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FFLC BANCORP INC
Form 8-K
May 10, 2004

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

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

May 10, 2004

(Date of earliest event reported)

FFLC BANCORP, INC.

(Exact name of registrant as specified in its charter)

FLORIDA

(State or other jurisdiction of incorporation)

000-22608

(Commission File Number)

59-3204891

(IRS Employer
Identification Number)

800 North Boulevard West, Post Office Box 490420, Leesburg, Florida

34749-0420

(Address of Principal Executive Offices)

(Zip Code)

(352) 787-3311

(Registrant's telephone number, including area code)

Item 9. Regulation FD Disclosure

FFLC Bancorp, Inc. (Nasdaq: FFLC) announced that it will participate in the

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2004 America's Community Bankers Community Bank Investor Conference in New York on May 10th through May 11, 2004. The Conference will feature presentations from over 20 community banks which comprise the America's Community Bankers NASDAQ Stock Index, and will be web cast on the ACB website, www.acbankers.org.

The full text of the press release is attached as Exhibit 99.1.

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.

Date: May 10, 2004

By: FFLC Bancorp Inc.
/s/ Stephen T. Kurtz

Name: Stephen T. Kurtz
Title: President and Chief Executive Officer
By: /s/ Paul K. Mueller

Name: Paul K. Mueller
Title: Executive Vice President and Chief
Financial Officer