

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 11-K

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W	ashington, DC 20549

(Mark One)

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ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

For the fiscal year ended December 31, 2009

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TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

For the transition period from ______ to _____

Commission file number: 0-52532

Α.

Full title of the plan and the address of the plan, if different from that of the issuer named below:

Tempo Bank Employees' Savings & Profit Sharing Plan and Trust

Β.

Name of issuer of the securities held pursuant to the plan and the address of its principal executive office:

Sugar Creek Financial Corp. 28 West Broadway Trenton, IL 62293

US2008 1365178.1

REQUIRED INFORMATION

1. Not applicable.

2. Not applicable.

3. Not applicable.

US2008 1365178.1

4. The Tempo Bank Employees' Savings & Profit Sharing Plan and Trust (the "Plan"), is subject to the requirements of the Employee Retirement Income Security Act of 1974 ("ERISA"). Pursuant to Section 103(c) of ERISA and the regulations thereunder, the Plan is not required to file audited financial statements because the Plan has fewer than 100 participants. Attached hereto as Appendix I is a copy of the Plan's Summary Annual Report and Schedule I to the Form 5500.

APPENDIX I FORM 5500 SCHEDULE I AND SUMMARY ANNUAL REPORT

US2008 1365178.1

A Name of plan FEMPO BANK EMPLOYEES' SAVINGS & PROFIT SHARING C Plan sponsor's name as shown on line 2a of Form 5500 FEMPO BANK Complete Schedule I if the plan covered fewer than 100 participants as of the small plan under the 80-120 participant rule (see instructions). Complete Schedule 1 if the plan covered fewer than 100 participants as of the small plan under the 80-120 participant rule (see instructions). Complete Schedule 1 if the plan covered fewer than 100 participants as of the small plan under the 80-120 participant rule (see instructions). Complete Schedule 1 in more than one trust. Do not enter the value of the portion of a benefit at a future date. Include all income and expenses of the plan includin insurance carriers. Round off amounts to the nearest dollar. 1 Plan Assets and Liabilities: a Total plan assets 1 D Total plan liabilities 2 Income, Expenses, and Transfers for this Plan Year: a Contributions received or receivable: (1) Employers (2) Participants (3) Others (including rollovers) 2 A 4 Noncash contributions 2 Cother income 2 Total income (add lines 2a(1), 2a(2), 2a(3), 2b, and 2c) 2 Enerfits paid (including direct rollovers)	of 1974 (Evenue Coc attachmen /01/201 NG PLA e beginning edule H if transfers a an insurar ing any tru 1a 1b 1c 1c a(1) a(2) a(3) 2b 2c 2c 2c 2f	RISA), an le (the Coc at to Form 09 N AND of the plar eporting as ind change ce contrac st(s) or sep (a) Be	d sectide). 5500. 5500. B TRUS D E 3 n year. s a larg es in ne t that g parately	and endin Three-dig plan num T Employer I 37 - 0554 You may le plan or you may le plan or guarantee y maintair 58 58 punt 22 3	a) of the ng git hber (PN) Identificat 4470 also com DFE. during the es during the	tion Number plete Sche e plan year this plan year s) and any	edule I if you are fi r. Combine the va ear to pay a speci	ing as a lue of plan fic dollar ts to/from	
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								8,46	
			÷					95,94	
Transfers to (from) the plan (see instructions)				•			· · · · · · · · · · · · · · · · · · ·		
Specific Assets: If the plan held assets at anytime during the plan year in a remaining in the plan as of the end of the plan year. Allocate the value of the by-line basis unless the trust meets one of the specific exceptions described	plan's inte	rest in a cor	itegorie: mmingk	s, check " ed trust co Yes	ontaining th	enter the cu he assets c	of more than one pl	assets an on a line	
a Partnership/joint venture interests		Γ	3a	169	No X		Amount		
b Employer real property		·	3b		x				
C Real estate (other than employer real property)		- F	3c		x		······		
d Employer securities			3d	X		•		181,59	
e Participant loans				x				22,22	
or Paperwork Reduction Act Notice and OMB Control Numbers, see th			3e Form 5		I	S	Schedule I (Form		

	Schedule I (Form 5500) 2009	Page 2-				
					-	
				Yes	No	Amount
3f	Loans (other than to participants)		3f -		x	
	Tangible personal property				х	

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Р	art II Compliance Questions				
4	During the plan year:		Yes	No	Amount
а	Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		x	
b	Were any loans by the plan or fixed income obligations due the plan in default as of the close of plan year or classified during the year as uncollectible? Disregard participant loans secured by the participant's account balance	4b		x	
C	Were any leases to which the plan was a party in default or classified during the year as uncollectible?	4c		x	
đ	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a.)	4d		x	
е	Was the plan covered by a fidelity bond?	4e	х		1,000,000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		x	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		x	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		x	
i	Did the plan at any time hold 20% or more of its assets in any single security, debt, mortgage, parcel of real estate, or partnership/joint venture interest?	4i		x	
j	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4 j		x	
k	Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? If "No," attach an IQPA's report or 2520.104-50 statement. (See instructions on waiver eligibility and conditions.)	4k	x		
I	Has the plan failed to provide any benefit when due under the plan?	41		х	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		x	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	4n			
5a	Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? If "Yes," enter the amount of any plan assets that reverted to the employer this year	 Ye	s 🕅 N	io A	mount:

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.) r

5b(1) Name of plan(s)			· · · · · · · · · · · · · · · · · · ·	5b(2) EIN(s)	5b(3) PN(s)	
		:				
· · ·						
	· · · · · · · · · · · · · · · · · · ·			·····		

SUMMARY ANNUAL REPORT

FOR TEMPO BANK EMPLOYEES' SAVINGS & PROFIT SHARING PLAN AND TRUST

This is a summary of the annual report for TEMPO BANK EMPLOYEES' SAVINGS & PROFIT SHARING PLAN AND TRUST, EIN 37-0554470, Plan No. 003, for period January 01, 2009 through December 31, 2009. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided by a trust fund. Plan expenses were \$8,460. These expenses included \$3,660 in administrative expenses, and \$4,800 in benefits paid to participants and beneficiaries. A total of 20 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$683,896 as of December 31, 2009, compared to \$587,947 as of January 01, 2009. During the plan year the plan experienced an increase in its net assets of \$95,949. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$104,409, including employer contributions of \$25,347, employee contributions of \$39,320, and earnings from investments of \$39,742.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

• information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates;

To obtain a copy of the full annual report, or any part thereof, write or call the office of TEMPO BANK at 28 WEST BROADWAY, TRENTON, IL 62293, or by telephone at (618) 224-9228.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (TEMPO BANK, 28 WEST BROADWAY, TRENTON, IL 62293) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Small Plan Audit Waiver

The plan has met the requirements to waive the annual examination and report of an independent qualified public accountant. As of the end of the plan year, the following regulated financial institution(s) held or issued plan assets that qualified under the waiver:

Reliance Trust Company

\$480,085

You have the right, upon request of the Plan Administrator and without charge, to examine or receive copies of statements from the regulated financial institutions describing the qualifying plan assets. If you are unable to examine or obtain these documents, contact an Employee Benefits Security Administration (EBSA) Regional Office for assistance. Information about contacting EBSA regional offices can be found on the Internet at http://www.dol.gov/ebsa.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this Annual Report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: <u>June 17</u>, 2010

Tempo Bank Employees' Savings & Profit Sharing Plan and Trust

By: Plan Administrator

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