

1ST INDEPENDENCE FINANCIAL GROUP, INC.

Form 8-K

September 23, 2004

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

WASHINGTON, D.C. 20549

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**FORM 8-K**

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**CURRENT REPORT**

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

**Date of Report (Date of earliest event reported): September 21, 2004**

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**1<sup>st</sup> Independence Financial Group, Inc.**

(Exact name of registrant as specified in its charter)

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**Delaware**  
(State or other Jurisdiction)

**0-26570**  
(Commission File No.)

**61-1284899**  
(I.R.S. Employer

of Incorporation)

Identification No.)

**104 South Chiles Street**

**Harrodsburg, Kentucky**  
(Address of principal executive offices)

**40330-1620**  
(Zip Code)

Registrant's telephone number, including area code: (859) 734-5452

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

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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 pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240-14d-2(b))
  - Pre-commencement pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240-13e-4(c))
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**Item 2.01 Other Event.**

On September 22, 2004, 1<sup>st</sup> Independence Financial Group, Inc., the holding company of 1<sup>st</sup> Independence Bank, issued a press release announcing a quarterly cash dividend. The press release is attached hereto as Exhibit 99.1 and is incorporated herein by reference.

**(c) Exhibits.**

The following exhibits are being filed herewith:

99.1 Press Release.

**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 hereunto duly authorized.

**1<sup>st</sup> INDEPENDENCE FINANCIAL GROUP, INC.**

Date: September 23, 2004

By: /s/ Arthur L. Freeman

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Arthur L. Freeman  
Chairman and Chief Executive Officer