

1ST INDEPENDENCE FINANCIAL GROUP, INC.

Form 8-K

September 23, 2004

UNITED STATES
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): September 21, 2004

1st Independence Financial Group, Inc.

(Exact name of registrant as specified in its charter)

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)

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, 1st Independence Financial Group, Inc., the holding company of 1st 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.

1st INDEPENDENCE FINANCIAL GROUP, INC.

Date: September 23, 2004

By: /s/ Arthur L. Freeman

Arthur L. Freeman
Chairman and Chief Executive Officer