

ATLANTIC COAST FEDERAL CORP  
Form 8-K/A  
August 10, 2010  
**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

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**FORM 8-K/A**

**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 2, 2010

**ATLANTIC COAST FEDERAL CORPORATION**

(Exact name of Registrant as specified in its charter)

<u>Federal</u>	<u>000-50962</u>	<u>59-3764686</u>
		(I.R.S.
		Employer
(State or Other Jurisdiction	(Commission	Identification
of Incorporation)	File Number)	No.)

505 Haines Avenue, Waycross, Georgia 31501

(Address of principal executive offices)

(800) 342-2824

Registrant's telephone number, including area code

Not Applicable

(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:

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))

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ITEM DEPARTURE OF DIRECTORS OR CERTAIN OFFICERS; ELECTION OF DIRECTORS;  
5.02. APPOINTMENT OF CERTAIN OFFICERS; COMPENSATORY ARRANGEMENTS OF CERTAIN  
OFFICERS.

On August 6, 2010, Atlantic Coast Federal Corporation (the "Company") announced the appointment of G. Thomas Frankland to the Company's Board of Directors. In describing his prior experience, the fact that Mr. Frankland served first as the Chief Financial Officer of CNB Florida Bancshares, as well as its Chief Operating Officer later, was omitted. The description of Mr. Frankland's experience is corrected in its entirety below.

Formerly a partner with the international accounting firm PriceWaterhouseCoopers, his diverse background includes experience in many key corporate areas, including financial services, venture capital, mergers and acquisitions, and strategic planning and execution. Since 2006, he has served on the executive committee of Springboard Capital LLC, a Jacksonville-based venture capital fund focused on early-stage financing opportunities for emerging companies. From 1998 to 2006, he was Chief Financial Officer and later Chief Operating Officer of CNB Florida Bancshares and subsequently Chief Operating Officer at Mercantile Bank, both in Jacksonville and the latter being a unit of The South Financial Group. The South Financial Group acquired CNB Florida Bancshares in 2004.

ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS.

(d) Exhibits.

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**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.

ATLANTIC COAST FEDERAL  
CORPORATION

Date: August 10, 2010 By: /s/ Robert J. Larison, Jr.  
Robert J. Larison, Jr.  
President and Chief Executive Officer  
(Duly Authorized Representative)