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EMCLAIRE FINANCIAL CORP  
Form 8-K  
October 17, 2003

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): October 17, 2003

EMCLAIRE FINANCIAL CORP.

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(Exact name of registrant as specified in its charter)

|  |                             |                                      |
|--|-----------------------------|--------------------------------------|
| Pennsylvania   | 000-18464                   | 25-1606091                           |
| -----  | -----                       | -----                                |
| (State or other<br>jurisdiction of<br>incorporation) | (Commission<br>File Number) | (IRS Employer<br>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.  
CURRENT REPORT ON FORM 8-K

ITEM 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS.

(c) Exhibits.

| Exhibit Number | Description  |
|----------------|--|
| -----          | -----  |
| 99.1           | Press Release dated October 17, 2003, issued by Emclaire Financial Corp. |

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

On October 17, 2003, Emclaire Financial Corp. announced its results of operations for the quarter and nine months ended September 30, 2003. 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: October 17, 2003

BY: /s/ David L. Cox

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