

VISION BANCSHARES INC  
Form 8-K  
May 13, 2004

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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: May 13, 2004**

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**Vision Bancshares, Inc.**

(Name of Small Business Issuer in Its Charter)

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**Alabama**  
(State of Incorporation)

**333-88073**  
(Commission File Number)

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

**2201 West 1<sup>st</sup> Street**  
**Gulf Shores, Alabama 36542**

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(251) 967-4212

(Address and Telephone Number of Registrant's Principal Executive Offices)

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**Item 7. Financial Statements and Exhibits**

(c) Exhibits

99.1 Vision Bancshares, Inc. Press Release dated May 12, 2004

**Item 9. Regulation FD Disclosure**

On May 12, 2004, Vision Bancshares, Inc. issued a press release announcing its results of operations for the three-month period ended March 31, 2004.

**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: May 13, 2004

**VISION BANCSHARES, INC.**

/s/ William E. Blackmon

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By: William E. Blackmon  
Its: Chief Financial Officer