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

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#### UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB APPROVAL OMB Number: 3235-0287 Estimated average burden hours per response... 0.5

### STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

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 R SEITZ PETER A	2. Issuer Name and UNION BANKS			<b>e</b> ,		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner						
P. O. BOX 446	(First)		3. Date of Earliest Transaction (Month/Day/Year) 03/21/2005						XOfficer (give title below)  Other (specify below)    Executive Vice President			
(Street) BOWLING GREEN, VA 22427			4. If Amendment, D	ate Original	Filed	(Month/Day	/Year)	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)	Table I - Non-Derivative Securities Acc					ties Acqu	uired, Disposed of, or Beneficially Owned			
1.Title of Security (Instr. 3)		2. Transaction Date (Month/Day/Year)	Execution Date, if any	3. Transaction Code4. Securities Acquired (A) or Disposed of (D) (Instr. 8)(Instr. 8)(Instr. 3, 4 and 5)		of (D)	Transaction(s)	7. Nature of Indirect Beneficial				
			(Month/Day/Year)	Code	v	Amount	(A) or (D)	Price		Direct (D) or Indirect (I) (Instr. 4)	Ownership (Instr. 4)	
Common Stock, \$2 P	ar Value	03/21/2005		Р		15		\$ 32.31 (1)	238	D		

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 SEC 1474 (9-02) in this form are not required to respond unless the form 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)

		 (6,	.g., puis,	Can	s, wa	1 ants	s, options, conv	ertible securit	ies)		-			
1. Title of Derivative Security (Instr. 3)	Conversion	 Execution Date, if	Code	)	5. Numl of Deriv Secur Acqu (A) o Dispo of (D (Instr 4, and	ber vative rities ired r osed ) :. 3,	5. Date Exercisable and Expiration Date 7. Title and Month/Day/Year) Securities (Instr. 3 and		ng 4)	Derivative Security (Instr. 5)	Derivative Securities Beneficially Owned Following Reported Transaction(s)	Ownership Form of Derivative Security: Direct (D) or Indirect	Beneficial	
			Code	v	(A)			Expiration Date	Title	Amount or Number of Shares				
Employee Stock Options Vest @ 700 shares/year	\$ 33.98						01/29/2005		Common Stock, \$2 Par Value			1,000	D	

## **Reporting Owners**

	Relationships							
Reporting Owner Name / Address	Director	10% Owner	Officer	Other				
SEITZ PETER A P. O. BOX 446 BOWLING GREEN, VA 22427			Executive Vice President					

### Signatures

Peter A. Seitz	04/06/2005
Signature of Reporting Person	Date

# **Explanation of Responses:**

- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Voluntary purchase by Administrator of the DRIP/SPP.

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.

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