

COLONY BANKCORP INC  
Form 8-K  
September 18, 2003

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**UNITED STATES**  
**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): September 17, 2003**

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**COLONY BANKCORP, INC.**

(Exact name of registrant as specified in its charter)

**Georgia**  
(State or other jurisdiction  
of incorporation)

**000-12436**  
(Commission  
File No.)

**58-1492391**  
(IRS Employer  
I.D. No.)

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**115 South Grant Street, Fitzgerald, Georgia 31750**

**(Address of principal executive offices)**

**(229) 426-6000**

**Registrant's Telephone Number, including area code**

**N/A**

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

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**Item 7. Financial Statements, *Pro Forma* Financial Information and Exhibits.**

**(c) Exhibits.**

99.1 Press Release dated September 17, 2003

**Item 9. Regulation FD Disclosure**

On September 17, 2003, Colony Bankcorp, Inc. issued a press release announcing a third quarter 2003 dividend payment payable on October 10, 2003 to shareholders of record on September 30, 2003. The press release is attached as Exhibit 99.1 to this Form 8-K. This information is provided under Item 12 of Form 8-K. The information in this Form 8-K and the Exhibit attached hereto shall not be deemed filed for purposes of Section 18 of the Securities Act of 1934, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, except as shall be expressly set forth by specific reference in such filing.

**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.

COLONY BANKCORP, INC.

Date: September 17, 2003

By:

*/s/* TERRY L. HESTER

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Terry L. Hester

Executive Vice President and

Chief Financial Officer