

AMERICAN COMMUNITY BANCSHARES INC  
Form 11-K  
June 30, 2006

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

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**Form 11-K**

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(Mark One)

**ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934 [NO FEE REQUIRED]**

For the fiscal year ended December 31, 2005

or

**TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934 [NO FEE REQUIRED]**

For the transition period from \_\_\_\_\_ to \_\_\_\_\_

Commission file number: \_\_\_\_\_

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A. Full title of the plan and the address of the plan, if different from that of the issuer named below:

**American Community Bancshares, Inc. 401(k) Plan**

B. Name of issuer of the securities held pursuant to the plan and the address of its principal executive office:

American Community Bancshares, Inc.,

4500 Cameron Valley Parkway, Suite 150,

Charlotte, North Carolina 28211

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The following financial statements and reports, which have been prepared pursuant to the requirements of the Employee Retirement Income Security Act of 1974, are filed as part of this Annual Report on Form 11-K:

Statement of Plan Assets as of December 31, 2005 and 2004

Statement of Income, Expenses and Transfers for 2005 and 2004

### SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Plan Administrator has duly caused this annual report to be signed on its behalf by the undersigned hereunto duly authorized.

#### **AMERICAN COMMUNITY BANCSHARES, INC. 401 (K) PLAN**

(Name of Plan)

Date: June 30, 2006

/s/ Dan R. Ellis, Jr  
(Signature)





































































































































