

AMERICAN COMMUNITY BANCSHARES INC  
Form 8-K  
December 22, 2003

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**SECURITIES AND EXCHANGE COMMISSION**

WASHINGTON, D.C. 20549

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**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 19, 2003**

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**AMERICAN COMMUNITY BANCSHARES, INC.**

(Exact name of Registrant as specified in its charter)

**North Carolina**  
(State or other  
jurisdiction of incorporation)

**000-30517**  
(Commission File No.)

**56-2179531**  
(IRS Employer  
Identification No.)

**4300 Cameron Valley Parkway**  
**Suite 150**  
**Charlotte, North Carolina 28110**  
(Address of principal executive offices)

**(704) 225-8444**

**Registrant's telephone number, including area code**

**Not Applicable**

**(Former address of principal executive offices)**

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**Item 5. Other Events and Regulation FD Disclosure.**

On December 19, 2003, American Community Bancshares, Inc. issued a press release announcing its sale of \$10 million of Trust Preferred Securities issued by American Community Capital Trust II, Ltd. The preferred securities of American Community Capital Trust II, Ltd are floating rate securities based upon 90 day LIBOR and have a current distribution rate of 3.97%. SunTrust Robinson Humphrey acted as placement agent on this transaction.

American Community Bank, based in Monroe, NC primarily serves the Union and Mecklenburg county markets. The Bank provides a wide assortment of traditional banking and financial services offered with a high level of personal attention. The Bank's website is [www.americancommunitybank.com](http://www.americancommunitybank.com). American Community Bancshares stock is traded on the NASDAQ SmallCap market under the symbol ACBA with stock warrants traded under ACBAW. American Community Bancshares, Inc. is a full service community bank with offices in Monroe (3), Charlotte (2), Indian Trail, Marshville and Mint Hill, North Carolina.



**EXHIBIT INDEX**

<b><u>Exhibit Number</u></b>	<b><u>Description of Exhibit</u></b>
99	Earnings Press Release dated December 19, 2003