

CITIZENS FINANCIAL CORP /KY/  
Form 8-K  
July 01, 2004

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

**WASHINGTON, DC 20549**

**FORM 8-K**

**CURRENT REPORT**

PURSUANT TO SECTION 13 OR 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934

**June 30, 2004**

Date of Report (Date of earliest event reported)

**CITIZENS FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

**KENTUCKY**

(State of incorporation)

**0-20148**

(Commission File Number)

**61-1187135**

(IRS Employer  
Identification No.)

**12910 SHELBYVILLE ROAD**  
**LOUISVILLE, KENTUCKY 40243**

(Address of principal executive offices)

Registrant's telephone number, including area code: **(502) 244-2420**

**Not Applicable**

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

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**ITEM 7.**

**Financial Statements and Exhibits**

**(c) Exhibits (furnished pursuant to Item 12)**

99.1 Transcript of remarks by Darrell R. Wells,  
Registrant's President, at Registrant's 2004 Annual Meeting on June 30, 2004.

**ITEM 12.**

**Results of Operations and Financial Conditions**

Transcript of remarks by Darrell R. Wells, Registrant's President, at Registrant's 2004 Annual Meeting on June 30, 2004 relating to its fiscal year 2003 results of operation and financial condition, is attached hereto as Exhibit 99.1 and incorporated by reference herein.

**SIGNATURE**

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 hereunto duly authorized.

Date: July 1, 2004

Citizens Financial Corporation  
Registrant

By: /s/ Darrell R. Wells  
Darrell R. Wells  
President and Chief  
Executive Officer

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**Exhibit  
Number**

**Description**

99.1

Transcript of remarks by Darrell R. Wells, Registrant's President, at Registrant's 2004 Annual Meeting on June 30, 2004