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Atlantic Coast Financial CORP

Form 8-K

November 06, 2012

**UNITED STATES** 

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 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): November 6, 2012

#### **ATLANTIC COAST FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

<u>Maryland</u> <u>001-35072</u> <u>65-1310069</u>

(I.R.S.

**Employer** 

(State or Other Jurisdiction (Commission

Identification

of Incorporation) File Number) No.)

10151 Deerwood Park Blvd, Building 200, Suite 100, Jacksonville, FL 32256

(Address of principal executive offices)

(800) 342-2824

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:

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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#### ITEM 2.02. RESULTS OF OPERATIONS AND FINANCIAL CONDITION.

On November 6, 2012, Atlantic Coast Financial Corporation issued a press release announcing financial results for the third quarter ended September 30, 2012. The full text of the press release is set forth in Exhibit 99.1.

The information in this Form 8-K and the attached Exhibit shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934 or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, except as shall be expressly set forth by specific reference in such filing.

#### ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS.

- (d) Exhibits.
  - 99.1 Press release dated November 6, 2012.

#### **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.

# ATLANTIC COAST FINANCIAL CORPORATION

Date: November 6, 2012 By: /s/ Thomas B. Wagers, Sr.

Thomas B. Wagers, Sr. Chief Financial Officer

(Duly Authorized Representative)

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## **EXHIBIT INDEX**

## **Exhibit**

Number Description of Exhibit(s)

99.1 Copy of press release issued by the Company on November 6, 2012.