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EVANS BANCORP INC
Form 8-K
February 20, 2003

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 Event Reported): February 19, 2003

EVANS BANCORP, INC.

New York	0-18539	16-1332767
(State or Other Jurisdiction of Incorporation)	(Commission File Number)	(I.R.S. Employer Identification Number)
14-16 North Main Street, Angola, New York		14006
(Address of Principal Executive Offices)		(Zip Code)
Registrant's telephone number, including area code	(716) 549-1000	

ITEM 5. OTHER EVENTS

Evans Bancorp, Inc. is filing herewith a press release issued on February 19, 2003 which is included herein. This press release was issued to announce a semi-annual dividend, approved by the Board of Directors, to be paid on the Company's common outstanding stock.

ITEM 7. FINANCIAL STATEMENT AND EXHIBITS

The following exhibit is included herein:

99.1 February 19, 2003 Press Release

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the

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registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

EVANS BANCORP, INC.

By: /s/ James Tilley

James Tilley, President

February 19, 2003