

COOPERATIVE BANKSHARES INC  
Form 8-K  
August 19, 2008

# 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): August 19, 2008

# COOPERATIVE BANKSHARES, INC.

(Exact name of registrant as specified in charter)

North Carolina  
(State or other jurisdiction

of incorporation)

0-24626  
(Commission File Number)

201 Market Street, Wilmington, North Carolina 28401

(Address of principal executive offices, including zip code)

56-1886527  
(IRS Employer

Identification No.)

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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)
- 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 7.01 Regulation FD Disclosure.**

Beginning August 19, 2008, Cooperative Bankshares, Inc. (the Company ) will make available to analysts and prospective investors a slide presentation that Frederick Willetts, III, the Company's President and Chief Executive Officer, will make at the 13th Annual Community Bank Conference hosted by Howe Barnes Hofer & Arnett, Inc. on Tuesday, August 19, 2008 in Chicago, Illinois. Pursuant to Regulation FD, the presentation materials are furnished with this Report as Exhibit 99.1.

**Item 9.01 Financial Statements and Exhibits.**

(d) Exhibits

<b>Number</b>	<b>Description</b>
99.1	Presentation Materials

**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: August 19, 2008