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SMITH ELIZABETH C
 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
Smith Elizabeth C.	Emclaire Financial Corp. (EMCF)	
(Last) (First) (Middle)		<input checked="" type="checkbox"/> Direct <input type="checkbox"/> Office below)
-----	3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)	4. Statement Month/Year
11 Prestwick Circle		12/02
-----		5. If Amendm Date of O (Month/Year)
(Street)		
Vero Beach FL 32967		

(City) (State) (Zip)		

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

Common Stock

J

(1) Includes 473.867 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 per collection of form are not form display number.

FORM 5 (continue)

Table II - Derivative Securities Acquired, Disposed of or Beneficial (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 Date (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	Expir- ation Date

Explanation of Responses:

/s/ Elizabeth C. Smith

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**Signature of Reporting Person

** 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.