

MidWestOne Financial Group, Inc.  
Form 8-K  
February 13, 2009

**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 February 13, 2009**

**(Date of earliest event reported) (February 13, 2009)**

**MidWestOne Financial Group, Inc.**

**(Exact name of registrant as specified in its charter)**

**Commission File Number: 000-24630**

**Iowa**  
**(State or other jurisdiction of incorporation)**

**102 South Clinton Street**

**42-1206172**  
**(I.R.S. Employer Identification Number)**

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Iowa City, Iowa 52240

(Address of principal executive offices, including zip code)

(319) 356-5800

(Registrant's telephone number, including area code)

N/A

(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 (*see* General Instruction A.2 below):

- .. 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(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Item 2.02. Results of Operations and Financial Condition.**

On February 13, 2009, MidWestOne Financial Group, Inc. issued a press release announcing its earnings for the fourth quarter ended December 31, 2008 and for the full fiscal year ended December 31, 2008. The press release is attached as Exhibit 99.1.

The information in this Form 8-K and the attached Exhibits shall not be deemed filed for purposes of Section 18 of the Securities Act of 1934, nor shall it be deemed incorporated by reference in any such filing under the Securities Act of 1933, except as shall be expressly set forth by specific reference in such filing.

**Item 8.01. Other Events.**

On February 13, 2009, MidWestOne Financial Group, Inc. published an open letter to customers in local newspapers discussing the Company's fourth quarter and full year results. The letter is attached as Exhibit 99.2.

**Item 9.01. Financial Statements and Exhibits.**

(d) *Exhibits.* The following exhibits are filed herewith:

- 99.1 MidWestOne Financial Group, Inc. Press Release dated February 13, 2009.
- 99.2 MidWestOne Financial Group, Inc. Letter to Customers dated February 13, 2009.

**SIGNATURES**

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

**MidWestOne Financial Group, Inc.**

Dated: February 13, 2009

By: /s/ Charles N. Funk  
Charles N. Funk  
President and Chief Executive Officer