

CITIZENS COMMUNITY BANCORP  
Form 8-K  
January 21, 2005

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) January 21, 2005

**CITIZENS COMMUNITY BANCORP**

---

(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**

---

**Not Applicable**

---

(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))

NEXT PAGE

**Item 8.01. Other Events**

On January 21, 2005, the Registrant issued a press release announcing its quarterly dividend. A copy of the press release is attached as Exhibit 99 to this Current Report on Form 8-K and incorporated by reference herein.

NEXT PAGE

**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: January 21, 2005

By: /s/ John D. Zettler

---

John D. Zettler  
Chief Financial Officer

3

NEXT PAGE

**EXHIBIT INDEX**

Exhibit No.	Description
99	Press release dated January 21, 2005

END