

CITIZENS FIRST FINANCIAL CORP

Form 8-K

March 10, 2005

Table of Contents

**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): March 10, 2005 (March 8, 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))
-

TABLE OF CONTENTS

Item 8.01 Other Events.

Item 9.01 Financial Statements and Exhibits.

SIGNATURES

EXHIBIT INDEX

News Release, Dated March 8, 2005

Table of Contents

Item 8.01 Other Events.

On March 8, 2005, Citizens First Financial Corp. and Main Street Trust issued a joint news release to announce the approval by Citizens' shareholders of the Agreement and Plan of Merger between Main Street Trust, Inc. and Citizens First Financial Corp. 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 March 8, 2005

Table of Contents

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: March 10, 2005

/s/Dallas G. Smiley
Dallas G. Smiley
Executive Vice President and
Chief Financial Officer

-3-

Table of Contents

EXHIBIT INDEX

Exhibit Number

99.1 News Release, dated March 8, 2005