

COOPERATIVE BANKSHARES INC

Form 8-K

February 11, 2008

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): February 11, 2008

COOPERATIVE BANKSHARES, INC.

(Exact name of registrant as specified in charter)

North Carolina
(State or other

0-24626
(Commission

56-1886527
(IRS Employer

jurisdiction of

File Number)

Identification No.)

incorporation)

201 Market Street, Wilmington, North Carolina 28401

(Address of principal executive offices, including zip code)

Registrant's telephone number, including area code: (910) 343-0181

Not Applicable

(Former name or former address, if changed since last report)

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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 7.01 Regulation FD Disclosure.

Beginning February 11, 2008, Cooperative Bankshares, Inc. (the Company) will make available to analysts and prospective investors a slide presentation that Frederick Willetts, III, the Company's President and Chief Executive Officer, will make at the Southeast 2008 SuperCommunity Bank Conference on Monday, February 11, 2008 in Atlanta, Georgia. Pursuant to Regulation FD, the presentation materials are furnished with this Report as Exhibit 99.1.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

Number	Description
99.1	Presentation Materials

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.

COOPERATIVE BANKSHARES, INC.

/s/ Todd L. Sammons

Todd L. Sammons

Senior Vice President and Chief Financial Officer

Date: February 11, 2008