

COOPERATIVE BANKSHARES INC  
Form 8-K  
May 04, 2006

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**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**

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Date of Report (Date of earliest event reported): May 4, 2006

**COOPERATIVE BANKSHARES, INC.**

(Exact name of registrant as specified in charter)

**North Carolina**  
(State or other  
jurisdiction of  
incorporation)

**0-24626**  
(Commission  
File Number)

**56-1886527**  
(IRS Employer  
Identification No.)

**201 Market Street, Wilmington, North Carolina 28401**

(Address of principal executive offices, including zip code)

Registrant's telephone number, including area code: (910) 343-0181

**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:

.. Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

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- “ 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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**Item 7.01 Regulation FD Disclosure.**

Beginning May 4, 2006, Cooperative Bankshares, Inc. (the Company) will make available to analysts and prospective investors a slide presentation. The slides summarize a presentation that Frederick Willetts, III, the Company's Chairman and President, will make at the America's Community Bankers Community Bank Investor Conference on May 4, 2006, in New York, New York. Pursuant to Regulation FD, the presentation materials are attached hereto as Exhibit 99.1 and incorporated herein by reference. Also attached to this Report as Exhibit 99.2, and incorporated herein by reference, is additional financial information for the quarter ending March 31, 2006 that the Company will make available to analysts and prospective investors.

**Item 9.01 Financial Statements and Exhibits.**

(d) Exhibits

<b>Number</b>	<b>Description</b>
99.1	Presentation Materials
99.2	Additional Financial Information

**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.

**COOPERATIVE BANKSHARES, INC.**

/s/ Todd L. Sammons

Todd L. Sammons

Senior Vice President and Chief Financial Officer

Date: May 4, 2006