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FFLC BANCORP INC
Form 8-K
July 23, 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 and Exchange Act of 1934

July 23, 2004

(Date of earliest event reported)

FFLC BANCORP, INC.

(Exact name of registrant as specified in its charter)

FLORIDA

(State or other jurisdiction of incorporation)

000-22608

(Commission File Number)

59-3204891

(IRS Employer
Identification Number)

800 North Boulevard West, Post Office Box 490420, Leesburg, Florida 34749-0420

(Address of Principal Executive Offices)

(Zip Code)

(352) 787-3311

(Registrant's telephone number, including area code)

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Item 9. Regulation FD Disclosure

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FFLC Bancorp, Inc. (NASDAQ NMS: FFLC), the holding company for First Federal Savings Bank of Lake County, today announced that it will join over 85 other community banks participating in the 2004 Keefe, Bruyette & Woods 5th Annual Community Bank Investor Conference in New York on July 27th, 28th and 29th. The Conference will be web cast on the KBW website, www.kbw.com.

The full text of the press release is attached as Exhibit 99.1.

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.

Date: July 23, 2004

FFLC Bancorp Inc.
By: /s/ Stephen T. Kurtz

Name: Stephen T. Kurtz
Title: President and Chief Executive Officer

By: /s/ Paul K. Mueller

Name: Paul K. Mueller
Title: Executive Vice President and Chief
Financial Officer