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) August 2, 2006

Vision Bancshares, Inc.

(Exact name of registrant as specified in its charter)

Alabama (State or other jurisdiction

000-50719 (Commission File Number) 63-1230752 (IRS Employer

of incorporation)

Identification No.)

2200 Stanford Road, Panama City, FL (Address of principal executive offices)

32405 (Zip Code)

Registrant s telephone number, including area code (251) 967-4212

(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 (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))

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Item 7.01 Regulation FD Disclosure

On August 2, 2006, Vision Bancshares, Inc. issued a press release announcing it results of operations for the three-month period ended June 30, 2006.

Item 9.01 Financial Statements and Exhibits

(c) Exhibits

99.1 Vision Bancshares, Inc. Press Release dated August 2, 2006

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SIGNATURE

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, thereto duly authorized.

Dated: August 4, 2006

VISION BANCSHARES, INC.

/s/ William E. Blackmon By: William E. Blackmon Its: Chief Financial Officer