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SMITH ELIZABETH C Form 5 February 10, 2003

FORM 5

[] Check here if no longer subject to

UNITES STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Files pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Reported Holding Company Act of 1935 or Section 30(f) of the Investment Company Act of 1940

[]	Section 16 Form 4 or Form 5 obligations may continue. See instruction 1(b) Form 3 Holdings Form 4 Transactions Reported			
1	Name and Address of Departing Depart	2	Taguer Name and Tigher or Trading Cumbel 6	
⊥.	Name and Address of Reporting Person*	∠.	Issuer Name and Ticker or Trading Symbol 6.	

1. Name and Address of Reporting Person* 2. Issuer Name and Ticker or Trading Symbol 6. Rel
Iss
Emclaire Financial Corp. (EMCF)

[X] Direct

[] Office below)

Smith	Elizabeth	С.				
(Last)	(First)	(Middle)	3.	I.R.S. Identification Number of Reporting Person, if an entity	4.	Statement Month/Yea
				(Voluntary)		12/02
11 Prestwick Circle					5.	If Amendm

Vero Beac	h FL	32967
(City)	(State)	(Zip)

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficia

	Table 1 Non De	Securities Acq		
1.Title of Security (Instr. 3)	2.Transaction Date (Month/Day/Year)	2A. Deemed Execution 3 Date, if any (Month /Day/Year)	. Transaction Code (Instr. 8)	5.

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of (D) (Instr. 3, 4, and 5)

Amount (A) or (D) Pric

Common Stock

Common Stock J

(1) Includes 473.867 shares acquired in 2002 under Emclaire Financial Corp.'s dividend reinvestme

* If the form is filed by more than one reporting person, see instruction 4(b)(v). Potential person

collection of form are not form display number.

FORM 5 (continue)

Table II - Derivative Securities Acquired, Disposed of or Beneficial (e.g., puts, calls, warrants, options, convertible securities

(A) (D) Date Expir- Ti
Exercis- ation
able Date

able Date

Explanation of Responses:

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**Signature of Reporting Person

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless form displays a currently valid ${\sf OMB}$ number.