FORM	4
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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).

(Print or Type Perponses)

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

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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 Type Responses)	*	2. I	J T: -1			1 1		5 Relationship of Reporting Per	son(s) to Issi	ier		
1. Name and Address of Ro GIFFORD CHARLES	2. Issuer Name a BANK OF AN			0.		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) _X_ Director10% Owner						
(Last) (100 NORTH TRYON	First) (Middle) STREET	3. Date of Earlies 12/07/2007	t Transact	ion (N	/Ionth/Day/	Year)		Officer (give title below) Other (specify below)				
رہ CHARLOTTE, NC 23	3255	4. If Amendment,	Date Orig	ginal 1	Filed(Month/I	Day/Year)	6. Individual or Joint/Group Filing(Check Applicable Line) _X_Form filed by One Reporting Person Form filed by More than One Reporting Person				
· · · · ·	State) (Zip)	T	able I - No	on-De	erivative Se	curitie	es Acqu	lired, Disposed of, or Beneficial	ly Owned			
1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)		Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	Ownership Form:	Beneficial		
		(Month/Day/Year)	Year) Code V Amount (D) Price (Instr. 3 and 4)		Direct (D) or Indirect (I) (Instr. 4)	Ownership (Instr. 4)						
Common Stock	12/20/2007		G	V	3,498	D	\$0	359,176	D			
Common Stock	12/21/2007		G	V	25,000	D	\$0	334,176 ⁽¹⁾	D			
Common Stock	12/07/2007		G	V	44,880 (2)	А	\$ 0	829,469	D			
Common Stock	12/07/2007		G	V	466,795 (<u>3)</u>	D	\$ 0	362,674	D			
Common Stock	12/07/2007		G	v	44,880 (2)	D	\$ 0	0	I	By spouse Anne		
Common Stock								1,090.02	I	As Custodia: for Children		

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

Persons who respond to the collection of information SEC 1474 (9-02) contained in this form are not required to respond unless the form displays a currently valid OMB control number.

 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

 (a.g., pute college waves of the securities)

	(e.g., puts, calls, warrants, options, convertible securities)														
1. Title of	2.	3. Transaction	3A. Deemed	4.		5.		6. Date Exer	cisable	7. Tit	le and	8. Price of	9. Number of	10.	11. Nature
Derivative	Conversion	Date	Execution Date, if	Transacti	on	Numl	ber	and Expirati	on Date	Amou	unt of	Derivative	Derivative	Ownership	of Indirect
Security	or Exercise	(Month/Day/Year)	any	Code		of		(Month/Day	/Year)	Unde	rlying	Security	Securities	Form of	Beneficial
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)		Deriv	ative			Secur	rities	(Instr. 5)	Beneficially	Derivative	Ownership
	Derivative					Secur	rities			(Instr	. 3 and		Owned	Security:	(Instr. 4)
	Security					Acqu	ired			4)			0	Direct (D)	
						(A) 0							1	or Indirect	
						Dispo							Transaction(s)		
						of (D	· · · · · · · · · · · · · · · · · · ·						(Instr. 4)	(Instr. 4)	
						(Instr	· · · ·								
					4, and 5)		15)								
											Amount				
								Date	Expiration		or				
								Exercisable	*	Title	Number				
								Excicisable	Date		of				
				Code	V	(A)	(D)				Shares				

Reporting Owners

	Relationships						
Reporting Owner Name / Address	Director	10% Owner	Officer	Other			

Signatures

 Charles K. Gifford/Roger C. McClary POA
 12/27/2007

 **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).
- (1) Reflects a decrease in shares beneficially owned of two shares to correct a rounding difference.
- (2) Transfer by reporting person's spouse into a joint account with reporting person.
- (3) Represents two separate gifts to a family limited liability company in which the reporting person has only a non-voting membership interest and to a GRAT with respect to which the reporting person is not the trustee.

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.