

Citizens Community Bancorp Inc.
Form 8-K
November 03, 2006

**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) November 3, 2006

CITIZENS COMMUNITY BANCORP, INC.

(Exact name of Registrant as specified in its Charter)

| Maryland | 001-33003 | Applied For |
|---|-----------------------|--------------------------------------|
| (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**

Not Applicable

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

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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 Operation and Financial Condition

On November 3, 2006, Citizens Community Bancorp, Inc. announced year end earnings for Citizens Community Bancorp, its predecessor as the holding company for Citizens Community Federal. A copy of the press release, 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 November 3, 2006

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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, INC.

Date: November 3, 2006

By: /s/ John D. Zettler

John D. Zettler
Chief Financial Officer

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EXHIBIT INDEX

| Exhibit Number | Description |
|----------------|---------------------------------------|
| 99 | Press Release, dated November 3, 2006 |

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END