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Form 4													
FORM Check thi if no long subject to Section 10 Form 4 or Form 5 obligation may conti	obligations may continue. See Instruction See									Sind3235-0283Number:January 31Expires:2009Estimated averageburden hours perresponse0.5			
(Print or Type R	Responses)												
1. Name and A GOOD LYN	ddress of Reporting F JN J	Symbol	Name and			ng	5. Relationship of Reporting Person(s) to Issuer						
(Last)	(First) (M	liddle)	3. Date of Earliest Transaction					(Check all applicable)					
526 S. CHU	(Month/Day/Year) 02/26/2009					Director 10% Owner X Officer (give title Other (specify below) Grp Exec & Pres Comm Bus							
CHARIOT	(Street) TE, NC 28202		ndment, Da hth/Day/Year)	-	l		 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)	Tabl	e I - Non-D	erivative	Secur	ities Acq	uired, Disposed of	, or Beneficial	ly Owned			
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deen Execution any (Month/E	n Date, if	3. Transactic Code (Instr. 8) Code V	4. Securin n(A) or Di (Instr. 3, Amount	spose	d 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)				
Common Stock	02/26/2009			F	1,764	D	\$ 13.78	58,587	D				
Common Stock								4,327	I	By 401(k)			
Common Stock								3,987	Ι	By Spouse			

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

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number.

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	Conversion(Month/Day/Year)Execution Date,or ExerciseanyPrice of(Month/Day/Year)Derivative		Code	TransactionNumber Code of						8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secur Bene Owne Follo Repo Trans (Instr	
						Code '	V (A) (D		ate kercisable	Expiration Date	Title	Amount or Number of Shares		
	Reporting Owners													
Reporting	Owner Neme	Addross			Relation									
	Reporting		Auuress	Director	r 10% Owner	Officer				Other				
	526 S. CH	DOD LYNN J 6 S. CHURCH STREET IARLOTTE, NC 28202					Grp Exec & Pres Comm Bus							
	Signa	tures												
/s/ David S. Maltz, attorney-in-fact Lynn J.				03/02/20	09									
		<u>**</u> Signature of	Reporting Per	son		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).

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.