

VISION BANCSHARES INC  
Form 8-K  
November 02, 2005

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

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**FORM 8-K**

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**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 1, 2005

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**Vision Bancshares, Inc.**

(Exact name of registrant as specified in its charter)

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

**000-50719**  
(Commission File Number)

**63-1230752**  
(IRS Employer  
Identification No.)

**2200 Stanford Road, Panama City, FL**  
(Address of principal executive offices)

**32405**  
(Zip Code)

Registrant's telephone number, including area code (251) 967-4212

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

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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 (see General Instruction A.2. below):

- .. 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))
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**Item 7.01 Regulation FD Disclosure**

On November 1, 2005, Vision Bancshares, Inc. issued a press release announcing its results of operations for the three-month period ended September 30, 2005.

**Item 9.01 Financial Statements and Exhibits**

(c) Exhibits

99.1 Vision Bancshares, Inc. Press Release dated November 1, 2005

**SIGNATURE**

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, thereto duly authorized.

Dated: November 2, 2005

**VISION BANCSHARES, INC.**

/s/ William E. Blackmon

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By: William E. Blackmon  
Its: Chief Financial Officer