FORM 4

(Drint or Type D

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

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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 o NEAL JOHN C	2. Issuer Name and UNION BANKS			•••		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner							
(Last)	(First)		3. Date of Earliest Transaction (Month/Day/Year) 10/21/2005						XOfficer (give title below) Other (specify below) EVP Other (specify below)				
(Street)			4. If Amendment, D	ate Original	Filed	(Month/Day	/Year)	6. Individual or Joint/Group FilingCheck 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 Acq					ies Acqu	uired, Disposed of, or Beneficially Owned				
1.Title of Security (Instr. 3)		2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	(Instr. 8)	ion V	4. Securi (A) or D (Instr. 3, Amount	isposed	of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Beneficial Ownership		
Common stock, \$2	par value	10/21/2005		Р		4	А	\$ 41 <u>(1)</u>	10,657	D			
Common stock, \$2	par value								428	I	Custodian for children		

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)														
Security	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if	4. Transact Code	tion	5. Num of	ber vative rities uired or osed 0) r. 3,	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying		Derivative Security (Instr. 5)	Derivative Security Instr. 5) Beneficially Owned Following Reported Transaction(s)	Ownership Form of Derivative Security: Direct (D) or Indirect	Beneficial
				Code	V	(A)		Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Employee stock options vest @ 800 shares/year	\$ 20.125							01/22/1999	01/22/2008	Common stock, \$2 par value			4,000	D	
Employee Stock Options Vest @234 shares/year								02/20/2001		Common stock, \$2 par value	1,170		5,170	D	
Employee stock options vest @ 300 shares/year	\$ 12.8125							01/25/2002		Common stock, \$2 par value	-		6,670	D	

Employee stock options vest @500 shares/year				01/02/2003	01/02/2012	Common stock, \$2 par value	2,500	9,170	D	
Employee stock options vest @500 shares/year	\$ 27.87			01/23/2004	01/23/2013	Common stock, \$2 par value	2,500	11,670	D	
Employee stock option vest @ 500 shares/year				01/29/2005	01/29/2014	Common stock, \$2 par value	2,500	14,170	D	

Reporting Owners

	Relationships							
Reporting Owner Name / Address	Director	10% Owner	Officer	Other				
NEAL JOHN C			EVP					

Signatures

John C. Neal	10/26/2005
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) (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.

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