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EMCLAIRE FINANCIAL CORP  
Form 8-K  
May 14, 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): May 14, 2004

EMCLAIRE FINANCIAL CORP.

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(Exact name of registrant as specified in its charter)

Pennsylvania	000-18464	25-1606091
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(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer 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.

Exhibit Number	Description
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99.1

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Press Release dated May 14, 2004, issued by Emclaire  
Financial Corp.

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

On May 14, 2004, Emclaire Financial Corp. announced its results of operations for the quarter ended March 31, 2004. 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: May 14, 2004

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