

MAIN STREET TRUST INC  
Form 8-K  
July 27, 2004

# 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 26, 2004  
July 23, 2004

## Main Street Trust, Inc.

(Exact name of Registrant as specified in its charter)

Illinois

(State or other jurisdiction of incorporation)

000-30031

(Commission File Number)

37-13338484

(I.R.S. Employer Identification Number)

100 W. University Ave., Champaign, Illinois

(Address of principal executive offices)

61820-4028

(Zip Code)

(217) 351-6500

(Registrant's telephone number, including area code)

**Item 7. Financial Statements, Pro Forma Financial Information and Exhibits**

(a) Financial Statements of Business Acquired.

None.

(b) Pro Forma Financial Information.

None.

(c) Exhibits.

99.1 Letter to shareholders dated July 23, 2004

99.2 Press release, dated July 26, 2004

**Item 12. Results of Operations and Financial Condition**

On July 23, 2004, Main Street Trust, Inc. issued a letter to shareholders announcing its earnings for the quarter ended June 30, 2004. On July 26, 2004, Main Street Trust, Inc. issued a press release announcing its earnings for the quarter ended June 30, 2004. The letter to shareholders is attached hereto as Exhibit 99.1 and the press release is attached as Exhibit 99.2.

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**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.

**MAIN STREET TRUST, INC.**

Dated: July 26, 2004

By: /s/ Van A. Dukeman  
Van A. Dukeman  
President and Chief Executive Officer