

UNITED SECURITY BANCSHARES  
Form 8-K  
October 14, 2004

**UNITED STATES  
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: October 13, 2004**

**UNITED SECURITY BANCSHARES**

(Exact name of registrant as specified in its chapter)

**CALIFORNIA**  
(State or other jurisdiction  
of incorporation)

**000-32897**  
(Commission  
File Number)

**91-2112732**  
(IRS Employer  
Identification No.)

**1525 E. Shaw Ave, Fresno, California 93710**

(Address of principal executive offices)

Registrant's telephone number: **(559) 248-4943**

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:

- Written communications pursuant to Rule 425 under the Securities Act

- o Soliciting material pursuant to Rule 14a-12 under the Exchange Act
  
  - o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act
  
  - o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act
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**Item 8.01. Other Events.**

On October 12, 2004, United Security Bancshares issued a press reporting its financial results for the quarter ended September 30, 2004. A copy of such press release is attached, and incorporated herein by reference as Exhibit 99.1.

**Item 9.01. Exhibits.**

(c) Exhibits

99.1 Press Release dated October 12, 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.

Date: October 13, 2004

/S/ Kenneth L. Donahue  
Senior Vice President and  
Chief Financial Officer