

Oak Ridge Financial Services, Inc.  
Form 8-K  
November 05, 2008

**UNITED STATES**  
**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): November 3, 2008**

**Oak Ridge Financial Services, Inc.**

(Exact name of registrant as specified in its charter)

**North Carolina**  
(State or other jurisdiction

of incorporation)

**000-52640**  
(Commission File Number)

**2211 Oak Ridge Road**

**P.O. Box 2**

**20-8550086**  
(IRS Employer

Identification No.)

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**Oak Ridge, North Carolina 27310**

**(Address of principal executive offices)**

**Registrant's telephone number, including area code: (336) 644-9944**

**(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 2.02 Results of Operations and Financial Condition

On November 3, 2008, Oak Ridge Financial Services, Inc. issued a press release to announce its earnings for the quarter ended September 30, 2008.

Item 9.01 Financial Statements and Exhibits

Exhibit 99.1 Press Release dated November 3, 2008.

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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: November 4, 2008

OAK RIDGE FINANCIAL SERVICES, INC.

By: /s/ Ronald O. Black  
Ronald O. Black  
President and CEO

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EXHIBIT INDEX

<b>Exhibit No.</b>	<b>Description</b>
99.1	Press Release dated <b>November 3, 2008</b>

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