

FIRST CAPITAL INC
Form 8-K
September 22, 2017

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): **September 22, 2017 (September 20, 2017)**

First Capital, Inc.

(Exact Name of Registrant as Specified in its Charter)

Indiana
(State or Other Jurisdiction
of Incorporation)

0-25023
(Commission
File Number)

35-2056949
(IRS Employer
Identification No.)

220 Federal Drive N.W., Corydon, Indiana 47112

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(Address of Principal Executive Offices) (Zip Code)

(812) 738-2198

(Registrant's Telephone Number, Including Area Code)

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

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 8.01. Other Events.

On September 20, 2017, First Harrison Bank (the **Bank**), a wholly owned subsidiary of First Capital, Inc. (the **Company**), filed applications with the Indiana Department of Financial Institutions (**IDFI**) and the Federal Deposit Insurance Corporation (**FDIC**) to convert from a federal savings association into an Indiana chartered commercial bank (the **Conversion**). The Conversion is subject to the approval of both the IDFI and FDIC and if approved, the IDFI will become the Bank's primary regulator and the FDIC will become the Bank's primary federal regulator. The Conversion is not expected to affect the Bank's clients in any way and will not affect FDIC deposit insurance on eligible accounts.

Additionally, in connection with the Conversion, the Company filed an application with the Federal Reserve Bank of St. Louis to change from a savings and loan holding company to a bank holding company if the Conversion is approved by the Bank's regulators.

SIGNATURE

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.

FIRST CAPITAL, INC.

Date: September 22, 2017

By:

/s/ M. Chris Frederick
Name: M. Chris Frederick
Title: Executive Vice President and Chief Financial
Officer