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ELECTRONIC CLEARING HOUSE INC

Form 8-K December 21, 2004

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): December 21, 2004

ELECTRONIC CLEARING HOUSE, INC.

(Exact name of registrant as specified in its charter)

Nevada 0-15245 93-0946274 (State or other jurisdiction (Commission File Number) (IRS Employer of incorporation) Identification No.)

730 Paseo Camarillo, Camarillo, California 93010 (Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (800) 233-0406

(Former name or former address, if changes since last report)

ITEM 2.02. RESULTS OF OPERATIONS AND FINANCIAL CONDITION.

On December 21, 2004, Electronic Clearing House, Inc. issued a press release announcing its financial results for the quarter and fiscal year ended September 30, 2004. A copy of the press release is being furnished as Exhibit 99.1 to this report and is incorporated herein by reference.

The information in this report shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933 or the Securities Exchange Act of 1934, except as shall be expressly set forth by specific reference in such a filing.

ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS.

(c) Exhibits

99.1 Press Release dated December 21, 2004, announcing financial results for the quarter and fiscal year ended September 30, 2004.

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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.

> ELECTRONIC CLEARING HOUSE, INC. (Registrant)

By: /s/ Alice Cheung

_____ Alice L. Cheung, Treasurer &

Chief Financial Officer

Dated: December 21, 2004

EXHIBIT INDEX

EXHIBIT NUMBER	DESCRIPTION OF DOCUMENT
99.1	Press Release dated December 21, 2004, announcing financial
	results for the quarter and fiscal year ended September 30, 2004