

KING J MICHAEL
Form 5
February 10, 2003

FORM 5

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

- Check here if no longer subject to 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 Reporting Person*			2. Issuer Name and Ticker or Trading Symbol	6. Rel Iss
			Emclaire Financial Corp. (EMCF)	
				<input checked="" type="checkbox"/> Direct
				<input type="checkbox"/> Office below)
King	J.	Michael		
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(Last)	(First)	(Middle)	3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)	4. Statement Month/Year 12/02
1202 Route 38	-----			
	(Street)			
Emlenton PA 16373	-----			
(City)	(State)	(Zip)	5. If Amendm Date of O (Month/Year)	

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

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month /Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed	5.
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of (D)
(Instr. 3,
4, and 5)

Amount (A) or (D) Price

Common Stock

J

(1) Includes 217.420 shares acquired in 2002 under Emclaire Financial Corp.'s dividend reinvestment plan.

* If the form is filed by more than one reporting person, see instruction 4(b)(v). Potential percentage collection of form are not form display number.

FORM 5 (continue)

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

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)
					(A) (D)	Date Exercisable	Expiration Date

Explanation of Responses:

/s/ J. Michael King

**Signature of Reporting Person

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** 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
OMB number.