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WEBSTER CITY FEDERAL BANCORP

Form 8-K

March 23, 2004

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 of 1934

Date of Report (Date of earliest event reported): March 19, 2004

WEBSTER CITY FEDERAL BANCORP

(Exact name of registrant as specified in its charter)

----- Federal ----- (State or other jurisdiction of incorporation)	----- 0-26577 ----- (Commission File No.)	----- 42-1491186 ----- (IRS Employer Identification No.)
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820 Des Moines Street, Webster City, Iowa ----- (Address of principal executive offices)	50595-0638 ----- (Zip Code)
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Registrant's telephone number, including area code: (515) 832-3071

Not Applicable

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

Item 7. Financial Statements and Exhibits.

- (a) Not Applicable.
- (b) Not Applicable.
- (c) Exhibits.

Exhibit No. -----	Description -----
99	Press release dated March 19, 2004

Item 9. Regulation FD Disclosure.

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The following information is furnished pursuant to this Item 9 and in satisfaction of Item 12, "Disclosure of Results of Operations and Financial Condition."

On March 19, 2004, Webster City Federal Bancorp (the "Company") announced annual earnings of the Company for the year ended December 31, 2003. A copy of the press release dated March 19, 2004, announcing the earnings for the year ended December 31, 2003, is attached as Exhibit 99 to this report.

2

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.

WEBSTER CITY FEDERAL BANCORP

DATE: March 19 , 2004

By: /s/ Phyllis A. Murphy

Phyllis A. Murphy
President and Chief Executive Officer