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GREENE COUNTY BANCSHARES INC

Form 8-K

November 21, 2003

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

Date of Report (Date of earliest event reported): November 21, 2003

GREENE COUNTY BANCSHARES, INC.  
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(Exact name of Registrant as specified in its charter)

Tennessee ----- (State or Other Jurisdiction of Incorporation)	0-14289 ----- (Commission File Number)	62-1222567 ----- (I.R.S. Employer Identification No.)
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100 North Main Street, Greeneville, Tennessee 37743-4992  
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(Address of principal executive offices)

(423) 639-5111  
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Registrant's telephone number, including area code

Not Applicable  
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(Former Name or former address, if changed since last report)

Item 9. Regulation FD Disclosure

On November 21, 2003, Greene County Bancshares, Inc. (the "Company") completed its acquisition of Gallatin, Tennessee-based Independent Bankshares Corporation. The Company also announced that Independent's wholly-owned subsidiary banks, First Independent Bank and Rutherford Bank and Trust, were subsequently merged with the Company's wholly-owned subsidiary bank, with Greene County Bank as the surviving entity. Further information is set forth in the attached press release contained in Exhibit 99.1 hereto.

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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.

GREENE COUNTY BANCSHARES, INC.

Date: November 21, 2003

By: /s/ R. Stan Puckett

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R. Stan Puckett  
Chairman of the Board and  
Chief Executive Officer  
(Duly Authorized Representative)

EXHIBIT INDEX

Exhibit Number -----	Description of Exhibit(s) -----
99.1	Copy of press release issued by the Company on November 21, 2003.