

AMERICAN COMMUNITY BANCSHARES INC

Form 8-K

July 25, 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) July 24, 2003

AMERICAN COMMUNITY BANCSHARES, INC.

(Exact name of Registrant as specified in its charter)

| | | |
|--|---------------------------------|------------------------------------|
| North Carolina (State or other | 000-30517 (Commission | 56-2179531 (IRS Employer |
| jurisdiction of incorporation) | File No.) | Identification No.) |

2593 West Roosevelt Boulevard, North Carolina, 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)

Item 9. Regulation FD Disclosure.

The following information is being furnished under Item 12 - Results of Operations and Financial Condition: On July 24, 2003, American Community Bancshares, Inc. issued a press release announcing its financial results for the second quarter ended June 30, 2003 (the Earnings Press Release). The Earnings Press Release is attached as Exhibit 99 to this Current Report and is incorporated into this Item 12 by reference.

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 American Community Bancshares, Inc. s goals and expectations with respect to earnings, earnings 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 , intend , plan , projects , outlook or similar expressions. These statements are based upon the current beliefs, expectations of American Community Bancshares, Inc. s management and are subject to significant risks and uncertainties. Actual results may differ from those set forth in the forward-looking statements. These forward-looking statements involve certain risks and uncertainties that are subject to change based on various factors (many of which are beyond American Community Bancshares, Inc. 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: July 24, 2003

EXHIBIT INDEX

| <u>Exhibit Number</u> | <u>Description of Exhibit</u> |
|------------------------------|--|
| 99 | Earnings Press Release dated July 24, 2003 |