

MAIN STREET TRUST INC  
Form 8-K  
July 20, 2007

**UNITED STATES**

**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 20, 2007**

**Main Street Trust, Inc.**

(Exact name of Registrant as specified in its charter)

**Illinois**

(State or other jurisdiction of incorporation)

**000-30031**

(Commission File Number)

**37-1338484**

(I.R.S. Employer Identification Number)

**100 W. University Ave., Champaign, Illinois**  
(Address of principal executive offices)

**61820-4028**  
(Zip Code)

**(217) 351-6500**

(Registrant's telephone number, including area code)

**Not Applicable**

(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):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

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- o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Item 2.02. Results of Operations and Financial Condition**

On July 20, 2007, Main Street Trust, Inc. (the Company ) issued a press release announcing its financial results for the quarter ended June 30, 2007. The press release is attached hereto as Exhibit 99.1.

**Item 8.01. Other Items**

On July 20, 2007, the Company issued an additional press release announcing that it has reached an agreement to sell five branches of Main Street Bank & Trust to Freestar Bank, N.A., a national bank with its home office in Pontiac, Illinois. The press release is attached hereto as Exhibit 99.2.

**Item 9.01. Financial Statements and Exhibits**

(d) Exhibits.

- |      |                                                                                                |
|------|------------------------------------------------------------------------------------------------|
| 99.1 | Press release, dated July 20, 2007 announcing second quarter earnings                          |
| 99.2 | Press release, dated July 20, 2007 announcing entering into an agreement to sell five branches |
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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.

**MAIN STREET TRUST, INC.**

Dated: July 20, 2007

By: /s/ David B. White  
David B. White  
Executive Vice President and Chief  
Financial Officer

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