

CONSUMERS BANCORP INC /OH/  
Form 8-K  
October 20, 2005

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# SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

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## FORM 8-K

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### CURRENT REPORT

Pursuant to Section 13 or 15(d) of  
The Securities Exchange act 1934

October 19, 2005

(Date of report/date of earliest event reported)

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## CONSUMERS BANCORP, INC.

(Exact name of registrant as specified in its charter)

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**OHIO**  
(State or other jurisdiction of  
incorporation or organization)

**033-79130**  
(Commission File Number)

**34-1771400**  
(I.R.S. Employer  
Identification No.)

614 East Lincoln Way

P.O. Box 256

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**Minerva, Ohio 44657**

**(Address of principal executive offices)**

**(330) 868-7701**

**(Issuer's telephone number)**

**N/A**

**(Former name of former address, if changes since last report)**

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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):

- .. 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 communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - .. Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 7.01 Regulation FD Disclosure

Steven L. Muckley, President and Chief Executive Officer of Consumers Bancorp, Inc., presented a speech at the annual shareholders meeting held on October 19, 2005. A copy of the speech is furnished as Exhibit 99.1 to this Current Report on Form 8-K and is incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits

c. Exhibit 99.1 Annual shareholders meeting speech of Consumers Bancorp, Inc. dated October 19, 2005

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.

Date: October 19, 2005

Consumers Bancorp, Inc.

/s/ Steven L. Muckley

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Steven L. Muckley,

President & Chief Executive Officer