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KEYCORP /NEW/ Form 15-12G December 23, 2002

United States
Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, D.C. 20549

Form 15

Certification and Notice of Termination of Registration under Section 12(g) of the Securities Exchange Act of 1934 or Suspension of Duty to File Reports under Sections 13 and 15(d) of the Securities Exchange Act of 1934.

Commission File Number: 0-21078

UNION BANKSHARES, LTD.

(Exact name of registrant as specified in its charter)

1825 Lawrence Street, Suite 444 Denver, Colorado 80202 (303) 298-5352

(Address, including zip code, and telephone number, including area code, of registrant's principal executive offices)

Common Stock, Par Value \$.001 Per Share

(Title of each class of securities covered by this Form)

Union Bankshares Capital Trust I 9% Cumulative Trust Preferred Securities and the Guarantee of Union Bankshares, Ltd. with respect thereto

(Titles of all other classes of securities for which a duty to file reports under Section 13 (a) or 15 (d) remains)

Please place an X in the box(es) to designate the appropriate rule provision(s) relied upon to terminate or suspend the duty to file reports:

Rule	12g-4	(a)	(1)	(i)	[x]	Rule	12h-3	(b)	(1)	(i)	[]
Rule	12g-4	(a)	(1)	(ii)	[]	Rule	12h-3	(b)	(1)	(ii)	[]
Rule	12g-4	(a)	(2)	(i)	[]	Rule	12h-3	(b)	(2)	(i)	[]
Rule	12g-4	(a)	(2)	(ii)	[]	Rule	12h-3	(b)	(2)	(ii)	[]
						Rule	15d-6				[]

Approximate number of holders of record as of the certification of notice date: $\ensuremath{\mathsf{1}}$

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Pursuant to the requirements of the Securities Exchange Act of 1934, Union Bankshares, Ltd. has caused this certification/notice to be signed on its behalf by the undersigned duly authorized person.

Date: December 23, 2002 UNION BANKSHARES, LTD.

By: /s/ Daniel R. Stolzer

Name: Daniel R. Stolzer

Title: Secretary