

EVANS BANCORP INC  
Form 8-K  
February 19, 2010

**UNITED STATES  
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) February 18, 2010**  
**Evans Bancorp, Inc.**

(Exact Name of Registrant as Specified in Its Charter)  
New York

(State or Other Jurisdiction of Incorporation)

**0-18539**

**16-1332767**

(Commission File Number)

(IRS Employer Identification No.)

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

**14006**

(Address of Principal Executive Offices)

(Zip Code)

(716) 926-2000

(Registrant's Telephone Number, Including Area Code)  
Not Applicable

(Former Name or Former Address, if Changed Since Last Report)

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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**Section 7 Regulation FD**

**Item 7.01. Regulation FD Disclosure.**

On February 18, 2010, representatives of Evans Bancorp, Inc. ( Evans ) delivered a presentation to various investors at the American Bankers Association Community Bank Investor Conference, in New York, NY. A copy of this presentation is attached as Exhibit 99.

The information in this Form 8-K, including Exhibit 99 attached hereto, shall not be deemed to be filed for purposes of Section 18 of the Securities Exchange Act of 1934 (the Exchange Act ), or otherwise subject to the liability of such section, nor shall it be deemed incorporated by reference in any filing of Evans under the Securities Act of 1933 or the Exchange Act, regardless of any general incorporation language in such filing, unless expressly incorporated by specific reference in such filing.

**Section 9 Financial Statements and Exhibits**

**Item 9.01. Financial Statements and Exhibits**

(d) Exhibits

Exhibit 99 Evans Bancorp Investor Presentation.

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**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on behalf by the undersigned hereunto duly authorized.

February 19, 2010

**Evans Bancorp, Inc.**

By: /s/David J. Nasca

David J. Nasca, President & Chief Executive  
Officer