

CITIZENS COMMUNITY BANCORP  
Form 8-K  
October 29, 2004

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) October 29, 2004

**CITIZENS COMMUNITY BANCORP**

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(Exact name of Registrant as specified in its Charter)

**Maryland**

**000-50585**

**20-0663325**

(State or other jurisdiction  
of incorporation)

(Commission File No.)

(IRS Employer  
Identification  
Number)

**2174 Eastridge Center, Eau Claire, Wisconsin**

**54701**

(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code: **(715) 836-9994**

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**Not Applicable**

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(Former name or former address, if changed since last report)

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 2.02. Results of Operations and Financial Condition**

On October 29, 2004, the Registrant issued a press release announcing earnings for the year ended September 30, 2004. A copy of the press release, including unaudited financial information for September 30, 2004 is released as a part thereof, is attached as Exhibit 99 to this Current Report on Form 8-K and incorporated by reference herein.

**Item 9.01 Financial Statements and Exhibits**

(c) The following exhibit is filed as part of this report.

Exhibit 99      Press Release dated October 29, 2004

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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 thereunto duly authorized.

**CITIZENS COMMUNITY BANCORP**

Date: October 29, 2004

By: /s/ John D. Zettler

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John D. Zettler  
Chief Financial Officer

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**EXHIBIT INDEX**

Exhibit Number	Description
99	Press Release, dated October 29, 2004

END