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LOCAL FINANCIAL CORP /NV  
Form 8-K  
June 27, 2003

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

June 27, 2003

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(Date of earliest event reported)

LOCAL FINANCIAL CORPORATION

-----  
(Exact name of registrant as specified in its charter)

Delaware	001-13949	65-0424192
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(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

3601 N.W. 63rd Street, Oklahoma City, Oklahoma	73116
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(Address of principal executive offices)	(Zip Code)

(405) 841-2298

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(Registrant's telephone number, including area code)

Not Applicable

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(Former name, former address and former fiscal year, if  
changed since last report)

ITEM 5. OTHER EVENTS

Effective June 27, 2003, Local Oklahoma Bank, the wholly-owned subsidiary of Local Financial Corporation, affected a charter change to become an Oklahoma state banking corporation and a state member bank of the Federal Reserve System.

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 thereunto duly authorized.

LOCAL FINANCIAL CORPORATION

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By: /s/Richard L. Park

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Richard L. Park  
Chief Financial Officer

Date: June 27, 2003