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UNION BANKSHARES INC Form 8-K October 31, 2003

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 28, 2003

(Exact name of registrant as specified in its charter)

UNION BANKSHARES, INC.

(State or other jurisdiction (Commission (IRS Employer of incorporation) File Number) Identification Number)
Vermont 000-28449 03-0283552

(Address of principal executive offices)

20 Main St., P.O. Box 667 (Zip Code) Morrisville, VT 05661-0667

Registrant's telephone number, including area code: (802) 888-6600

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

Not applicable

Item 7. Financial Statements and Exhibits.

The following Exhibit, referred to in Item 12 of the Report is furnished, not filed; herewith:

(c) Exhibits Exhibit 99.1 Union Bankshares, Inc. Third Quarter Report to Shareholders

Item 12: Disclosure of Results of Operations and Financial Condition

As provided in General Instruction B.6 to Form 8-K, the information furnished in this Item 12 and in Exhibit 99.1 hereto shall not be deemed filed for purposes of Section 18 of the Securities and Exchange Act of 1934, as amended, nor shall they be deemed incorporated by reference in any filing with the Securities and Exchange Commission, except as shall be expressly provided by specific reference in such filing.

On October 28, 2003, Union Bankshares, Inc. mailed its Third Quarter Report to Shareholders, a copy of which is furnished with this Form 8-K as Exhibit 99.1, announcing information concerning our results of operations and financial condition for the three and nine months ended, September 30, 2003 and the declaration of a dividend.

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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.

	Union Bankshares, Inc.
October 31, 2003	/s/ Kenneth D. Gibbons
	Kenneth D. Gibbons, President
October 31, 2003	/s/ Marsha A. Mongeon
	Marsha A. Mongeon, Chief Financial

EXHIBIT INDEX

Officer

Exhibit 99.1 Union Bankshares, Inc. Third Quarter Report to Shareholders