

AMERICAN RIVER BANKSHARES
Form 8-K
May 21, 2010

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, DC 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 reported) May 20, 2010

American River Bankshares
(Exact name of Registrant as Specified in Its Charter)

California
(State or Other Jurisdiction of Incorporation)

0-31525
(Commission File Number)

68-0352144
(IRS Employer Identification No.)

3100 Zinfandel Drive, Suite 450, Rancho Cordova, CA
(Address of Principal Executive Offices)

95670
(Zip Code)

(916) 851-0123
(Registrant's Telephone Number, Including Area Code)

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

- Written communication pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Solicitation 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))

Page 1 of page 21
The Index to Exhibits is on Page 3

Item 7.01 Regulation FD Disclosure

On Thursday, May 20, 2010, beginning at approximately 3:00 p.m. Pacific Time, American River Bankshares will give a presentation of the Company's business strategies and financial performance at their Annual Shareholders Meeting in Rancho Cordova, CA.

Item 9.01. Financial Statements and Exhibits.

(c) Exhibits

(99.1) Shareholder Presentation dated May 20, 2010

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.

AMERICAN RIVER BANKSHARES

May 20, 2010

/s/ Mitchell A. Derenzo
Mitchell A. Derenzo, Chief Financial Officer
(Principal Accounting and Financial Officer)

INDEX TO EXHIBITS

Exhibit No.	Description	Page
99.1	Shareholder Presentation of American River Bankshares dated May 20, 2010	4