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EMCLAIRE FINANCIAL CORP  
Form 8-K  
March 25, 2004

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d)  
of the Securities Exchange Act of 1934

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Date of Report (Date of earliest event reported): January 26, 2004

EMCLAIRE FINANCIAL CORP.

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(Exact name of registrant as specified in its charter)

|  |                             |                                      |
|--|-----------------------------|--------------------------------------|
| Pennsylvania   | 000-18464                   | 25-1606091                           |
| -----  | -----                       | -----                                |
| (State or other<br>jurisdiction of<br>incorporation) | (Commission<br>File Number) | (IRS Employer<br>Identification No.) |

612 Main Street, Emlenton, PA 16373  
(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (724) 867-2311

EMCLAIRE FINANCIAL CORP.  
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ITEM 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS.

(c) Exhibits.

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| Exhibit Number | Description  |
|----------------|--|
| -----          | -----  |
| 99.1           | Press Release dated January 26, 2004, issued by Emclaire Financial Corp. |

ITEM 9. REGULATION FD DISCLOSURE (Results of Operations and Financial Condition)

On January 26, 2004, Emclaire Financial Corp. announced its results of operations for the quarter and year ended December 31, 2003. A copy of the related press release is being filed as Exhibit 99.1 to this Form 8-K and is incorporated herein by reference in its entirety. The information furnished under Item 12 of this Current Report on Form 8-K, including Exhibit 99.1, shall be deemed to be "filed" for purposes of the Securities Exchange Act of 1934, as amended.

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.

EMCLAIRE FINANCIAL CORP.

Date: March 25, 2004

/s/ David L. Cox

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Name: David L. Cox  
Title: Chief Executive Officer  
President