

ELECTRONIC CLEARING HOUSE INC  
Form 8-K  
February 13, 2006

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**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): February 13, 2006

**ELECTRONIC CLEARING HOUSE, INC.**  
(Exact name of registrant as specified in its charter)

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

|  |                     |
|--|---------------------|
| 730 Paseo Camarillo, Camarillo, California<br>(Address of principal executive offices) | 93010<br>(Zip Code) |
|--|---------------------|

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

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

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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 (see General Instruction A.2. below):

- 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))
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**Item 2.02**

**Results of Operations and Financial Condition.**

On February 13, 2006, Electronic Clearing House, Inc. issued a press release announcing its financial results for the quarter ended December 31, 2005. 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 February 13, 2006, announcing financial results for the quarter ended December 31, 2005.

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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 and Chief Financial Officer

Dated: February 13, 2006

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**EXHIBIT INDEX**

**Exhibit  
Number**

**Description of Document**

99.1 Press Release dated February 13, 2006, announcing financial results for the quarter ended December 31, 2005

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