

Ameris Bancorp  
Form 8-K  
November 15, 2012

**UNITED STATES**  
**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): November 15, 2012**

**Ameris Bancorp**

(Exact Name of Registrant as Specified in Charter)

**Georgia**  
(State or Other Jurisdiction  
of Incorporation)

**001-13901**  
(Commission  
File Number)

**58-1456434**  
(IRS Employer  
Identification No.)

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310 First Street, S.E., Moultrie, Georgia  
(Address of Principal Executive Offices)

Registrant's telephone number, including area code: (229) 890-1111

31768  
(Zip Code)

(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (*see* General Instruction A.2. below):

- .. Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- .. Soliciting 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))

Item 7.01. Regulation FD Disclosure.

On November 15, 2012, Edwin W. Hortman, Jr., President and Chief Executive Officer of Ameris Bancorp (the Company), and Dennis J. Zember Jr., Executive Vice President and Chief Financial Officer of the Company, gave a presentation to attendees at the Sandler O'Neill + Partners, L.P. 2012 East Coast Financial Services Conference in Aventura, Florida. A copy of the investor presentation materials is being furnished as an exhibit to this report and is incorporated by reference into this Item 7.01.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits.

99.1 Investor Presentation Materials

**SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Company has duly caused this Report to be signed on its behalf by the undersigned, thereunto duly authorized.

AMERIS BANCORP

By: /s/ Dennis J. Zember Jr.  
Dennis J. Zember Jr.  
Executive Vice President and Chief Financial  
Officer

Dated: November 15, 2012

**EXHIBIT INDEX**

| Exhibit No. | Exhibit                         |
|-------------|---------------------------------|
| 99.1        | Investor Presentation Materials |