13D-1(B) OR §240.13(D)-2(B) OR (C), CHECK WHETHER THE PERSON FILING IS A:

(F) AN EMPLOYEE BENEFIT PLAN IN ACCORDANCE WITH §240.13d-1(b)(1)(ii)(F)

ITEM 4. OWNERSHIP

- (A) AMOUNT BENEFICIALLY OWNED
206,323 SHARES
- (B) PERCENT OF CLASS
13.8%
- (C) NUMBER OF SHARES AS TO WHICH THE PERSON HAS:
 - (I) SOLE POWER TO VOTE OR DIRECT THE VOTE 0 SHARES REPRESENTING UNALLOCATED SHARES
 - (II) SHARED POWER TO VOTE OR DIRECT THE VOTE 206,323 REPRESENTING ALLOCATED SHARES
 - (III) SOLE POWER TO DISPOSE OR TO DIRECT THE DISPOSITION OF 206,323 SHARES
 - (IV) SHARED POWER TO DISPOSE OR DIRECT THE DISPOSITION OF -0- SHARES

ITEM 5. OWNERSHIP OF FIVE PERCENT OR LESS OF A CLASS

NOT APPLICABLE

ITEM 6. OWNERSHIP OF MORE THAN FIVE PERCENT ON BEHALF OF ANOTHER PERSON

NOT APPLICABLE

ITEM 7. IDENTIFICATION AND CLASSIFICATION OF THE SUBSIDIARY WHICH ACQUIRED THE SECURITY BEING REPORTED ON BY THE PARENT HOLDING COMPANY

NOT APPLICABLE

ITEM 8. IDENTIFICATION AND
CLASSIFICATION OF
MEMBERS OF THE GROUP

NOT APPLICABLE

ITEM 9. NOTICE OF DISSOLUTION OF
GROUP

NOT APPLICABLE

Page 4 of 5

ITEM 10. CERTIFICATION

THE
FOLLOWING
CERTIFICATION
SHALL BE
INCLUDED IF
THE
STATEMENT IS
FILED
PURSUANT TO
RULE 13D-1(B):

BY SIGNING BELOW, I CERTIFY THAT, TO THE BEST OF MY KNOWLEDGE AND BELIEF, THE SECURITIES REFERRED TO ABOVE WERE ACQUIRED IN THE ORDINARY COURSE OF BUSINESS AND WERE NOT ACQUIRED FOR THE PURPOSE OF AND DO NOT HAVE THE EFFECT OF CHANGING OR INFLUENCING THE CONTROL OF THE ISSUER OF SUCH SECURITIES AND WERE NOT ACQUIRED IN CONNECTION WITH OR AS A PARTICIPANT IN ANY TRANSACTION HAVING SUCH PURPOSES OR EFFECT.

SIGNATURE

AFTER REASONABLE INQUIRY AND TO THE BEST OF MY KNOWLEDGE AND BELIEF, I CERTIFY THAT THE INFORMATION SET FORTH IN THIS STATEMENT IS TRUE, COMPLETE AND CORRECT.

JANUARY 23, 2004

CITIZENS SAVINGS BANK EMPLOYEE STOCK
OWNERSHIP PLAN BY FIRST BANKERS TRUST
COMPANY AS TRUSTEE

/s/ Linda Shultz

Linda Shultz, Trust Officer

Page 5 of 5