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STILWELL	CRAIG G										
Form 4											
May 31, 201										PROVAL	
FORM	4 UNITED	STATES		RITIES A shington,			NGE C	OMMISSION	OMB OMB Number:	3235-0287	
Check thi					2.0.20				Expires:	January 31,	
if no longer subject to Section 16. Form 4 or Form 5 Eiled pursuant to S				SECUR	ITIES				Estimated a burden hour response		
obligation may cont <i>See</i> Instru 1(b).	^{1s} Section 17	(a) of the	Public Ut		ling Con	ipany	y Act of	e Act of 1934, 1935 or Section 0	n		
(Print or Type F	Responses)										
STILWELL CRAIG G Sy				Name and			-	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
(Last)	(First)	(Middle)	3. Date of	Earliest Tra	ansaction			(Check	k all applicable)	
(Mor				Ionth/Day/Year) 5/29/2013				Director 10% Owner X Officer (give title Other (specify below) EVP Retail Banking			
				nendment, Date Original Ionth/Day/Year)				 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person 			
CROSS LA	NES, WV 2531	3						Form filed by M Person	Iore than One Re	porting	
(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 D (Month/Day/Yea)		ate 2A. Deemed r) Execution Date, if any (Month/Day/Year)		3.4. Securities AcquiredTransaction(A) or Disposed of (D)Code(Instr. 3, 4 and 5)(Instr. 8)				Securities Beneficially	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		
				Code V	Amount	(A) or (D)	Price	Transaction(s) (Instr. 3 and 4)			
Common Stock	05/29/2013			М	5,000	А	\$ 31.32	40,702	D		
Common Stock	05/29/2013			F	3,925	D	\$ 39.9	36,777	D		
Common Stock								1,539.8656 (1)	Ι	by 401(k) Plan & Trust	

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form (9-02)

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displays a currently valid OMB control 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	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	Code	5. Number out Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		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	\$ 31.32	05/29/2013		М		5,000	(2)	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						(3)	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
Stock Option to Buy	\$ 37.74						02/27/2018	02/26/2023	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	05	5/31/2013						
<u>**</u> 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) 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 12/31/2012 valuation date.
- (2) 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 2/25/2007; 1,000 on 2/25/2009; $1,000 \text{ on$
- 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.