

VISION BANCSHARES INC  
Form 8-K  
January 23, 2004

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

Washington, D.C. 20549

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**FORM 8-K**

**CURRENT REPORT**

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

Date of Report: January 23, 2004

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**Vision Bancshares, Inc.**

(Name of Small Business Issuer in Its Charter)

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

(251) 967-4212

(Address and Telephone Number)

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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 January 22, 2004

**Item 9. Regulation FD Disclosure**

On January 22, 2004, Vision Bancshares, Inc. issued a press release announcing its results of operations for the three-month period and twelve-month period ended December 31, 2003.

**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: January 23, 2004

**VISION BANCSHARES, INC.**

By:                 /s/  WILLIAM E. BLACKMON

William E. Blackmon

Its:                 Chief Financial Officer