FFLC BANCORP INC Form 8-K July 23, 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

July 23, 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)

(352) 787-3311

(Registrant's telephone number, including area code)

Item 9. Regulation FD Disclosure

Edgar Filing: FFLC BANCORP INC - Form 8-K

FFLC Bancorp, Inc. (NASDAQ NMS: FFLC), the holding company for First Federal Savings Bank of Lake County, today announced that it will join over 85 other community banks participating in the 2004 Keefe, Bruyette & Woods 5th Annual Community Bank Investor Conference in New York on July 27th, 28th and 29th. The Conference will be web cast on the KBW website, www.kbw.com.

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: July 23, 2004

By:	FFLC Bancorp Inc. /s/ Stephen T. Kurtz
Name: Title:	Stephen T. Kurtz President and Chief Executive Officer
By:	/s/ Paul K. Mueller
	Paul K. Mueller Executive Vice President and Chief Financial Officer