
**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 1934**

February 3, 2004
(Date of report/date of earliest event reported)

CONSUMERS BANCORP, INC.
(Exact name of registrant as specified in its charter)

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
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)

Item 7. Financial Statements and Exhibits

c. Exhibit 99.1 Press Release dated February 3, 2004

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.

Consumers Bancorp Inc.

Date: February 3, 2004

/s/ Steven L. Muckley

Steven L. Muckley, Chief Executive Officer