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EVANS BANCORP INC Form 8-K September 18, 2003

SECURITIES AND EXCHANGE COMMISSION WASHINGTON, DC 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): September 18, 2003

EVANS BANCORP, INC.

(Exact name of Registrant as Specified in Charter)

New York 0-18539 16-1332767

(State or Other Jurisdiction (Commission (I.R.S. Employer of Incorporation) File Number) Identification Number)

14-16 North Main Street, Angola, New York 14006

(Address of Principal Executive Offices) (Zip Code)

Registrant's telephone number, including area code (716) 549-1000

ITEM 5. OTHER EVENTS

Evans Bancorp, Inc. is filing herewith a press release issued on September 18, 2003, which is included herein. This press release was issued to announce a stock dividend to be paid on the Company's common stock as approved by the Board of Directors.

ITEM 7. FINANCIAL STATEMENT AND EXHIBITS

The following exhibit is included herein:

99.1 September 18, 2003 Press Release

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.

EVANS BANCORP, INC.

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By: /s/ James Tilley

James Tilley, President & CEO

September 18, 2003