FRANCIS KEITH A

Form 4

December 30, 2005

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

OMB Number:

3235-0287 January 31,

2005

0.5

Check this box if no longer

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF subject to **SECURITIES** Section 16.

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Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

30(h) of the Investment Company Act of 1940

1(b).

(Print or Type Responses)

See Instruction

1. Name and Address of Reporting Person * FRANCIS KEITH A

2. Issuer Name and Ticker or Trading

5. Relationship of Reporting Person(s) to

Symbol

CENTRUE FINANCIAL CORP [TRUE]

Issuer

(Check all applicable)

(Last)

(City)

Security

(Instr. 3)

(First)

(Street)

(Middle)

3. Date of Earliest Transaction

4. If Amendment, Date Original

Code

(Instr. 8)

Director

10% Owner

(Month/Day/Year)

X_ Officer (give title Other (specify below)

310 SOUTH SCHUYLER AVENUE 12/29/2005

Chief Credit Officer

(Zip)

6. Individual or Joint/Group Filing(Check

Applicable Line)

Filed(Month/Day/Year)

X Form filed by One Reporting Person Form filed by More than One Reporting

Person

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

KANKAKEE, IL 60901

1.Title of 2. Transaction Date 2A. Deemed

(State)

3. 4. Securities (Month/Day/Year) Execution Date, if TransactionAcquired (A) or

Disposed of (D)

(Instr. 3, 4 and 5)

5. Amount of Securities Beneficially Owned

6. Ownership 7. Nature of Form: Direct Indirect (D) or Beneficial Indirect (I) Ownership

(Instr. 4)

(9-02)

(A)

Following Reported Transaction(s)

or (Instr. 3 and 4) Code V Amount (D) Price

Common

Stock

250

D

(Instr. 4)

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

(Month/Day/Year)

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

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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. Transactio Code (Instr. 8)	5. Number proof Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisab Expiration Date (Month/Day/Year	-		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amoun or Number of Shares	
Employee Stock Option (Right to Buy)	\$ 27.5					10/19/2005 <u>(1)</u>	10/19/2014	Common Stock	2,500	
Employee Stock Option (Right to Buy)	\$ 27	12/29/2005		A	5,000	<u>(2)</u>	12/29/2012	Common Stock	5,000	

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

FRANCIS KEITH A 310 SOUTH SCHUYLER AVENUE KANKAKEE, IL 60901

Chief Credit Officer

Signatures

Keith A. Francis 12/30/2005

Signature of Person Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) This option will vest in equal installments of 500 shares per year over 5 years beginning 10/19/2005.
- (2) This option will vest in equal installments of 1,000 shares per year over 5 years beginning 12/29/06

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 the form displays a currently valid OMB number.

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