

HMN FINANCIAL INC  
Form 8-K  
July 21, 2006

**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 20, 2006**

**HMN Financial, Inc.**

(Exact name of registrant as specified in its chapter)

|  |   |   |
|--|---|---|
| <b>Delaware</b><br>(State or other jurisdiction<br>of incorporation) | <b>0-24100</b><br>(Commission<br>File Number) | <b>41-1777397</b><br>(IRS Employer<br>Identification No.) |
|--|---|---|

|   |                                 |
|---|---------------------------------|
| <b>1016 Civic Center Drive Northwest</b><br><b>PO Box 6057</b><br><b>Rochester, Minnesota</b><br>(Address of principal executive offices) | <b>55903-6057</b><br>(Zip Code) |
|---|---------------------------------|

Registrant's telephone number, including area code **(507) 535-1200**

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(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):

- |                          |  |
|--------------------------|--|
| <input type="checkbox"/> | Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)                  |
| <input type="checkbox"/> | Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)                 |
| <input type="checkbox"/> | Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b)) |
| <input type="checkbox"/> | Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c)) |

**Item Results of Operations and Financial Condition.  
2.02.**

On July 20, 2006, HMN Financial, Inc. (the "Company") reported its financial results for its second fiscal quarter ended June 30, 2006. See the Company's press release dated July 20, 2006, which is furnished as Exhibit 99 and incorporated by reference in this Current Report on Form 8-K.

**Item Financial Statements and Exhibits  
9.01.**

(c) Exhibits (the following exhibits are furnished to the SEC)

| <u>Exhibit Number</u> | <u>Description</u>                   |
|-----------------------|--------------------------------------|
| 99                    | Press release dated July 20,<br>2006 |

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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 hereunto duly authorized.

**HMN Financial, Inc.**  
(Registrant)

Date: July 21, 2006

By:

/s/ Jon Eberle

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Jon Eberle, SVP/CFO/Treasurer