McDonald Andy Form 4 March 01, 2013

FORM 4

OMB APPROVAL

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

OMB Number: 3235-0287

Check this box if no longer subject to Section 16. Form 4 or January 31, Expires: 2005

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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, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

30(h) of the Investment Company Act of 1940

1(b).

Stock

Form 5

obligations

may continue.

See Instruction

(Print or Type Responses)

1. Name and A McDonald A	ddress of Reporting Pe Andy	Symbol	Name and Ticker or Tradin MBIA BANKING SYST	Issuer FEM	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)						
(Last) 1301 A ST N	· · ·	•	Earliest Transaction	below)	X Officer (give title Other (specify						
TACOMA,	(Street) WA 98401		ndment, Date Original nth/Day/Year)	Applicable Line _X_ Form filed Form filed b	6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting						
(City)		Cip) Toble	. I. New Desired a Green	Person	lof on Bourfield Commit						
(,)	Table I - Non-Derivative Securities Acquired, 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)	3. 4. Securities TransactionAcquired (A) of Code Disposed of (E) (Instr. 8) (Instr. 3, 4 and (A) or Code V Amount (D)) Beneficially	6. Ownership 7. Nature of Form: Direct Indirect (D) or Beneficial Indirect (I) Ownership (Instr. 4) (Instr. 4)						
Common Stock	02/27/2013		A $\frac{3,000}{\stackrel{(1)}{}}$ A	\$ 0 25,298	D						
Common				5 297	I 4011z						

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

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(9-02)

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5,387

401k

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2.	3. Transaction Date		4.	5.	6. Date Exerc		7. Title		8. Price of	9. Nu
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transacti	orNumber	Expiration D	ate	Amou	nt of	Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	lying	Security	Secur
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Securi	ties	(Instr. 5)	Bene
	Derivative				Securities			(Instr.	3 and 4)		Own
	Security				Acquired						Follo
					(A) or						Repo
					Disposed						Trans
					of (D)						(Instr
					(Instr. 3,						
					4, and 5)						
									Amount		
						Date	Expiration		or		
						Exercisable	Date	Title Number	Number		
						LACICISADIC			of		
				Code V	(A) (D)				Shares		

Reporting Owners

Relationships Reporting Owner Name / Address

> Director 10% Owner Officer Other

McDonald Andy 1301 A ST MS3100 TACOMA, WA 98401

Executive Vice President

Signatures

/s/ Cathleen L Dent on behalf of Andy McDonald

03/01/2013

**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).
- Restricted Stock Award

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.

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