

Mail Stop 4561

January 24, 2006

By U.S. Mail and facsimile to 810-987-0079

Timothy D. Regan  
Chief Financial Officer  
Citizens First Bancorp Inc.  
522 Water Street  
Port Huron, MI 48060

Re: Citizens First Bancorp Inc.  
Form 10-K for the Fiscal Year Ended December 31, 2004  
File No. 000-32041

Dear Mr. Regan:

We have completed our review of your Form 10-K and related filings  
and have no further comments at this time.

Sincerely,

Amit Pande  
Assistant Chief Accountant

Timothy D. Regan  
Citizens First Bancorp Inc.