

# CORNERSTONE BANCSHARES INC

## FORM 8-K (Unscheduled Material Events)

Filed 12/18/2003 For Period Ending 12/16/2003

Address	4154 RINGGOLD RD CHATTANOOGA, Tennessee 37412-416
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CIK	0001038773
Fiscal Year	12/31

# 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): December 16, 2003

## CORNERSTONE BANCSHARES, INC.

(Exact name of registrant as specified in its charter)

Tennessee  
-----  
(State of Incorporation)

000-30497  
-----  
(Commission File No.)

62-1175427  
-----  
(IRS Employer  
Identification No.)

5319 Highway 153,  
Chattanooga, Tennessee 37343  
(Address of principal executive offices)

(423) 385-3000  
(Registrant's telephone number,  
including area code)

-----  
(Former name or former address, if changed since last report.)

**Item 5. Other Events.**

On December 16, 2003, the Registrant issued a press release reporting the authorization by the Board of Directors to issue an annual \$.10 cash dividend to all shareholders of record December 29, 2003 with a payment date of January 26, 2004.

**Item 7. Financial Statements and Exhibits.**

(c) Exhibits

99.1 Press release dated December 16, 2003 reporting the declaration of a cash dividend.

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.

**CORNERSTONE BANCSHARES, INC.**

Date: December 16, 2003

By: \_\_\_\_\_

Nathaniel F. Hughes,  
President and  
Chief Financial Officer

**EXHIBIT INDEX**

Exhibit No. -----	Description -----
99.1	Press release dated December 16, 2003 reporting the declaration of a cash dividend.

## Cornerstone Bancshares, Inc. Announces Cash Dividend

HIXSON, Tenn., Dec. 16 /PRNewswire-FirstCall/ -- Cornerstone Bancshares, Inc. (OTC Bulletin Board: CSBQ) today announced the following:

Cornerstone Bancshares, Inc. Board of Directors announced its first dividend since inception. The dividend \$.10 a share was announced as an annual dividend and was declared due to the Company's success in 2003 and the positive outlook the Company has for 2004. The dividend will be issued to shareholders of record as of December 29, 2003, and will be paid January 26, 2004.

Cornerstone Bancshares, Inc. is a one-bank holding company serving the Chattanooga, Tennessee MSA with 4 branches and \$180 million in assets specializing in business financial services.

SOURCE Cornerstone Bancshares, Inc.

-0- 12/16/2003 /CONTACT: Frank Hughes, President & CFO, Cornerstone Community Bank,  
+1-423-385-3009, of fax, +1-423-385-3100, or fhughes@cscb-chatt.com/ /Web site: <http://www.cscbank.com> /  
(CSBQ)

CO: Cornerstone Bancshares, Inc.

ST: Tennessee

IN: FIN

SU: DIV

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**End of Filing**

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