Edgar Filing: STILWELL CRAIG G - Form 4

STILWELL	CRAIG G										
Form 4											
July 10, 2012	2										
FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION								OMB APPROVAL			
	UNITEDS		ITIES Al hington,			NGE (COMMISSION	OMB Number:	3235-0287		
Check thi if no long subject to Section 10 Form 4 or	er STATEM										
Form 5 obligation may conti <i>See</i> Instru 1(b).	inue. Section 17(a		ility Hold	ing Com	pany	Act of 1934, Act of 1935 or Section of 1940					
(Print or Type R	Responses)										
STILWELL CRAIG G Symbol			Name and OLDING			g	5. Relationship of Reporting Person(s) to Issuer				
(1	(Einst) (M			-	[00]		(Che	ck all applicable	e)		
(Mon			3. Date of Earliest Transaction Month/Day/Year) 07/09/2012				Director 10% Owner N Officer (give title Other (specify below) below) below) EVP Retail Banking				
	(Street) 4. If Amen Filed(Mont						6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person				
CROSS LAN	NES, WV 25313							More than One Ro			
(City)	(State) (Z	Zip) Table	e I - Non-Do	erivative S	Securi	ties Ace	quired, Disposed o	of, or Beneficial	lly Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3.4. SecuritiesTransactionAcquired (A) orCodeDisposed of (D)(Instr. 8)(Instr. 3, 4 and 5)(A))	Securities Beneficially Owned	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
Common Stock			Code V	Amount	or (D)	Price	(Instr. 3 and 4) 1,486.3386 (1)	I	by 401(k) Plan & Trust		
Common Stock	07/09/2012		М	2,000	А	\$ 28	33,471	D			

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

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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 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. Transacti Code (Instr. 8)	onof Do Secu Acqu (A) o Disp (D)	rities uired or osed of r. 3, 4,	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option to Buy	\$ 28	07/09/2012		М		2,000	(2)	02/25/2013	Common Stock	2,000
Stock Option to Buy	\$ 33.9						(2)	02/24/2014	Common Stock	10,000
Stock Option to Buy	\$ 31.32						(3)	02/24/2015	Common Stock	5,000
Stock Option to Buy	\$ 36.9						12/21/2005	12/20/2015	Common Stock	5,000
Stock Option to Buy	\$ 39.34						(4)	02/27/2017	Common Stock	10,000
Stock Option to Buy	\$ 40.88						03/26/2013	03/25/2018	Common Stock	3,000
Stock Option to Buy	\$ 28.15						03/25/2014	03/24/2019	Common Stock	3,000
Stock Option to Buy	\$ 32.09						02/26/2015	02/25/2020	Common Stock	3,000
Stock Option to Buy	\$ 35.09						03/30/2016	03/29/2021	Common Stock	3,000
Stock Option to Buy	\$ 35.39						03/28/2017	03/27/2022	Common Stock	3,234

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Reporting Owners

Reporting Owner Name / Address	Relationships							
	Director	10% Owner	Officer	Other				
STILWELL CRAIG G 25 GATEWATER ROAD CROSS LANES, WV 25313			EVP Retail Banking					
Signatures								
Victoria A. Faw, attorney-in-fact	07/10/2012							
**Signature of Reporting Person		Date						
Evaluation of Poenoncoci								

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) Includes shares acquired pursuant to the Company's 401(k) Plan & Trust during the fiscal year in transactions exempt from 16b under old Rule 16a8(b). Share totals are reported as of the 12/31/2011 valuation date.
- (2) Option awards are subject to value vesting and vest only when the stock achieves certain target thresholds. All options awarded pursuant to this grant have achieved their target thresholds and are vested.
- (3) Options will vest and become exerciseable in five separate installments as follows: 1,000 on 2/25/2006; 1,000 on 2/25/2007; 1,000 on 2/25/2009; $1,000 \text{ on$
- (4) Options will vest and become exerciseable in two separate installments as follows: 5,000 on 2/28/2011; and 5,000 on 2/28/2012. All options awarded pursuant to this grant have vested.

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.