

Edgar Filing: PFS BANCORP INC - Form 8-K

PFS BANCORP INC  
Form 8-K  
July 23, 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

July 23, 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)  
of incorporation)

(IRS Employer  
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:

Exhibit Number

Description

---

99.1

Press Release dated July 23, 2004

## Edgar Filing: PFS BANCORP INC - Form 8-K

### Item 12. Results of Operations and Financial Condition

---

On July 23, 2004, PFS Bancorp, Inc. (the "Company") issued a press release announcing its results of operations for the second quarter ended June 30, 2004.

The Companys press release dated July 23, 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: July 23, 2004

By: /s/ Stuart M. Suggs

---

Stuart M. Suggs  
Corporate Treasurer, Vice President and  
Chief Financial Officer

3

EXHIBIT INDEX

| <u>Exhibit Number</u> | <u>Description</u>                |
|-----------------------|-----------------------------------|
| 99.1                  | Press Release dated July 23, 2004 |