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CITIZENS FIRST FINANCIAL CORP

Form 8-K

July 28, 2003

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): July 28, 2003 (July 25, 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)

ITEM 5. OTHER EVENTS.

On July 25, 2003, Citizens First Financial Corp. issued a news release to report the authorization by its Board of Directors of a new 5% stock repurchase plan or 74,000 shares, to commence when the current repurchase plan is completed. Approximately 8,400 shares remain in the current repurchase plan.

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.

(a) Exhibits.

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Exhibit Number

99.1 Press Release, dated July 25, 2003
issued by Citizens First Financial
Corp.

ITEM 9. REGULATION FD DISCLOSURE (INFORMATION PROVIDED UNDER ITEM 12 -
RESULTS OF OPERATIONS AND FINANCIAL CONDITION).

The following information is being provided under Item 12 -
Results of Operations and Financial Condition. It is being
furnished under Item 9 of this Form 8-K in accordance with
interim guidance issued by the SEC in Release No. 33-8216.
Such information, including the Exhibit attached hereto, shall
not be deemed "filed" for purposes of Section 18 of the
Securities Exchange Act of 1934.

On July 25, 2003, Citizens First Financial Corp. issued a news
release to report its financial results for the quarter ended
June 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: July 28, 2003

/s/ Dallas G. Smiley

Dallas G. Smiley
Senior Vice President and
Chief Financial Officer

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EXHIBIT INDEX

Exhibit Number

99.1

Press Release, dated July 25, 2003 issued by Citizens
First Financial Corp.

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