

CITIZENS COMMUNITY BANCORP  
Form 8-K  
July 27, 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) July 27, 2004

**CITIZENS COMMUNITY BANCORP**

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(Exact name of Registrant as specified in its Charter)

**Maryland**

**000-50585**

**20-0663325**

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(State or other jurisdiction  
of incorporation)

(Commission File No.)

(IRS Employer  
Identification  
Number)

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

**54701**

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(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)

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**Item 7. Financial Statements, Pro Forma Financial Information and Exhibits**

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

Exhibit 99 Press Release dated July 27, 2004

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

The Registrant's press release dated July 27, 2004, announcing earnings for the quarter ended June 30, 2004 is attached hereto as Exhibit 99, and is incorporated herein by reference.

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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: July 27, 2004

By: /s/ John D. Zettler

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John D. Zettler  
Chief Financial Officer

**EXHIBIT INDEX**

| Exhibit Number | Description                        |
|----------------|------------------------------------|
| 99             | Press Release, dated July 27, 2004 |

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