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PFS BANCORP INC  
Form 8-K  
July 29, 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) July 28, 2005

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)

Registrant's telephone number, including area code (812) 926-0631

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 (see General Instruction A.2 below):

- 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

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Exchange Act (17 CFR 240.13e-4(c))

ITEM 2.02 Results of Operations and Financial Condition  
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On July 28, 2005, PFS Bancorp, Inc. (the "Company") reported its results of operations for the quarter ended June 30, 2005.

For additional information, reference is made to the Company's press release dated July 28, 2005, which is included as Exhibit 99.1 hereto and is incorporated herein by reference thereto. The press release attached hereto is being furnished to the SEC and shall not be deemed to be "filed" for any purpose except as otherwise provided herein.

Item 9.01 Financial Statements and Exhibits  
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- (a) Not applicable.
- (b) Not applicable.
- (c) The following exhibits are included with this Report:

| Exhibit No.<br>----- | Description<br>-----               |
|----------------------|------------------------------------|
| 99.1                 | Press Release, dated July 28, 2005 |

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

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undersigned thereunto duly authorized.

PFS BANCORP, INC.

Date: July 28, 2005

By: /s/ Stuart M. Suggs

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Stuart M. Suggs  
Corporate Treasurer, Chief Operating  
Officer and Chief Financial Officer

EXHIBIT INDEX

| Exhibit Number<br>----- | Description<br>-----              |
|-------------------------|-----------------------------------|
| 99.1                    | Press Release dated July 28, 2005 |