

# SECURITIES AND EXCHANGE COMMISSION

## FORM 424B3

Prospectus filed pursuant to Rule 424(b)(3)

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### FILER

#### JEFFERSON BANKSHARES INC

CIK: **311100** | IRS No.: **541104491** | State of Incorpor.: **VA** | Fiscal Year End: **1231**  
Type: **424B3** | Act: **33** | File No.: **033-34945** | Film No.: **94500806**  
SIC: **6022** State commercial banks

Business Address  
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8049721100

(to Prospectus dated June 11, 1990)

JEFFERSON BANKSHARES, INC.  
DIVIDEND REINVESTMENT PLAN

On March 23, 1993, Jefferson Bankshares, Inc. ("Jefferson") declared a two for one stock split to holders of record of its Common Stock as of April 2, 1993. As a result of this split, each participant in the Dividend Reinvestment Plan received one additional share of Common Stock for each share already held in his Participant's Plan account as of the record date of the stock split. Pursuant to Rule 416(b) under the Securities Act of 1933, such shares are deemed to be registered. As a result, Jefferson has hereby supplemented its Prospectus, effective January 3, 1994, to reflect that 500,000 shares of Common Stock have been registered pursuant to the Dividend Reinvestment Plan.