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WEBSTER CITY FEDERAL BANCORP

Form 8-K

July 26, 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): July 23, 2004

WEBSTER CITY FEDERAL BANCORP

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(Exact name of registrant as specified in its charter)

Federal	0-26577	42-1491186
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(State or other jurisdiction of incorporation)	(Commission File No.)	(IRS Employer Identification No.)

820 Des Moines Street, Webster City, Iowa	50595-0638
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(Address of principal executive offices)	(Zip Code)

Registrant's telephone number, including area code: (515) 832-3071

Not Applicable

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(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
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99	Press release dated July 23, 2004

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Item 9. Regulation FD Disclosure.

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 July 23, 2004, Webster City Federal Bancorp (the "Company") announced a cash dividend for the second quarter of 2004. A copy of the press release dated July 23, 2004, announcing the dividend for the second quarter of 2004 is attached as Exhibit 99 to this report.

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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.

WEBSTER CITY FEDERAL BANCORP

DATE: July 23, 2004

By: /s/ Phyllis A. Murphy

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Phyllis A. Murphy  
President and Chief Executive Officer

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