

Mooney Howard F
 Form 3
 June 30, 2005

FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

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INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

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

(Print or Type Responses)

1. Name and Address of Reporting Person *		2. Date of Event Requiring Statement	3. Issuer Name and Ticker or Trading Symbol	
Â Mooney Howard F		(Month/Day/Year)	MAIN STREET TRUST INC [msti.ob]	
(Last)	(First)	(Middle)	4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
100 W. UNIVERSITY AVE.			(Check all applicable)	6. Individual or Joint/Group Filing(Check Applicable Line)
	(Street)		<input type="checkbox"/> Director <input type="checkbox"/> 10% Owner	<input checked="" type="checkbox"/> Form filed by One Reporting Person
CHAMPAIGN,Â ILÂ 61820			<input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other	<input type="checkbox"/> Form filed by More than One Reporting Person
	(City)	(State)	(give title below) (specify below)	
		(Zip)	EVP; President, FirsTech	

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	439	D	Â

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly. SEC 1473 (7-02)

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

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of	

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				Shares		(I) (Instr. 5)	
Stock Options (Right to Buy)	Â (1)	03/20/2011	Common Stock	3,150	\$ 17.5	D	Â
Stock Options (Right to Buy)	Â (1)	03/19/2012	Common Stock	3,000	\$ 18.6	D	Â
Stock Options (Right to Buy)	Â (2)	03/18/2013	Common Stock	2,290	\$ 24.8	D	Â
Stock Options (Right to Buy)	Â (3)	04/15/2013	Common Stock	737	\$ 24.85	D	Â
Stock Options (Right to Buy)	Â (4)	02/17/2014	Common Stock	1,826	\$ 30.6	D	Â
Stock Options (Right to Buy)	Â (5)	02/15/2015	Common Stock	496	\$ 29.6	D	Â

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Mooney Howard F 100 W. UNIVERSITY AVE. CHAMPAIGN, IL 61820	Â	Â	Â EVP; President, FirsTech	Â

Signatures

Sandra K.
Chapman, POA 06/30/2005

**Signature of Reporting Person Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, *see* Instruction 5(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) Options are fully vested and exercisable.
- (2) Options vest ratably over a three year period beginning 03/18/2003.
- (3) Options vest ratably over a three year period beginning 04/15/2003.
- (4) Options vest ratably over a three year period beginning 2/17/2004.
- (5) Options vest ratably over a three year period beginning 02/15/2005.

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.