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PFS BANCORP INC Form 8-K April 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

April 27, 2004

Date of report (Date of earliest event reported)

PFS Bancorp, Inc.

(Exact name of registrant as specified in its charter)

Indiana 000-33233 35-2142534

(State or other jurisdiction (Commission File Number) (IRS Employer

of incorporation) Identification No.)

Second and Bridgeway Streets, Aurora, Indiana 47001

(Address of principal executive offices) (Zip Code)

(812) 926-0631

(Registrant's telephone number, including area code)

Not Applicable

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

- Item 7. Financial Statements, Pro Forma Financial Information and Exhibits
 - (a) Not applicable.
 - (b) Not applicable.
 - (c) Exhibits:

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Exhibit Number Description

99.1 Press Release dated April 27, 2004

Item 12. Results of Operations and Financial Condition

On April 27, 2004, PFS Bancorp, Inc. (the "Company") issued a press release announcing its results of operations for the first quarter ended March 31, 2004.

The Company's press release dated April 27, 2004, is attached hereto as an exhibit to this Form 8-K and is incorporated herein by reference. The press release attached hereto is being furnished to the SEC and shall not be deemed to be "filed" for any purpose.

2

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.

PFS BANCORP, INC.

Date: April 29, 2004 By: /s/ Stuart M. Suggs

Stuart M. Suggs

Chief Financial Officer

3

EXHIBIT INDEX

Exhibit Number	Description
99.1	Press Release dated April 27, 2004