OGILVIE DONALD G Form 4 February 25, 2003

Form 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, DC 20549

OMB APPROVAL
OMB Number:
3235-0287
Expires: January 31,

2005

[] Check box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See instructions 1(b).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public 0.5
Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

Estimated average burden hours per response. . .

1. Name a Ogilvie, D				d Ticker or Tr porated (M		6. Relationsh Issuer	6. Relationship of Reporting Person(s) to Issuer					
(Last) (First) (Middle) c/o American Bankers Assoc. 1120 Connecticut Ave., N.W.				S. ication er of ting Pers ntity tary)	4. Statement for Month/Day/Year 02/24/2003			_X_ Director Owner Officer (g				
Washingt	(Street)				5. If Amend Original (M		•	(Check Application (Check Applic	7. 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)	Table I - Non-Derivative Securities Acq Owner							- · · · · · · · · · · · · · · · · · · ·			
. Title of ecurity nstr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Y	'ear)	3. Transa Code (Instr. 8		or Disposed of (D) (Instr. 3, 4 and 5) Se On Fo		5. Amount of Securities Beneficially Owned Following Reported	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
				Code	٧	Amount	(A) or (D)	Price	Transactions (Instr. 3 and 4)			
ommon tock	02/24/2003			Α		667	Α	0	10,650	D		

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

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 control number.

(Over) SEC 1474 (9-02)

FORM 4 (continued) Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/ Day/Year)	3A. Deemed Execution Date, if any (Month/ Day/Year)	4. Transactior Code (Instr. 8)	5. Number of 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)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)
								(111511.4)	

^{*} If the form is filed by more than one reporting person, see Instructions 4(b)(v).

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		Code	٧	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
22.51/sh	02/24/2003	A		10,000		02/24/2007	02/24/2013	Common Stock	10,000	22.51/sh	18,074	D

Explanation of Responses:

	Intentional misstatements or omissions of facts constitute Federal Criminal Violations.	/s/	02/24/2003	
	See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).	**Signature of Reporting Person Donald G. Ogilvie	Date	

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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