

AMERICAN COMMUNITY BANCSHARES INC  
Form 8-K  
February 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) February 25, 2003

**AMERICAN COMMUNITY BANCSHARES, INC.**

(Exact name of Registrant as specified in its charter)

**North Carolina**  
(State or other jurisdiction of incorporation)

**000-30517**  
(Commission File No.)

**56-2179531**  
(IRS Employer Identification No.)

**2593 West Roosevelt Boulevard, Monroe, 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 5 Other Events and Regulation FD Disclosure.**

On February 25, 2003, the Registrant made a presentation to certain financial consultants of the investment banking firm of Ryan Beck & Co., Inc. During the course of the presentation, the Registrant presented certain information regarding the Registrant's recent financial performance.

**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: February 25, 2003

**EXHIBIT INDEX**

<b><u>Exhibit Number</u></b>	<b><u>Description of Exhibit</u></b>
99.1	Presentation of certain financial information