

ISB Financial Corp.  
Form 8-K  
January 31, 2008

**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 January 31, 2008**

**(Date of earliest event reported)**

**ISB Financial Corp.**

**(Exact name of Registrant as specified in its charter)**

**Iowa**

**(State or other jurisdiction of incorporation)**

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**333-147628**  
(Commission File Number)

**42-1206172**  
(I.R.S. Employer Identification Number)

**102 South Clinton St., Iowa City, Iowa**  
(Address of principal executive offices)

**52240**  
(Zip Code)

**(319) 356-5800**

(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))
- ..  Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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

On Thursday, January 31, 2008, the Registrant mailed to its shareholders a letter disclosing financial results for the quarter and year ended December 31, 2007. The shareholder letter is made part of this Current Report on Form 8-K and is attached as Exhibit 99.1.

The shareholder letter made a part of this Current Report on Form 8-K includes forward-looking statements that are intended to be covered by the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. These forward-looking statements include but are not limited to comments with respect to the objectives and strategies, financial condition, results of operations and business of the Registrant.

These forward-looking statements involve numerous assumptions, inherent risks and uncertainties, both general and specific, and the risk that predictions and other forward-looking statements will not be achieved. The Registrant cautions you not to place undue reliance on these forward-looking statements as a number of important factors could cause actual future results to differ materially from the plans, objectives, expectations, estimates and intentions expressed in such forward-looking statements.

**Item 9.01. Financial Statements and Exhibits**

(d) Exhibits.

99.1 Shareholder letter dated January 31, 2008

**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.

**ISB FINANCIAL CORP.**

Dated: January 31, 2008

By: /s/ Charles N. Funk  
Charles N. Funk  
President