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HMN FINANCIAL INC
Form 8-K
April 25, 2001

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, DC 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)
April 24, 2001

HMN FINANCIAL, INC.
(Exact name of Registrant as specified in its Charter)

DELAWARE
(State or other
jurisdiction of
incorporation)

0-24100
(Commission File No.)

41-1777397
(IRS Employer
Number)

Identifica

101 NORTH BROADWAY, SPRING VALLEY, MINNESOTA
(Address of principal executive offices)

55975

(Zip Code)

Registrant's telephone number, including area code: (507) 346-1100

ITEM 5. OTHER EVENTS

On April 24, 2001 the Registrant issued the press release attached
as Exhibit 99.1 announcing declaration of dividend and appointment
of Chairman.

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS

FINANCIAL STATEMENTS OF BUSINESS ACQUIRED

Not applicable.

(b) PROFORMA FINANCIAL INFORMATION.

Not applicable.

(c) EXHIBITS

99.1 Press release, dated April 24, 2001

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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 thereunto duly authorized.

HMN FINANCIAL, INC.

Date: April 24, 2001

By: /s/ Michael McNeil

Michael McNeil, President