FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Check this box if no longer subject to Section 16. Form 4 or Form 5	STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP
obligations may continue. See	
Instruction 1(b).	Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934

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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

Name and Address of Reporting Person* Zink Gerard J									ker or Trac INC [E				eck all applic Directo	10% Owne		vner			
(Last) 2000 DAN	(First) (Middle) NIEL ISLAND DRIVE					3. Date of Earliest Transaction (Month/Day/Year) 11/09/2007									Officer (give title below) Senior VP of Custor		Other (specify below) mer Support		
(Street)	Street) CHARLESTON SC 29492				4. If	4. If Amendment, Date of Original Filed (Month/Day/Year)									Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting				
(City)	(State) (Zip)												Person						
		Ta	ble I - No	n-Deriv	ative	Sec	curitie	es Ac	quired,	Dis	posed of	f, or Ben	eficiall	y Owned					
Date				Date	ate Month/Day/Year)			2A. Deemed Execution Date, if any (Month/Day/Year)			Code (Instr.		i (A) or : 3, 4 and	Beneficia Owned F	es ally following	Form	: Direct Indirect str. 4)	7. Nature of Indirect Beneficial Ownership	
									Code	v	Amount	(A) or (D)	Price	Reported Transaction(s) (Instr. 3 and 4)				(Instr. 4)	
Common Stock 11/0					/2007				F		158(1)	D	\$27.2	44,362			D		
			Table II -								osed of, onvertib			Owned					
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	e (Month/Day/Yea	3A. Deen Executio if any (Month/D	n Date,	4. Transa Code (8)		5. Number 6		6. Date Exercisable Expiration Date (Month/Day/Year)			7. Title and Am of Securities Underlying Derivative Sec (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number derivative Securities Beneficial Owned Following Reported Transactio (Instr. 4)	Ownersi Form: Direct (I or Indire (I) (Instr.	Ownership	Beneficial Ownership t (Instr. 4)	
					Code	v	(A)	(D)	Date Exercisab	ole I	Expiration Date	Title	Amount or Number of Shares						
Stock Appreciation Right	\$26.75								11/09/200	9 ⁽²⁾	11/10/2011	Common Stock	24,774		24,774	4	D		
Stock Option (Right to Buy)	\$5.44								(3)		12/17/2012	Common Stock	7,154		7,154	ļ	D		
Stock						_	1												

Explanation of Responses:

- 1. Represents shares forfeited to the company in connection with the satisfaction of tax liabilities incurred upon the vesting of restricted stock.
- 2. 100% of the stock appreciation right vests three years from the date of grant, subject to continued employment, and shall be settled in stock at time of exercise.
- 3. The option vests in four equal annual installments beginning on 12/17/2003.
- 4. Represents a stock appreciation right which vests in four equal annual installments beginning on November 6, 2008, subject to continued employment, and shall be settled in stock at time of exercise.

Remarks:

/s/ Timothy V. Williams, Attorney-in-Fact

11/13/2007

** Signature of Reporting Person

Date

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

- * 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).

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.