

CITIZENS FIRST FINANCIAL CORP

Form 8-K

January 18, 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 (Date of earliest event reported): January 18, 2005 (January 14, 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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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

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