FIRST PACTRUST BANCORP INC Form 8-K November 04, 2010

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):

November 3, 2010

First PacTrust Bancorp, Inc.

(Exact name of registrant as specified in its charter)

000-49806

(Commission

File Number)

Maryland

(State or other jurisdiction of incorporation)

610 Bay Boulevard, Chula Vista, California

(Address of principal executive offices)

Registrant s telephone number, including area code:

Not Applicable

Former name or former address, if changed 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:

[] 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))

04-3639825

(I.R.S. Employer Identification No.)

91910

(Zip Code)

(619) 691-1519

<u>Top of the Form</u> Item 8.01 Other Events.

A press release was issued on November 3, 2010 announcing the declaration of a \$0.10 per share quarterly cash dividend, payable on January 3, 2011 to shareholders of record as of December 10, 2010.

Item 9.01 Financial Statements and Exhibits.

Press Release dated November 3, 2010

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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.

First PacTrust Bancorp, Inc.

November 3, 2010

By: /s/ James P. Sheehy

Name: James P. Sheehy Title: Executive Vice President, Secretary and Treasurer

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Exhibit Index

Exhibit No.	Description

99.1

Press Release dated November 3, 2010