FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB APPROVAL
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. *See* Instruction 1(b).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

(Print or Ty	pe Response	s)																
1. Name an MCGEE		Reporting Pe	rson*							ading Sy RP /DE		C]	5. Relatio		orting Perso		er	
100 NOR 02		(First) ON STREE	(Middle) Γ, NC1-007-23-		te of Ear 2/2006		Tran	sactio	n (M	onth/Day	y/Year)		X Office	er (give title bel Prs Gll	ol Cons Sml	Other (specify Bus Bkg	below)	
CHADI	OTTE 202	(Street)		4. If A	Amendn	nent,	Date	Origin	nal Fi	iled(Mont	n/Day/Yea	r)	_X_ Form fi	ual or Joint/O led by One Repo led by More than	orting Person		ble Line)	
(City	OTTE 282	(State)	(Zip)			Ta	ıble I	- Non	-Der	ivative:	Securiti	es Acq	uired, Disp	osed of, or I	Beneficially	Owned		
1.Title of S (Instr. 3)	ecurity		2. Transaction Date (Month/Day/Year)	any	eemed tion Dat h/Day/Y	ĺ	Cod (Inst	ransac e er. 8)	etion V	4. Secu (A) or I (Instr. 3	Oisposed 6, 4 and (A) or	of (D)	Beneficion Reported (Instr. 3	nt of Securitially Owned I Transaction and 4)	Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Common	Stock		02/02/2006					(1)		819	D	\$ 43.4	13 006			D		
Common	Common Stock												1,173.4	1,173.49		I	Thrift Trust	
Common Stock												30,166	0,166		I	McGee Rev Family Trust		
Reminder:	Report on a s	separate line fo	or each class of secur	Deriva	tive Sec	urit	ies Ac	equire	Pers cont the f	sons whatained ifform dis	no resp n this f splays	orm ai a curre	re not req ently valid ally Owned	ction of inf uired to res I OMB conf	spond unle	ess	1474 (9-02)	
1. Title of Derivative Security (Instr. 3) Price of Derivative Security		3. Transaction 3A. Deemed		ite, if	4. Γransact Code	5. Number of		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. An Un Sec	Title and nount of derlying curities str. 3 and	(Instr. 5) B C F R T (I		Owners Form of Derivat Security Direct (or Indir	Beneficia Ownershi (Instr. 4) D) ect			
					Code	V	(A)		Date Exe		Expirat Date	ion Tit	Amount or Number of Shares					

Reporting Owners

			Relationships	
Reporting Owner Name / Address	Director	10% Owner	Officer	Other
MCGEE LIAM E 100 NORTH TRYON STREET NC1-007-23-02 CHARLOTTE 28255			Prs Glbl Cons Sml Bus Bkg	

Signatures

Liam E. McGee/Roger C. McClary POA	02/03/2006
**Signature of Reporting Person	Date

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).
- Disposition of shares to the issuer to satisfy the tax withholding obligation associated with the vesting of restricted stock which is exempt under Rule 16b-3(e).

Note: File three copies of this Form, one of which must be manually signed. If space 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.