

MAIN STREET TRUST INC  
Form 8-K  
January 27, 2006

**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)

**January 27, 2006**  
**January 27, 2006**

**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)

**37-1338484**  
(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)

**Not Applicable**

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(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 (*see* General Instruction A.2 below):

- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  
  - o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  
  - o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  
  - o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Item 2.02. Results of Operations and Financial Condition**

On January 27, 2006, Main Street Trust, Inc. issued a press release announcing its financial results for the quarter ended December 31, 2005. The press release is attached hereto as Exhibit 99.1.

**Item 9.01. Financial Statements and Exhibits**

(c) Exhibits.

99.1 Press Release, dated January 27, 2006

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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: January 27, 2006

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