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MSB FINANCIAL INC  
Form 15-12G  
April 16, 2004

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

FORM 15

CERTIFICATION AND NOTICE OF TERMINATION OF REGISTRATION UNDER SECTION 12(G) OF THE SECURITIES EXCHANGE ACT OF 1934 OR SUSPENSION OF DUTY TO FILE REPORTS UNDER SECTIONS 13 AND 15(D) OF THE SECURITIES EXCHANGE ACT OF 1934.

Commission File No. 000-24898

MSB FINANCIAL, INC.  
(Exact name of registrant as specified in its charter)

107 NORTH PARK STREET, MARSHALL, MICHIGAN 49068, (269) 781-5103  
(Address, including zip code and telephone number, including area code, of registrant's principal executive offices)

COMMON STOCK, PAR VALUE \$0.01  
(Title of each class of securities covered by this Form)

NONE  
(Titles of all other classes of securities for which a duty to file reports under section 13(a) or 15(d) remains)

Please place an X in the box(es) to designate the appropriate rule provision(s) relied upon to terminate or suspend the duty to file reports:

|                        |                                     |                        |                          |
|------------------------|-------------------------------------|------------------------|--------------------------|
| Rule 12g-4(a) (1) (i)  | <input checked="" type="checkbox"/> | Rule 12h-3(b) (1) (i)  | <input type="checkbox"/> |
| Rule 12g-4(a) (1) (ii) | <input type="checkbox"/>            | Rule 12h-3(b) (1) (ii) | <input type="checkbox"/> |
| Rule 12g-4(a) (2) (i)  | <input type="checkbox"/>            | Rule 12h-3(b) (2) (i)  | <input type="checkbox"/> |
| Rule 12g-4(a) (2) (ii) | <input type="checkbox"/>            | Rule 12h-3(b) (2) (ii) | <input type="checkbox"/> |
|                        |                                     | Rule 15d-6             | <input type="checkbox"/> |

Approximate number of holders of record as of the certification or notice date: One

Pursuant to the requirements of the Securities Exchange Act of 1934, Monarch Community Bancorp, Inc. has caused this certification/notice to be signed on its behalf by the undersigned duly authorized person.

DATE: April 16, 2004

BY: /s/ John R. Schroll

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John R. Schroll  
President and Chief Executive Officer  
Monarch Community Bancorp, Inc.  
as Successor by merger