FORM 4	4
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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

1. Name and Address o NEIL COTTY	2. Issuer Name a BANK OF AN					5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director10% Owner						
100 NORTH TRY	3. Date of Earliest Transaction (Month/Day/Year) 07/07/2010						X_Officer (give title below)Other (specify below) Chief Accounting Officer					
CHARLOTTE, NC	4. If Amendment, Date Original Filed(Month/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					
(City)	(State)	(Zip)	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned									
1.Title of Security (Instr. 3)				3. Transac Code (Instr. 8) Code		4. Securi (A) or Di (Instr. 3, Amount	isposed	of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Beneficial Ownership	
Common Stock		07/07/2010		S <mark>(1)</mark>		5,000	D	\$ 14.50	27,399	D		
Common Stock									43,473	I	By Revocable Trust	
Common Stock									3,056.81	Ι	Thrift Trust	

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

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SEC 1474 (9-02)

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

(e.g., puts, calls, warrants, options, convertible securities)															
1. Title of	2.	3. Transaction	3A. Deemed	4.		5. 6		6. Date Exercisable		7. Title and		8. Price of	9. Number of	10.	11. Nature
Derivative	Conversion	Date	Execution Date, if	Transacti	ion	Number a		and Expirati	on Date	Amount of		Derivative	Derivative	Ownership	of Indirect
Security	or Exercise	(Month/Day/Year)	any	Code		of ((Month/Day	Year) Underlying		rlying	Security	Securities	Form of	Beneficial
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)		Derivative			Securities		(Instr. 5)	Beneficially	Derivative	Ownership	
	Derivative				Securities		(Instr. 3 and			Owned	Security:	(Instr. 4)			
	Security				Acquired (A) or				4)			Following	Direct (D)		
												Reported	or Indirect		
				Disposed							Transaction(s)	(I)			
					of (D) (Instr. 3,							(Instr. 4)	(Instr. 4)		
							· · · ·								
						4, and 5)									
											Amount				
								Date	Expiration		or				
								Exercisable		Title	Number				
								LACICISADIC	Date		of				
				Code	V	(A)	(D)				Shares				

Reporting Owners

Reporting Owner Name / Address	Relationships							
	Director	10% Owner	Officer	Other				
NEIL COTTY 100 NORTH TRYON STREET CHARLOTTE, NC 28255			Chief Accounting Officer					

Signatures

Neil Cotty/Roger C. McClary POA	07/08/2010	
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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) Sale of shares in accordance with a written plan established April 20, 2010 pursuant to the requirements of Rule 10b5-1 under the Securities Exchange Act of 1934, as amended.

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.