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UNION BANKSHARES INC Form 8-K

October 27, 2004

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): October 26, 2004

(Exact name of registrant as specified in its charter)

UNION BANKSHARES, INC.

(State or other jurisdiction (Commission (IRS Employer of incorporation) File Number) Identification Number)
Vermont 001-15985 03-0283552

(Address of principal executive offices)

20 Main St., P.O. Box 667 (Zip Code) Morrisville, VT 05661-0667

Registrant's telephone number, including area code: (802) 888-6600

(Former name or former address, if changed since last report) $\label{eq:normalized} \text{Not applicable}$

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:

- [] Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- [] Soliciting materials 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))

Item 2.02: Results of Operations and Financial Condition

As provided in General Instruction B.2 to Form 8-K, the information furnished in this Item 2.02 and in Exhibit 99.1 hereto shall not be deemed filed for purposes of Section 18 of the Securities and Exchange Act of 1934, as amended, nor shall it be deemed incorporated by reference in any filing with the Securities and Exchange Commission, except as shall be expressly provided by specific reference in such filing.

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On October 26, 2004, Union Bankshares, Inc. mailed its Third Quarter unaudited report to shareholders, a copy of which is furnished with this Form 8-K as Exhibit 99.1, presenting information concerning our results of operations and financial condition for our year to date and third quarter ended, September 30, 2004 and the declaration of a dividend.

Item 7.01: Regulation FD Disclosure

The following Exhibit, referred to in Item 2.02 of the Report is furnished, not filed; herewith:

c) Exhibits:

99.1 Union Bankshares, Inc. Third Quarter Report to shareholders mailed October 26, 2004

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.

Union Bankshares, Inc.

October 26, 2004 /s/ Marsha A. Mongeon

Marsha A. Mongeon, Chief Financial

Officer

October 26, 2004 /s/ Kenneth D. Gibbons

Kenneth D. Gibbons, President/Chief

Executive Officer

EXHIBIT INDEX

99.1 Union Bankshares, Inc., Third Quarter Report to shareholders mailed October 26, 2004.