

Lake Shore Bancorp, Inc.  
Form 8-K  
February 12, 2013

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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

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FORM 8-K

CURRENT REPORT  
PURSUANT TO SECTION 13 OR 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934

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Date of report (Date of earliest event reported): February 12, 2013

LAKE SHORE BANCORP, INC.  
(Exact name of registrant as specified in its charter)

|  |                                       |   |
|--|---------------------------------------|---|
| United States<br>(State or other jurisdiction of<br>incorporation) | 000-51821<br>(Commission File Number) | 20-4729288<br>(IRS Employer Identification No.) |
|--|---------------------------------------|---|

31 East Fourth Street, Dunkirk, NY 14048  
(Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (716) 366-4070

Not Applicable  
(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:

- 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))



Item 7.01 Regulation FD Disclosure

Representatives of Lake Shore Bancorp, Inc. will be attending the Sterne Agee Financial Institutions Investor Conference on Tuesday and Wednesday, February 12 and 13, 2013.

A copy of a “Fact Sheet” to be distributed at the conference is attached as Exhibit 99 and is being furnished to the SEC and shall not be deemed “filed” for any purpose.

Item 9.01 Financial Statements and Exhibits

(d) Exhibits

Exhibit 99 – Lake Shore Bancorp, Inc.’s Fact Sheet

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Company has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

LAKE SHORE BANCORP, INC.

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|--------|-------------------------|
| By:    | /s/ Rachel A. Foley     |
| Name:  | Rachel A. Foley         |
| Title: | Chief Financial Officer |

Date: February 12, 2013

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