AMERICAN RIVER BANKSHARES Form 8-K July 24, 2008

> UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, DC 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 reported) July 24, 2008

American River Bankshares

(Exact name of Registrant as Specified in Its Charter)

California

(State or Other Jurisdiction of Incorporation)

0-31525 68-0352144 (Commission File Number) (IRS Employer Identification No.)

 3100 Zinfandel Drive, Suite 450, Rancho Cordova, CA
 95670

 (Address of Principal Executive Offices)
 (Zip Code)

(916) 851-0123

(Registrant's Telephone Number, Including Area Code)

Check the appropriate box below if the Form 8-K is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- [ ] Written communication pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- [ ] Solicitation 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

On Tuesday, July 29, 2008, beginning at approximately 11:00 a.m. Eastern Time (8:00 a.m. Pacific Time), American River Bankshares Executive Vice President and Chief Financial Officer Mitchell Derenzo will give a presentation of the Company's business strategies and financial performance at the KBW Community Bank Investor Conference in New York City, NY.

Presentations will be webcast live at http://cc.talkpoint.com/KEEF001/072908a\_ak/ and will be available for 60 days following the event.

Item 9.01. Financial Statements and Exhibits.

(c) Exhibits

(99.1) Press Release dated July 24, 2008

## 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.

## AMERICAN RIVER BANKSHARES

/s/ Mitchell A. Derenzo

Mitchell A. Derenzo, Chief Financial Officer (Principal Accounting and Financial Officer)

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