

FIRST PACTRUST BANCORP INC

Form 8-K

September 13, 2010

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SECURITIES AND EXCHANGE COMMISSION  
Washington, DC 20549

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FORM 8-K

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CURRENT REPORT

Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): September 13, 2010

FIRST PACTRUST BANCORP, INC.  
(Exact name of Registrant as specified in its Charter)

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Maryland  
(State or other jurisdiction  
of incorporation)

000-49806  
(Commission File No.)

04-3639825  
(IRS Employer  
Identification No.)

610 Bay Boulevard, Chula Vista, California  
(Address of principal executive offices)

91910  
(Zip Code)

Registrant's telephone number, including area code: (619) 691-1519

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N/A

(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))

Item 7.01 Regulation FD Disclosure

Investor presentation material of First PacTrust Bancorp, Inc. is being furnished herewith as Exhibit 99.1 and is incorporated herein by reference.

Item 9.01 – Financial Statements and Exhibits

(d) Exhibits:

99.1 Investor Presentation Material

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 thereunto duly authorized.

FIRST PACTRUST BANCORP, INC.

Date: September 13, 2010

By:

/s/ James P. Sheehy

James P. Sheehy

Executive Vice President, Secretary and  
Treasurer

EXHIBIT INDEX

Exhibit No.	Description
99.1	Investor Presentation Material

