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ATLANTIC COAST FEDERAL CORP
Form 8-K/A
January 25, 2007

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

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): November 8, 2006

ATLANTIC COAST FEDERAL CORPORATION

(Exact name of Registrant as specified in its charter)

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

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

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On November 8, 2006, Atlantic Coast Bank (the "Bank") entered into non-qualified Supplemental Retirement Agreements with Jon C. Parker, Sr., Senior Vice President and Chief Financial Officer of Atlantic Coast Federal Corporation and the Bank and Carl W. Insel, Executive Vice President of the Bank. Technical amendments were subsequently made to the agreements. The amended agreements of Messrs. Parker and Insel are attached as Exhibits 10.1 and 10.2, respectively, to this Current Report on Form 8-K/A.

ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS.

- (A) FINANCIAL STATEMENTS OF BUSINESSES ACQUIRED: None
- (B) PRO FORMA FINANCIAL INFORMATION: None
- (C) SHELL COMPANY TRANSACTIONS: None
- (D) EXHIBITS:

Exhibit 10.1: Supplemental Retirement Agreement of Jon C. Parker, Sr.
Exhibit 10.2: Supplemental Retirement Agreement of Carl W. Insel

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: January 25, 2007

By: /s/ Robert J. Larison, Jr.

Robert J. Larison, Jr.
President and Chief Executive Officer
(Duly Authorized Representative)