

AMERICAN COMMUNITY BANCSHARES INC
Form 8-K
November 02, 2005

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 27, 2005

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

number)

4500 CAMERON VALLEY PARKWAY, SUITE 150, CHARLOTTE, NC 28211

(Address of principal executive offices)

Registrant's telephone number, including area code (704) 225-8444

Not Applicable

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(Former address of principal executive offices)

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:

- .. 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 7.01 REGULATION FD DISCLOSURE

On November 2, 2005 American Community Bancshares, Inc. (the Registrant) made a presentation at the Ryan Beck & Co., Inc. Financial Institutions Investor Conference. During the course of the presentation, the Registrant presented certain information regarding its recent financial performance. The Registrant's presentation materials are furnished as Exhibit 99.1 hereto and are incorporated by reference into this Item 7.01.

The Registrant's presentation will be available for a period of 30 days following the date of this Current Report at the following website: <http://www.vcall.com/CEPage.asp?ID=96242>.

The information contained in this Current Report shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the Exchange Act), or incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such a filing.

Item 8.01 OTHER EVENTS

On October 27, 2005, the Registrant announced that its Board of Directors had approved a quarterly cash dividend of \$0.05 per share for the fourth quarter 2005. The dividend is payable December 1, 2005 to shareholders of record on November 11, 2005. A copy of the Registrant's press release (the Press Release) announcing the cash dividend is attached hereto as Exhibit 99.2 and incorporated by reference into this Item 8.01.

Item 9.01 FINANCIAL STATEMENTS AND EXHIBITS

(c) Exhibits

<u>Exhibit No.</u>	<u>Description of Exhibit</u>
99.1	Presentation of certain financial information
99.2	Press Release dated October 27, 2005

This Current Report on Form 8-K (including information included or incorporated by reference herein) may contain, among other things, certain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, including, without limitation, (i) statements regarding certain of Registrant's goals and expectations with respect to earnings, income per share, revenue, expenses and the growth rate in such items, as well as other measures of economic performance, including statements relating to estimates of credit quality trends, and (ii) statements preceded by, followed by or that include the words may , could , should , would , believe , anticipate , estimate , expect , plan , projects , outlook or similar expressions. These statements are based upon the current belief and expectations of Registrant's management and are subject to significant risks and uncertainties that are subject to change based on various factors (many of which are beyond Registrant's control).

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.

AMERICAN COMMUNITY BANCSHARES, INC.

By: /s/ Randy P. Helton
Randy P. Helton

President and CEO

Dated: November 2, 2005

EXHIBIT INDEX

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