

AMERICAN RIVER BANKSHARES
Form 8-K
August 17, 2010

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) August 17, 2010

American River Bankshares
(Exact name of Registrant as Specified in Its Charter)

California
(State or Other Jurisdiction of Incorporation)

0-31525
(Commission File Number)

68-0352144
(IRS Employer Identification No.)

3100 Zinfandel Drive, Suite 450, Rancho
Cordova, CA
(Address of Principal Executive Offices)

95670
(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))

Page 1 of Page 26
The Index to Exhibits is on Page 3

Item 7.01 Regulation FD Disclosure

On Tuesday, August 17, 2010, beginning at approximately 12:10 p.m. Pacific Time, American River Bankshares President and CEO David Taber, and Executive Vice President and Chief Financial Officer Mitchell Derenzo, will give a presentation of the Company's business strategies and financial performance at the Howe Barnes Hoefler & Arnett, Inc. Community Bank Conference in Chicago, IL.

Presentations will be webcast live at <http://www.wsw.com/webcast/howe2/amrb/> and will be available for 90 days following the live presentation.

Item 9.01. Financial Statements and Exhibits.

(c) Exhibits

(99.1) Investor Presentation dated August 17, 2010

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)

August 17, 2010

Page 2 of Page 26

INDEX TO EXHIBITS

| Exhibit No. | Description | Page |
|-------------|--|------|
| 99.1 | Investor Presentation of American River Bankshares dated August 17, 2010 | 4 |

Page 3 of Page 26
