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(Print or Type Pesponses)

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

(Print or Type Responses)											
1. Name and Address of COX CADER B I	2. Issuer Name an CAPITAL CIT			<i>c</i> .		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director 10% Owner					
(Last) 11991 RIVERVIE	(First) W ROAD	(Middle)	3. Date of Earliest 08/17/2004	Transactio	n (M	onth/Day/	Year)		Officer (give title below)	Other (specify l	below)
CAMILLA, GA 3	4. If Amendment, 1	Date Origin	nal Fi	led(Month/	Day/Yea	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 Acquired, Disposed of, or Beneficially Owned								
(Instr. 3) Date		Date (Month/Day/Year)	Execution Date, if	Code (Instr. 8)	v	(A) or D	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) (A) or Amount (D) Price		5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	Form:	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock		08/17/2004		Р		438 <u>(1)</u>	А	\$ 38.28	14,477.272 ⁽²⁾	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

SEC 1474 (9-02)

contained 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)															
	Title of				4.		5.		6. Date Exer		7. Tit			9. Number of		11. Nature
D	erivative	Conversion	Date	Execution Date, if	Transacti	ion	Numł	ber	and Expirati	on Date	Amo	unt of	Derivative	Derivative	Ownership	of Indirect
Se	ecurity	or Exercise	(Month/Day/Year)	any	Code		of		(Month/Day	/Year)	Unde	rlying	Security	Securities	Form of	Beneficial
(In	nstr. 3)	Price of		(Month/Day/Year)	(Instr. 8)		Deriv	ative			Secur	rities	(Instr. 5)	Beneficially	Derivative	Ownership
		Derivative					Secur	ities			(Instr	. 3 and		Owned	Security:	(Instr. 4)
		Security					Acqu	ired			4)			Following	Direct (D)	
							(A) o	r						Reported	or Indirect	
							Dispo							Transaction(s)		
							of (D)							(Instr. 4)	(Instr. 4)	
							(Instr	· · ·								
							4, and	15)								
												Amount				
									D. (т · .:		or				
										Expiration	Title	Number				
									Exercisable	Date		of				
					Code	V	(A)	(D)				Shares				

Reporting Owners

	Relationships							
Reporting Owner Name / Address	Director	10% Owner	Officer	Other				
COX CADER B III 11991 RIVERVIEW ROAD CAMILLA, GA 31730	Х							

Signatures

 Cader B. Cox, III
 08/17/2004

 **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) These shares of common stock were purchased in 2004 under the Company's 1996 Director Stock Purchase Plan and were exempt from the short-swing profit liability provisions of Section 16 pursuant to Rule 16b-(3) promulgated thereunder.
- (2) Includes 64.83 shares of common stock that were purchased in 2004 under the Company's 1996 Dividend Reinvestment Plan and were exempt from the reporting and shortswing liability provisions of Section 16 pursuant to Rule 16a-11 promulgated thereunder.

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.