

Ameris Bancorp
Form 8-K
November 08, 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

Ameris Bancorp

(Exact Name of Registrant as Specified in Charter)

Georgia
(State or Other Jurisdiction
of Incorporation)

001-13901
(Commission
File Number)

58-1456434
(IRS Employer
Identification No.)

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310 First Street, S.E., Moultrie, Georgia

(Address of Principal Executive Offices)

Registrant's telephone number, including area code: (229) 890-1111

31768

(Zip Code)

(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 (*see* General Instruction A.2. below):

- .. 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))

Item 8.01 Other Events.

On November 6, 2012, Ameris Bank (the Bank), the wholly-owned banking subsidiary of Ameris Bancorp, entered into a Purchase and Assumption Agreement (the Agreement) with Community & Southern Bank (CSB) that provides for the acquisition of the Bank 's Woodstock, Georgia branch and banking operations by CSB. Under the terms of the Agreement, CSB will assume approximately \$26.7 million in customer deposits and acquire approximately \$6.7 million in loans. CSB will pay a premium of 1% on the deposit liabilities assumed. The transaction, which is subject to the receipt of required regulatory approvals and the satisfaction of certain customary closing conditions, is expected to be completed during the first quarter of 2013.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Company has duly caused this Report to be signed on its behalf by the undersigned, thereunto duly authorized.

AMERIS BANCORP

By: /s/ Dennis J. Zember Jr.
Dennis J. Zember Jr.
Executive Vice President and Chief Financial Officer
(principal accounting and financial officer)

Dated: November 8, 2012