

CENTRUE FINANCIAL CORP  
 Form 4  
 February 24, 2006

**FORM 4** UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
 Washington, D.C. 20549

OMB APPROVAL  
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN 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 \*  
 HOEKSTRA CAROL

2. Issuer Name and Ticker or Trading Symbol  
 CENTRUE FINANCIAL CORP  
 [TRUE]

5. Relationship of Reporting Person(s) to Issuer  
 (Check all applicable)

(Last) (First) (Middle)  
 310 SOUTH SCHUYLER AVENUE  
 (Street)

3. Date of Earliest Transaction  
 (Month/Day/Year)  
 02/24/2006

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
 Senior Vice President

KANKAKEE, IL 60901  
 (City) (State) (Zip)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|--|
|                                 |                                      |  | Code                           | V   | Amount  | (A) or (D)   | Price                                      |
| Common Stock                    |                                      |  |                                |   | 3,325 <sup>(1)</sup>  | D  |  |
| Common Stock                    |                                      |  |                                |   | 7,642.27 <sup>(2)</sup>   | I  | 401(k) Plan                                |
| Common Stock                    |                                      |  |                                |   | 182   | I  | Spouse                                     |
| Common Stock                    | 02/23/2006                           | 02/23/2006   | I                              |   | 3,768.47  | A  | \$ 26.98                                   |
|                                 |                                      |  |                                |   | 11,482.67 <sup>(2)</sup>  | I  | Spouse 401(k) Plan                         |

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

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**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transaction Code (Instr. 8) | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | 6. Date Exercisable and Expiration Date (Month/Day/Year) | 7. Title and Amount of Underlying Securities (Instr. 3 and 4) | 8. Amount or Number of Shares |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|-------------------------------|
| Employee Stock Option (Right to Buy)       | \$ 26.25   |                                      |  |                                |   | 10/09/2004 <sup>(3)</sup> 10/08/2013                     | Common Stock  | 5,000                         |
| Employee Stock Option (Right to Buy)       | \$ 27.5  |                                      |  |                                |   | 10/19/2005 <sup>(4)</sup> 10/19/2014                     | Common Stock  | 1,000                         |
| Employee Stock Option (Right to Buy)       | \$ 27  |                                      |  |                                |   | <sup>(5)</sup> 12/29/2012                                | Common Stock  | 1,000                         |

## Reporting Owners

| Reporting Owner Name / Address                                    | Relationships |           |                       |       |
|---|---------------|-----------|-----------------------|-------|
|   | Director      | 10% Owner | Officer               | Other |
| HOEKSTRA CAROL<br>310 SOUTH SCHUYLER AVENUE<br>KANKAKEE, IL 60901 |               |           | Senior Vice President |       |

## Signatures

Carol Hoekstra

02/24/2006

\*\*Signature of  
Reporting Person

Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, *see* Instruction 4(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).
- (1) All shares are held in a joint account with spouse, except for 200 shares held individually.
- (2) All shares were accumulated through automatic paycheck deductions to 401(k) plan. Number of shares is based on plan statements as of 2/24/2006.
- (3) This option will vest in equal installments of 1,000 shares per year over 5 years beginning 10/09/2004.
- (4) This option will vest in equal installments of 200 shares per year over 5 years beginning 10/19/2005.
- (5) This option will vest in equal installments of 200 shares per year over 5 years beginning 12/29/2006.

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.