EFFECTIVE AUGUST 23RD, 2004

UNITED STATES

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

Pursuant to Section 13 OR 15(d) of

CURRENT REPORT

The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) April 8, 2005

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.)

2201 West 1st Street Gulf Shores, Alabama (Address of principal executive offices)

36542 (Zip Code)

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

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

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 8.01 Other Events

On April 8, 2005, Vision Bancshares, Inc. issued a press release announcing a stock split.

Item 9.01 Financial Statements and Exhibits

99.1 Press Release dated April 8, 2005.

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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: April 11, 2005

VISION BANCSHARES, INC.

/s/ William E. Blackmon

By: William E. Blackmon Its: Chief Financial Officer