

GUARANTY BANCSHARES INC /TX/  
Form 8-K  
August 05, 2004

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**SECURITIES AND EXCHANGE COMMISSION**  
WASHINGTON, D.C. 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 event reported): August 4, 2004**

**GUARANTY BANCSHARES, INC.**

(Exact name of registrant as specified in its charter)

**Texas**  
(State or other jurisdiction of  
incorporation or organization)

**0-23113**  
(Commission File Number)

**75-1656431**  
(I.R.S. Employer  
Identification No.)

**100 West Arkansas**  
**Mount Pleasant, Texas**  
(Address of principal executive offices)

**75455**  
(Zip Code)

**Registrant's telephone number, including area code: (903) 572-9881**

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**Item 5. Other Events.**

On August 4, 2004, Guaranty Bancshares, Inc. publicly disseminated a press release announcing the opening of a new Guaranty Bond Bank location in Mt. Vernon, Texas. A copy of the press release is attached as Exhibit 99.1 and is incorporated herein by reference.

**Item 7. Financial Statements and Exhibits.**

Exhibits. The following materials are filed as exhibits to this Current Report on Form 8-K:

99.1 - Press Release issued by Guaranty Bancshares, Inc. dated August 4, 2004.

**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.

Dated: August 4, 2004

GUARANTY BANCSHARES, INC.

By: /s/ CLIFTON A. PAYNE

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Clifton A. Payne  
Senior Vice President and  
Chief Financial Officer

**EXHIBIT INDEX**

<b>Exhibit Number</b>	<b>Description</b>
99.1	Press Release issued by Guaranty Bancshares, Inc. dated August 4, 2004.