LAKE SHORE BANCORP, INC. Form 8-K November 28, 2018	
UNITED STATES	
SECURITIES AND EXCHANGE COMMISS	SION
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 26, 2018
LAKE SHORE BANCORP, inc.	
(Exact name of registrant as specified in its ch	arter)
United States (State or other jurisdiction of incorporation)	000-51821 20-4729288 (Commission (IRS Employer Identification No.) File Number)
31 East Fourth Street, Dunkirk, NY 14048	
(Address of principal executive offices) (Zip C	Code)
Registrant's telephone number, including area	code: (716) 366-4070
Not Applicable	
(Former name or former address, if changed si	ince last report)
Check the appropriate box below if the Form 8 the registrant under any of the following provides	8-K filing is intended to simultaneously satisfy the filing obligation of sions:
[] Written communications pursuant to Rul	e 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))
Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).
Emerging growth company
If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 8.01Other Events.

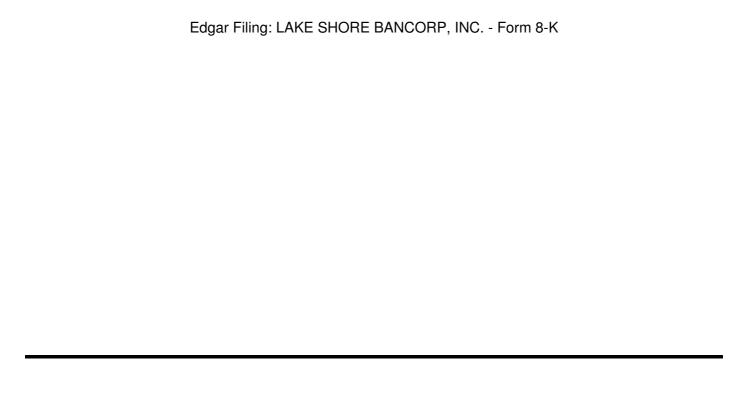
On November 26, 2018, Lake Shore Savings Bank (the "Bank"), the wholly-owned subsidiary of Lake Shore Bancorp, Inc. (the "Company"), filed an application with the Office of the Comptroller of the Currency seeking approval to convert the Bank's charter from a federal savings bank to a national bank under the name "Lake Shore Bank, National Association." The Bank's conversion to a national bank charter will enable it to engage in business activities authorized for national banks, including establishing deposit and account relationships with New York municipalities and other public entities. Currently, under New York law, municipalities and public entities in New York may not deposit funds with either state- or federally-chartered savings banks. In connection with the Bank's charter conversion, the Company and Lake Shore, MHC (the "MHC"), the majority stockholder of the Company, have filed applications seeking approval from the Board of Governors of the Federal Reserve System to become bank holding companies. In order to become bank holding companies, the Company and the MHC will be required to eliminate their federal charters, and will reincorporate as a Maryland corporation and a Delaware non-stock corporation, respectively. After the Bank's charter conversion and the Company's reincorporation in Maryland, the Company will remain in the public mutual holding company structure with the same stock ownership percentages that existed prior to the charter conversions.

A copy of the press release	announcing the Bank's	s filing of the	charter convers	ion application	is included	as exhibit
99.1 to this report and is inc	corporated herein by re	eference.				

Item 9.01Financial Statements and Exhibits.

(d)Exhibits

99.1 Press Release of Lake Shore Bancorp, Inc. dated November 28, 2018.



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.

By: /s/ Rachel

A. Foley

Name: Rachel A.

Foley

Title: Chief

Financial Officer and

Treasurer

Date: November 28, 2018