

AMERICAN RIVER BANKSHARES
Form 8-K
October 13, 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) October 13, 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 4
The Index to Exhibits is on Page 3

Item 7.01: Regulation FD Disclosure

Registrant issued a press release October 13, 2010 announcing that David T. Taber, President and CEO, and Mitchell A. Derenzo, Executive Vice President and Chief Financial Officer, both of American River Bankshares, will lead a quarterly conference call to discuss third quarter 2010 financial results. The foregoing description is qualified by reference to the press release attached here to as Exhibit 99.1.

Item 9.01. Financial Statements and Exhibits.

(c) Exhibits

(99.1) Press release dated October 13, 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

October 13,
2010

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

Page 2 of Page 4

INDEX TO EXHIBITS

| Exhibit No. | Description | Page |
|-------------|---|------|
| 99.1 | Press release of American River Bankshares dated October 13, 2010 | 4 |

Page 3 of Page 4
