

CITIZENS FINANCIAL CORP /KY/  
Form 8-K  
June 15, 2006

**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

Date of Report (Date of earliest event report) **June 15, 2006**

**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)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligations 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 Exchange Act (17 CFR 240.13e-4(c))

**Section 7 - Regulation FD**

**Item 7.01. Regulation FD Disclosure.**

Remarks by Joseph M. Bost, Registrant's Executive Vice President and Chief Operating Officer, prepared for delivery at Registrant's 2006 Annual Meeting of Shareholders on June 15, 2006 relating to its fiscal year 2005 results of operation and financial condition, is attached hereto as Exhibit 99.1 and incorporated by reference herein.

**Section 9 - Financial Statements and Exhibits**

**Item 9.01. Financial Statements and Exhibits.**

**(d) Exhibits**

<u>Exhibit Number</u>	<u>Description of Exhibit</u>
99.1	Remarks by Joseph M. Bost, Registrant's Executive Vice President and Chief Operating Officer prepared for delivery at Registrant's 2006 Annual Meeting of Shareholders on June 15, 2006

**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.

Citizens Financial Corporation

Registrant

Date: June 15, 2006

By: Len E. Schweitzer

/s/ Len E.

Schweitzer

Vice President and Chief

Financial Officer

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**INDEX TO EXHIBITS**

**Exhibit  
Number**

**Description**

99.1

Remarks by Joseph M. Bost, Registrant's Executive Vice President and Chief Operating Officer prepared for delivery at Registrant's 2006 Annual Meeting of Shareholders on June 15, 2006

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