FORM 4

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

## **UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

| <b>STATEMENT</b> | <b>OF CHANGES</b> | IN BENEFICIAL | <b>OWNERSHIP</b> |
|------------------|-------------------|---------------|------------------|

OMB APPROVAL

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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 of Reporting Person*  FAIRBANK RICHARD D  (Last) (First) (Middle)  1680 CAPITAL ONE DRIVE |  |      |                         |   | er Name and Tick ITAL ONE  of Earliest Transa /2008      | FINA  | NČI                          | AL CO                                |           | heck all ap  X Direct  X Offi beloo                 | ationship of Reporting Person(s) to Issuer ck all applicable)  Director 10% Owner  Officer (give title below) the Chairman, CEO and President |  |  |  |  |
|---|--|------|-------------------------|---|--|---|------------------------------|--------------------------------------|-----------|---|---|--|--|--|--|
| (Street)  MCLEAI  (City)  |  |      | 22102<br>Zip)           | 4. If An  | 4. If Amendment, Date of Original Filed (Month/Day/Year) |   |                              |                                      |           |   |   | ividual or Joint/Group Filing (Check Applicable  Form filed by One Reporting Person  Form filed by More than One Reporting  Person |  |  |  |
|   |  | Tab  | le I - Non-Dei          | ivative S   | ecurities Acc  | uired,  | Dis                          | posed o                              | f, or Ben | eficia  | lly Owr   | ned  |  |  |  |
| Da  |  | Date | nsaction<br>h/Day/Year) | 2A. Deemed<br>Execution Date,<br>if any<br>(Month/Day/Year) | 3.<br>Transaction<br>Code (Instr.<br>8)                  |   | 4. Securit<br>Disposed<br>5) | (A) or Price                         |           | d Secu<br>Bene<br>Own<br>Repo<br>Tran               | mount of<br>urities<br>eficially<br>ned Following<br>orted<br>nsaction(s)   | 6. Ownership<br>Form: Direct<br>(D) or Indirect<br>(I) (Instr. 4)  | 7. Nature<br>of Indirect<br>Beneficial<br>Ownership<br>(Instr. 4)  |  |  |
| Common  | Stock <sup>(1)(2)</sup>  |      | 04/                     | 17/2008   |  | S   |                              | 100                                  | (D)       | \$48.   |   | r. 3 and 4)  | D  |  |  |
| Common  |  |      |                         | 17/2008   |  | S   |                              | 100                                  | D         | \$48.   |   | ,454,069   | D  |  |  |
| Common  |  |      |                         | 17/2008   |  | S   |                              | 200                                  | D         | \$48.   | _   | ,453,869   | D  |  |  |
| Common  |  |      |                         | 17/2008   |  | S   |                              | 100                                  | D         | \$48.   | _   | ,453,769   | D  |  |  |
| Common  | Stock <sup>(1)</sup>   |      | 04/                     | 17/2008   |  | S   |                              | 100                                  | D         | \$48.   | 79 2  | ,453,669   | D  |  |  |
| Common  | Stock <sup>(1)</sup>   |      | 04/                     | 17/2008   |  | S   |                              | 100                                  | D         | \$48  | .8 2  | ,453,569   | D  |  |  |
| Common  | Stock <sup>(1)</sup>   |      | 04/                     | 17/2008   |  | S   |                              | 400                                  | D         | \$48.   | 82 2  | ,453,169   | D  |  |  |
| Common  | Stock <sup>(1)</sup>   |      | 04/                     | 17/2008   |  | S   |                              | 100                                  | D         | \$48.   | 83 2  | ,453,069   | D  |  |  |
| Common  | Stock <sup>(1)</sup>   |      | 04/                     | 17/2008   |  | S   |                              | 100                                  | D         | \$48.   | 84 2  | ,452,969   | D  |  |  |
| Common  | Stock <sup>(1)</sup>   |      | 04/                     | 17/2008   |  | S   |                              | 200                                  | D         | \$48.   | 85 2  | ,452,769   | D  |  |  |
| Common  | Stock <sup>(1)</sup>   |      | 04/                     | 17/2008   |  | S   |                              | 200                                  | D         | \$48.   | 86 2  | ,452,569   | D  |  |  |
| Common  | Stock <sup>(1)</sup>   |      | 04/                     | 17/2008   |  | S   |                              | 200                                  | D         | \$48.   | 88 2  | ,452,369   | D  |  |  |
| Common  | Stock <sup>(1)</sup>   |      | 04/                     | 17/2008   |  | S   |                              | 100                                  | D         | \$48.   | 91 2  | ,452,269   | D  |  |  |
| Common  | Stock <sup>(1)</sup>   |      | 04/                     | 17/2008   |  | S   |                              | 100                                  | D         | \$48.   | 92 2  | ,452,169   | D  |  |  |
| Common  | Stock <sup>(1)</sup>   |      | 04/                     | 17/2008   |  | S   |                              | 200                                  | D         | \$48.   | 95 2  | ,451,969   | D  |  |  |
| Common  | Stock <sup>(1)</sup>   |      | 04/                     | 17/2008   |  | S   |                              | 200                                  | D         | \$48.   | 98 2  | ,451,769   | D  |  |  |
| Common  | Stock <sup>(1)</sup>   |      | 04/                     | 17/2008   |  | S   |                              | 100                                  | D         | \$49  | 9 2   | ,451,669   | D  |  |  |
| Common  | Stock <sup>(1)</sup>   |      | 04/                     | 17/2008   |  | S   |                              | 100                                  | D         | \$49.   | 08 2  | ,451,569   | D  |  |  |
| Common  | Stock <sup>(1)</sup>   |      | 04/                     | 17/2008   |  | S   |                              | 100                                  | D         | \$49.   | 14 2  | ,451,469   | D  |  |  |
| Common  | Stock <sup>(1)</sup>   |      | 04/                     | 17/2008   |  | S   |                              | 100                                  | D         | \$49.   | 16 2  | ,451,369   | D  |  |  |
| Common  | Stock <sup>(1)</sup>   |      | 04/                     | 17/2008   |  | S   |                              | 100                                  | D         | \$49.   | 22 2  | ,451,269   | D  |  |  |
| Common  | Stock <sup>(1)</sup>   |      | 04/                     | 17/2008   |  | S   |                              | 200                                  | D         | \$49.   | 26 2  | ,451,069   | D  |  |  |
| Common Stock  |  |      |                         |   |  |   |                              |                                      | 107,502   | I   | By<br>Fairbank<br>Morris  |  |  |  |  |
|   |  | Ta   |                         |   | urities Acqui<br>ls, warrants,                           |   |                              |                                      |           |   | Owne  | d  |  |  |  |
| 1. Title of<br>Derivative<br>Security<br>(Instr. 3)   | 2. 3. Transaction 3A. Deemed Conversion Date Execution Date, or Exercise (Month/Day/Year) if any |      | 4.<br>Transaction       | 5. Number of  | 6. Date E<br>Expiration                                  | Date Exercisable and piration Date onth/Day/Year)  Output  Date Exercisable and A A A A A A A A A A A A A A A A A A A |                              | 7. Title and Amount of Securities Se |           | 8. Price of<br>Derivative<br>Security<br>(Instr. 5) |   | Ownership<br>Form:<br>Direct (D)<br>or Indirect<br>(I) (Instr. 4)  | 11. Nature<br>of Indirect<br>Beneficial<br>Ownership<br>(Instr. 4) |  |  |

|                              |                            | Та                     | ble II - Deriva<br>(e.g., p                | 1                       |           |          |                   | ired, Disp<br>options,                |                  |               | or i               | y Owned                    |                            |                            |               |
|------------------------------|----------------------------|------------------------|--|-------------------------|-----------|----------|-------------------|---------------------------------------|------------------|---------------|--------------------|----------------------------|----------------------------|----------------------------|---------------|
| 1. Title of                  | 2.<br>Conversion           | 3. Transaction         | 3A. Deemed                                 | <b>€</b> .ode<br>Transa | V         | (5A)Nu   | m(150e)r          | Date<br>6xDatesEblero<br>Expiration D |                  | 7itletle      | ef<br>aSolodares   | 8. Price of                | 9. Number of               | 10.<br>Ownership           | 11. Nature    |
| ESeptantation                | of Elespisas               | e(\$Month/Day/Year)    | if any                                     | Code (                  | Instr.    | Deriv    |                   | (Month/Day/                           | (ear)            | Securit       | ies                | Security                   | Securities                 | Form:                      | Beneficial    |
| (Instr. 3)<br>1. This transa | Price of<br>chon was execu | ited pursuant to a tra | (Month/Day/Year)<br>ding plan entered into | by the                  | Reporti   | Secu     | rities<br>on on I | February 1, 200                       | 7, in accordan   | Underl        | ying<br>10b5-1     | (Instr. 5)<br>under the Se | Beneficially               | Direct (D),<br>or Indirect | Ownership     |
|                              |                            |                        | erivative transactions                     |                         |           |          |                   |                                       |                  |               |                    |                            |                            |                            | . (111511. 4) |
| Remarks                      |                            |                        |  |                         | _         | Dispo    |                   |                                       |                  | and 4)        |                    |                            | Reported<br>Transaction(s) |                            |               |
| "Form 4 of 4"                |                            | ı                      |  | l                       |           | (Instr   |                   | ı                                     | l                | I             | ı                  |                            | (Instr. 4)                 | l                          | I             |
| 1011114014                   |                            | 1                      | I I  | I                       |           | and 5    | )                 | ı                                     |                  | 1             |                    |                            | ı                          | I                          | I             |
|                              |                            |                        |  |                         |           |          |                   | i i                                   | / <u>s/</u>      | <u>Tange</u>  | <u>la S. Rich</u>  | <u>iter (POA)</u>          | . 04/18/200                | I<br>IR                    |               |
|                              |                            |                        |  |                         |           |          |                   | l                                     | <u>on</u>        | file fo       | r Richard          | D. Fairba                  | <u>nk</u>                  | <u>u</u><br>I              |               |
|                              |                            |                        |  |                         |           |          |                   | <b> </b>                              | ** \$            | l<br>Signatur | e <b>Number</b> or | ing Person                 | Date                       |                            |               |
| Reminder: R                  | eport on a se              | parate line for each   | class of securities                        | boennoefic              | iaylly ov | vnyasydd | in <b>ec</b> otly | Date<br>DEXECUTISATUVE                | Expiration `Date | Title         | of Shares          |                            |                            |                            |               |

<sup>\*</sup> If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

<sup>\*\*</sup> Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).