

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

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FILER

**CITIZENS FIRST CORP**

CIK: **1073475** | IRS No.: **610912615** | State of Incorporation: **KY**  
Type: **8-K** | Act: **34** | File No.: **333-67435** | Film No.: **99709004**  
SIC: **6770** Blank checks

Mailing Address  
1805 CAMPBELL LANE  
BOWLING GREEN KY 42104

Business Address  
1805 CAMPBELL LANE  
BOWLING GREEN KY 42104  
2703930700

SECURITIES AND EXCHANGE COMMISSION  
Washington, DC 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): September 2, 1999

CITIZENS FIRST CORPORATION  
(Exact Name of Registrant as Specified in Charter)

Kentucky  
(State or Other Jurisdiction of  
Incorporation)

333-67435  
(Commission File Number)

61-0912615  
(IRS Employer  
Identification No.)

1805 Campbell Lane, Bowling Green, Kentucky  
(Address of Principal Executive Offices)

42101  
(Zip Code)

Registrant's telephone number, including area code: (270) 393-0700

Not Applicable  
(Former Name or Former Address, if Changed Since Last Report)

Item 4. Changes in Registrant's Certifying Accountant

(a) At its board meeting on September 2, 1999, the Board of Directors of Citizens First Corporation (the "Registrant") dismissed KPMG LLP as its independent accountant. During the Registrant's two most recent fiscal years and through the interim period ending June 30, 1999, (i) the reports of KPMG LLP on the financial statements of the Registrant for the past two years contained no adverse opinion or disclaimer of opinion and were not modified as to uncertainty, audit scope or accounting principles and (ii) there have been no disagreements with KPMG LLP on any matter of accounting principles or practices, financial statement disclosure or auditing scope or procedure.

The Registrant has requested that KPMG LLP furnish it with a letter addressed to the Securities and Exchange Commission stating whether or not KPMG

LLP agrees with the statements made by the Registrant in this Report. The Registrant delivered a copy of this Form 8-K Report to KPMG LLP on September 9, 1999. The Registrant will file by amendment, as an exhibit to this Form 8-K Report, a copy of such letter when it is received.

(b) On September 2, 1999, the Registrant engaged the accounting firm of Baird, Kurtz & Dobson as the independent public accountants to audit the Registrant's financial statements.

#### 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.

CITIZENS FIRST CORPORATION

Date: September 10, 1999

/s/ Mary D. Cohron  
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Mary D. Cohron  
President and  
Chief Executive Officer  
(Principal Executive Officer)

Date: September 10, 1999

/s/ Gregg A. Hall  
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Gregg A. Hall  
Vice-President and  
Chief Financial Officer  
(Principal Financial and Accounting Officer)