

COOPERATIVE BANKSHARES INC  
Form 8-K  
August 14, 2007

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# SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

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## FORM 8-K

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### 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 14, 2007

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# COOPERATIVE BANKSHARES, INC.

(Exact name of registrant as specified in charter)

North Carolina  
(State or other jurisdiction

0-24626  
(Commission File Number)

56-1886527  
(IRS Employer

of incorporation)

201 Market Street, Wilmington, North Carolina 28401

Identification No.)

(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)

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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:

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- .. 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 7.01 Regulation FD Disclosure.**

Beginning August 14, 2007, Cooperative Bankshares, Inc. (the Company) will make available to analysts and prospective investors a slide presentation that Todd L. Sammons, the Company's Senior Vice President and Chief Financial Officer, will make at the 12th Annual Community Bank Conference hosted by Howe Barnes Hoefer & Arnett, Inc. on August 14, 2007 in Chicago, Illinois. Pursuant to Regulation FD, the presentation materials are furnished with this Report as Exhibit 99.1 and incorporated herein by reference.

**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 14, 2007