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KYLE DONALD R Form 3 July 22, 2008

FORM 3

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB APPROVAL

OMB Number:

3235-0104

Expires:

response...

January 31, 2005

0.5

Estimated average burden hours per

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person * KYLE DONALD R			2. Date of Event Requiring Statement (Month/Day/Year)	3. Issuer Name and Ticker or Trading Symbol MUTUALFIRST FINANCIAL INC [MFSF]				
(Last)	(First)	(Middle)	07/18/2008	4. Relationship of Reporting Person(s) to Issuer			5. If Amendment, Date Original Filed(Month/Day/Year)	
4100 EDISON LAKES PARKWAY, SUITE 300				(Check	all applicable)	··· (· · · ·)		
(Street) MISHAWAKA, IN 46546			Director 10% Owner OfficerX Other (give title below) (specify below) Exec. Officer of Subsidiary		r ow)	6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person		
(City)	(State)	(Zip)	Table I - N	Non-Derivati	ive Securiti	es Be	neficially Owned	
1.Title of Securit (Instr. 4)	ty		2. Amount of Beneficially (Instr. 4)		3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nat Owne (Instr	*	
Common Sto	ck		0		D	Â		
Reminder: Repor	•	ate line for ea	ch class of securities benefici	ially SI	EC 1473 (7-02)		
	Persor inform require	ation conta	oond to the collection of ained in this form are not nd unless the form displ MB control number.					

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative	5. Ownership Form of Derivative Security:	6. Nature of Indirect Beneficial Ownership (Instr. 5)
		Title	Security	Direct (D)	

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Date Expiration Amount or or Indirect Exercisable Date Number of (I) Shares (Instr. 5)

Reporting Owners

Reporting Owner Name / Address	Relationships				
F-	Director	10% Owner	Officer	Other	
KYLE DONALD R					
4100 EDISON LAKES PARKWAY	Â	Â	Â	Exec. Officer of	
SUITE 300	Л	А	Λ	Subsidiary	
MISHAWAKA, IN 46546					

Signatures

/s/ Rosalie A.
Petro, POA

**Signature of Reporting
Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 5(b)(v).
- ** 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 the form displays a currently valid OMB number.

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