COPE CARYN D

Form 5

January 24, 2005

## FORM 5

### **OMB APPROVAL**

3235-0362

January 31,

#### OMB UNITED STATES SECURITIES AND EXCHANGE COMMISSION Number: Washington, D.C. 20549 Check this box if no longer subject to Section 16. ANNUAL STATEMENT OF CHANGES IN BENEFICIAL Form 4 or Form

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5 obligations may continue. See Instruction 1(b).

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

Reported Form 4

30(h) of the Investment Company Act of 1940

**OWNERSHIP OF SECURITIES** 

Transactions Reported

1. Name and Address of Reporting Person * COPE CARYN D		Sym <sup>°</sup> COl						5. Relationship of Reporting Person(s) to Issuer  (Check all applicable)			
(Last)	(First) (M	iddle) 3. St. (Mor	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2004			_	Director 10% Owner Selow) below) Below)				
2508 GUNS	TER ROAD							Chie	f Credit Officer		
(Street)			4. If Amendment, Date Original Filed(Month/Day/Year)					6. Individual or Joint/Group Reporting			
								(chec	k applicable line)	1	
	MERY, AL 36	7' \					P	erson	More than One Re	eporting	
(City)	(State) (	Zip)	Table I - Noi	n-Deriva	tive Secu	rities	Acqui	red, Disposed of	f, or Beneficial	ly Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)		Code	action	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		
					Amount	or (D)	Price	(Instr. 3 and 4)			
Common Stock	Â	Â	Â		Â	Â	Â	25,981	D	Â	
Preferred Securities, Colonial Capital Trust IV	Â	Â	Â		Â	Â	Â	600	D	Â	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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SEC 2270 (9-02)

# Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amo Underlying Secu (Instr. 3 and 4)	
					(A)	(D)	Date Exercisable	Expiration Date	Title	An or Nu of
Stock Option (right to buy)	\$ 21.45	Â	Â	Â	Â	Â	12/28/2005(1)	12/28/2014	Common Stock	10
Incentive Stock Option (right to buy)	\$ 11.5313	Â	Â	Â	Â	Â	12/30/1999(2)	12/30/2008	Common Stock	1:
Incentive Stock Option (right to buy)	\$ 10.5	Â	Â	Â	Â	Â	12/30/2000(2)	12/30/2009	Common Stock	20
Incentive Stock Option (right to buy)	\$ 12.54	Â	Â	Â	Â	Â	06/18/2001	06/18/2011	Common Stock	4
Incentive Stock Option (right to buy)	\$ 14.81	Â	Â	Â	Â	Â	12/28/2002(3)	12/28/2011	Common Stock	5
Incentive Stock Option (right to buy)	\$ 11.75	Â	Â	Â	Â	Â	12/30/2004(4)	12/30/2012	Common Stock	12
Non-Qualified Stock Option (right to buy)	\$ 11.75	Â	Â	Â	Â	Â	12/30/2003(5)	12/30/2012	Common Stock	3
Incentive Stock Option (right to buy)	\$ 17.28	Â	Â	Â	Â	Â	12/23/2004(6)	12/23/2013	Common Stock	8
Non-Qualified Stock Option (right to buy)	\$ 17.28	Â	Â	Â	Â	Â	12/23/2004	12/23/2013	Common Stock	1

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## **Reporting Owners**

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

COPE CARYN D 2508 GUNSTER ROAD MONTGOMERY, ALÂ 36111

 $\hat{A}$   $\hat{A}$   $\hat{A}$  Chief Credit Officer  $\hat{A}$ 

Signatures

Caryn D. Cope 01/24/2005

\*\*Signature of Date

Reporting Person

## **Explanation of Responses:**

- \* If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Options vest in 5 equal installments, 20% annually beginning one year from the date of grant. (0% vested)
- (2) Options vest in 5 equal installments, 20% annually beginning one year from the date of grant. (100% vested)
- (3) Options vest in 5 equal installments, 20% annually beginning one year from the date of grant. (60% vested)
- (4) 2,860 options vest on 12/30/2004. The remaining options vest in three equal installments, annually, on 12/30/2005, 12/30/2006, and 12/30/2007.
- (5) 3,200 options vest one year from the grant date. The remaining 340 options vest on 12/30/2004. (100% vested)
- (6) 534 options vest one year from the date of grant. The remaining 8,000 options vest in four equal installments, beginning on 12/23/2005.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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