

SECURITIES AND EXCHANGE COMMISSION

FORM 4

Statement of changes in beneficial ownership of securities

Filing Date: **2004-02-12** | Period of Report: **2004-02-11**
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ISSUER

CCF HOLDING CO

CIK: **943033** | IRS No.: **582173616** | State of Incorporation: **GA** | Fiscal Year End: **1231**
SIC: **6035** Savings institution, federally chartered

Mailing Address
*101 NORTH MAIN ST
JONESBORO GA 30236*

Business Address
*101 NORTH MAIN ST
JONESBORO GA 30236
7704788881*

REPORTING OWNER

SEGRS CHARLES T

CIK: **1187656**
Type: **4** | Act: **34** | File No.: **000-25846** | Film No.: **04590249**

Mailing Address
*P O BOX 935
JONESBORO GA 30236*

Business Address
770 478 8881

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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. Name and Address of Reporting Person SEGERS CHARLES T			2. Issuer Name and Ticker or Trading Symbol CCF HOLDING CO [CCFH]			5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below) EVP		
(Last)	(First)	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) 02/11/2004					
203 KEYS FERRY ST.			4. If Amendment, Date Original Filed(Month/Day/Year)			6. Individual or Joint/Group Filing (Check applicable line) <input checked="" type="checkbox"/> Form Filed by One Reporting Person <input type="checkbox"/> Form Filed by More than One Reporting Person		
(Street)								
MCDONOUGH, GA 30253								
(City)	(State)	(Zip)						

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. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock								619.319	D	
Common stock	02/11/2004		S		390	D	\$26.12	15,000.434	I	IRA
Common stock								2,677.7626	I	ESOP
Common stock								1,200 ⁽²⁾	I	MSBP

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

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date					
Right to buy options	\$10.33							04/19/2000 ⁽¹⁾	04/19/2009	common stock	7,500	7,500	D	

Right to buy options	\$6.67							07/01/2001	12/31/2010	Common stock	600		600	D	
right to buy options	\$14.49							07/01/2002	12/31/2011	Common stock	600		600	D	
Right to buy options	\$17.1							07/01/2003	12/31/2012	Common stock	1,175		1,175	D	
Right to buy options	\$22.93							07/01/2004	12/31/2013	Common stock	600		600	D	

Explanation of Responses:

1. Vesting 20% per year beginning 4/19/00 through 4/19/04
2. Vesting 50% per year beginning 11-15-04 through 11-15-05

Signatures

David B. Turner by power of attorney

** Signature of Reporting Person

02/12/2004

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.