

MSB FINANCIAL INC
Form 8-K
July 29, 2003

**UNITED STATES
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)
July 25, 2003

MSB FINANCIAL CORP., INC.

(Exact name of registrant as specified in its charter)

Maryland

0-24898

38-3203510

(State or other jurisdiction
of incorporation)

(Commission
File Number)

(IRS Employer
Identification No.)

107 North Park Street, Marshall, Michigan

49068

(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code

(616) 781-5103

N/A

(Former name or former address, if changed since last report)

NEXT PAGE

ITEM 7. Financial Statements and Exhibits.

(c) Exhibits:

99.1 Press Release dated July 25, 2003.

ITEM 9. Regulation FD Disclosure (Information Furnished in this Item 9 is Furnished under Item 12)

On July 25, 2003, the Registrant issued its earnings release for the fiscal year ended June 30, 2003. The earnings release is attached to this report as Exhibit 99.1, which is incorporated herein by reference.

This information furnished under this "Item 9. Regulation FD Disclosure" is intended to be furnished under "Item 12. Disclosure of Results of Operations and Financial Condition."

NEXT PAGE

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.

MSB FINANCIAL, INC.

Date: July 29, 2003

By: /s/ Charles B. Cook

Charles B. Cook
President and Chief Executive Officer

END