

ENTERPRISE FINANCIAL SERVICES CORP  
Form 8-K  
January 19, 2005

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 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)

January 14, 2005

**ENTERPRISE FINANCIAL SERVICES CORP**

(Exact name of registrant as specified in its charter)

**Delaware**  
(State or Other Jurisdiction

of Incorporation)

**000-24131**  
(Commission

File Number)

**43-1706259**  
(IRS Employer

Identification No.)

**150 N. Meramec, St. Louis, Missouri**  
(Address of principal executive offices)

**63105**  
(Zip Code)

Registrant's telephone number, including area code

**(314) 725-5500**

**Not applicable**

**(Former name or former address, if changed since last report)**

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- .. Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - .. Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - .. Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - .. Pre-commencement communications pursuant to Rule 13e-4<sup>©</sup> under the Exchange Act (17 CFR 240.13e-4(c))
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**ITEM 1.01. Entry into a Material Definitive Agreement**

On January 14, 2005, Enterprise Financial Services Corp (the Company ) entered into a Credit Agreement (the Agreement ) with U.S. Bank National Association. The Agreement provides the Company with a one-year revolving credit facility of \$15,000,000 with a LIBOR based interest rate. Under the Agreement, the Company may use the proceeds for general working capital purposes and investments in the Company s bank subsidiary. The Agreement replaces a similar credit facility from another lender in the amount of \$10,000,000.

The foregoing summary is qualified in its entirety by reference to the Agreement, a copy of which is filed as Exhibit 10.1 to this Report.

**ITEM 9.01. Financial Statements and Exhibits**

- (c) Exhibits
- 10.1 Credit Agreement dated January 14, 2005, by and between Enterprise Financial Services Corp and U.S. Bank National Association.

**SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: January 19, 2005

ENTERPRISE FINANCIAL SERVICES CORP

By: /s/ Kevin C. Eichner  
Kevin C. Eichner  
Chief Executive Officer