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ELECTRONIC CLEARING HOUSE INC Form 8-K October 12, 2006

> 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): October 11, 2006

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

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

730 Paseo Camarillo, Camarillo, California93010(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)

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))

ITEM 2.02RESULTS OF OPERATIONS AND FINANCIAL CONDITIONITEM 8.01OTHER EVENTS

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On October 11, 2006, Electronic Clearing House, Inc. issued a press release discussing the impact of certain U.S. legislation on the registrant's business and future results of operations. A copy of the press release is being furnished as Exhibit 99.1 to this Current Report on Form 8-K, and is incorporated herein by reference.

- ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS
 - (c) Exhibits
 - 99.1 Press Release dated October 11, 2006, issued by the Registrant.

2

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: October 12, 2006

3

EXHIBIT INDEX

EXHIBIT NUMBER DESCRIPTION OF DOCUMENT

99.1 Press Release dated October 11, 2006, issued by the Registrant.