

FLAG FINANCIAL CORP  
Form 8-K  
December 10, 2003

FORM 8-K

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): December 3, 2003

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FLAG Financial Corporation

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(Exact name of registrant as specified in its charter)

Georgia 000-24532 58-209417

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(State or other jurisdiction of (Commission (IRS Employer  
incorporation) File Number) Identification  
No.)

3475 Piedmont Road, Suite 550, Atlanta, Georgia 30305

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(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (404) 760-7700

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

Item 7.

Exhibits

(c)

Exhibits

No.

Description

99.1

Press Release dated December 3, 2003.

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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 hereunto duly authorized.

Date: December 3, 2003

FLAG FINANCIAL CORPORATION

By:

/s/ J. Daniel Speight

J. Daniel Speight  
Vice Chairman, Chief Financial Officer and  
Secretary

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EXHIBIT INDEX

No.    Description

99.1    Press Release dated December 3, 2003.