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BANCORP INC -K , 2004		
	SECURITIES AND EXCHANGE	E COMMISSION
	Washington, D.C.	20549
	FORM 8-K	
	CURRENT REPOR	RT
	Pursuant to Section 13 or Securities and Exchange	
May 10, 2004	Securities and Exchange	
	Securities and Exchange	e Act of 1934
(Date of earlie	Securities and Exchange	e Act of 1934 INC.
(Date of earlie	Securities and Exchange est event reported) FFLC BANCORP, 1	e Act of 1934 INC. cified in its charter)
(Date of earlie	Securities and Exchange est event reported) FFLC BANCORP, 1	INC cified in its charter)
(Date of earlie	Securities and Exchange est event reported) FFLC BANCORP, 1	INC cified in its charter)

(352) 787-3311

(Registrant's telephone number, including area code)

Item 9. Regulation FD Disclosure

FFLC Bancorp, Inc. (Nasdaq: FFLC) announced that it will participate in the

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2004 America's Community Bankers Community Bank Investor Conference in New York on May 10th through May 11, 2004. The Conference will feature presentations from over 20 community banks which comprise the America's Community Bankers NASDAQ Stock Index, and will be web cast on the ACB website, www.acbankers.org.

The full text of the press release is attached as Exhibit 99.1.

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.

Date: May 10, 2004

FFLC Bancorp Inc.
By: /s/ Stephen T. Kurtz

Name: Stephen T. Kurtz

Title: President and Chief Executive Officer

By:

/s/ Paul K. Mueller

Name: Paul K. Mueller

Title: Executive Vice President and Chief

Financial Officer