

CITIZENS FIRST FINANCIAL CORP

Form SC 13G/A

February 14, 2005

OMB APPROVAL

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**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549**

SCHEDULE 13G/A

**Under the Securities Exchange Act of 1934
(Amendment No. 3)***

CITIZENS FIRST FINANCIAL CORP.

(Name of Issuer)

COMMON STOCK PAR VALUE \$.01 PER SHARE

(Title of Class of Securities)

174623-10-8

(CUSIP Number)

12-31-04

(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).

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

SEC 1745 (12-02)

CUSIP No. 174623-10-8

13 G

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1. Names of Reporting Persons.

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

DALLAS G. SMILEY

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

UNITED STATES CITIZEN

5. Sole Voting Power

83,650 SHARES

Number of
Shares

6. Shared Voting Power

0 SHARES

Beneficially

Owned by Each
Reporting
Person

7. Sole Dispositive Power

83,650 SHARES

With:

8. Shared Dispositive Power

0 SHARES

9. Aggregate Amount Beneficially Owned by Each Reporting Person

83,650 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)

5.2%

12. Type of Reporting Person (See Instructions)

IN

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:

DALLAS G. SMILEY

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

2101 NORTH VETERANS PARKWAY, BLOOMINGTON, ILLINOIS 61704

(C) CITIZENSHIP

UNITED STATES CITIZENS

(D) TITLE OF CLASS OF SECURITIES

COMMON STOCK PAR VALUE \$.01 PER SHARE

(E) CUSIP NUMBER:

174623-10-8

ITEM 3. NOT APPLICABLE

ITEM 4. OWNERSHIP

(A) AMOUNT BENEFICIALLY OWNED

83,650 SHARES

(B) PERCENT OF CLASS

5.2%

(C) NUMBER OF SHARES AS TO WHICH THE PERSON HAS:

(I) SOLE POWER TO VOTE OR DIRECT THE VOTE

83,650 SHARES

(II) SHARED POWER TO VOTE OR DIRECT THE VOTE

0 SHARES

(III) SOLE POWER TO DISPOSE OR TO DIRECT THE DISPOSITION OF

83,650 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

ITEM 10. CERTIFICATION

NOT APPLICABLE

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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.

FEBRUARY 14, 2005

/s/Dallas G. Smiley
Dallas G. Smiley

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