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PFS BANCORP INC
Form 8-K
October 29, 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) October 28, 2004

PFS BANCORP, INC.

(Exact name of registrant as specified in its charter)

Indiana 000-33233 35-2142534

(State or other jurisdiction of incorporation) (Commission File Number) (IRS Employer Identification No.)

Second and Bridgeway Streets, Aurora, Indiana 47001

(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code (812) 926-0631

Not Applicable

(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):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 240.14d-2(b))
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14d-2(b))
- 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))

ITEM 2.02 Results of Operations and Financial Condition

On October 28, 2004, PFS Bancorp, Inc. (the "Company") reported

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its results of operations for the quarter ended September 30, 2004.

For additional information, reference is made to the Company's press release dated October 28, 2004, which is included as Exhibit 99.1 hereto and is incorporated herein by reference thereto. The press release attached hereto is being furnished to the SEC and shall not be deemed to be "filed" for any purpose except as otherwise provided herein.

Item 9.01 Financial Statements and Exhibits

(a) Not applicable.

(b) Not applicable.

(c) The following exhibits are included with this Report:

<u>Exhibit No.</u>	<u>Description</u>
99.1	Press Release, dated October 28, 2004

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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 thereunto duly authorized.

PFS BANCORP, INC.

Date: October 28, 2004

By: /s/ Stuart M. Suggs

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Stuart M. Suggs
Corporate Treasurer, Chief Operating
Officer and Chief Financial Officer

EXHIBIT INDEX

Exhibit Number	Description
99.1	Press Release dated October 28, 2004