COPE CARYN D

Form 5

January 24, 2005

## FORM 5

Transactions Reported

Trust IV

### OMB APPROVAL

#### OMB UNITED STATES SECURITIES AND EXCHANGE COMMISSION 3235-0362 Number: Washington, D.C. 20549 Check this box if January 31, Expires: no longer subject 2005 to Section 16. Estimated average ANNUAL STATEMENT OF CHANGES IN BENEFICIAL Form 4 or Form burden hours per **OWNERSHIP OF SECURITIES** 5 obligations response... 1.0 may continue. See Instruction Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, 1(b). Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section Reported 30(h) of the Investment Company Act of 1940 Form 4

1. Name and AccOPE CARY	Symbol COLC					5. Relationship of Reporting Person(s) to Issuer  (Check all applicable)				
(Last) 2508 GUNS		(Month)	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2004				Director 10% Owner Specify Officer (give title Other (specify below) Chief Credit Officer			
2500 GEND	(Street)		4. If Amendment, Date Original 6 Filed(Month/Day/Year)				6. Individual or Joint/Group Reporting  (check applicable line)			
							_X_ Form Filed by One Reporting Person Form Filed by More than One Reporting Person			
(City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned										
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)		Date, if Transaction Acquired (A) or Code Disposed of (D) (Instr. 8) (Instr. 3, 4 and 5)  (A) or		))	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)			
Common Stock	Â	Â	Â	Â	Â	Â	25,981	D	Â	
Preferred Securities, Colonial Capital	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)	Number		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

Â Chief Credit Officer Â

**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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