CHECKERS DRIVE IN RESTAURANTS INC /DE

Form SC 13G/A February 08, 2006

SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

SCHEDULE 13G (Rule 13d-102)

INFORMATION TO BE INCLUDED IN STATEMENTS FILED PURSUANT TO RULES 13d-1(b)(c), AND (d) AND AMENDMENTS THERETO FILED PURSUANT TO RULE 13d-2(b)

(Amendment No. 7)*

CHECKERS DRIVE-IN RESTAURANTS

(Name of Issuer)

COMMON STOCK

(Title of Class of Securities)

162809305

(CUSIP Number)

December 31, 2005

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the Rule pursuant to which this Schedule is filed:

[X] Rule 13d - 1(b)

[] Rule 13d - 1(c)

[] Rule 13d - 1(d)

* The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter disclosures provided in a prior cover page.

The information required on the remainder of this page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes.)

(Continued on following page(s)

CUSIP N	No 162809305		13G	Page	2 of 11	Pages
1	NAMES OF REPORT		ABOVE PERSONS	(ENTITIES	ONLY):	
	Bank of America	a Corporation			56-090	6609
2	CHECK THE APPRO	DPRIATE BOX IF	' A MEMBER OF A	GROUP*		
	SEC USE ONLY			(b) 	[] 	
4	CITIZENSHIP OR	PLACE OF ORGA				
					Del 	aware
BENEFIC BY EAC	5 S R OF SHARES CIALLY OWNED CH REPORTING RSON WITH	SOLE VOTING PC	WER			0
	6 \$	SHARED VOTING				4,493
	7 :	SOLE DISPOSITI	VE POWER			0
	8 :	SHARED DISPOSI	TIVE POWER		1,05	5,244
9	AGGREGATE A	AMOUNT BENEFIC	TIALLY OWNED BY	EACH REPO		RSON 5,244
1(CHECK IF TI	HE AGGREGATE	AMOUNT IN ROW	(9) EXCL	JDES CE	RTAIN
						[]
11	L PERCENT OF	CLASS REPRESE	NTED BY AMOUNT	IN ROW (9))	

		9.21%
12	TYPE OF REPORTING PERSON*	
		HC
	*SEE INSTRUCTIONS BEFORE FI	LLING OUT!
>		
CUSIP No	162809305 13G	Page 3 of 11 Pages
1	NAMES OF REPORTING PERSONS I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (E	NTITIES ONLY):
	NB Holdings Corporation	56-1857749
	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GR	
3	SEC USE ONLY	
4	CITIZENSHIP OR PLACE OF ORGANIZATION	
		Delaware
BENEFICIA BY EACH	5 SOLE VOTING POWER OF SHARES ALLY OWNED REPORTING ON WITH	0
	6 SHARED VOTING POWER	794,493

		7	SOLE DISPOSITI	VE POWER			
		8 	SHARED DISPOSI	IIVE POWER		1, 	 055 , 244
9		AGGREGATE AMO	UNT BENEFICIALL	Y OWNED BY EA	CH REPO	1,	ON 055,244
10		CHECK IF THE .	AGGREGATE AMOUN	 Г IN ROW (9)	EXCLUDI	ES CERTAIN	 SHARES* []
11		PERCENT OF CL	ASS REPRESENTED	BY AMOUNT IN		 9)	9.21%
12		TYPE OF REPOR	TING PERSON*				нс
			* *SEE IN	 STRUCTIONS BE	FORE F	 ILLING OUT!	
CUSIP	No 	162809305 		13G		Page 4 of	 11 Pages
	1	I.R.S. I	REPORTING PERSON NO America, NA 65		ERSONS	(ENTITIES	ONLY):
	2	(a) []	E APPROPRIATE B		R OF A	GROUP*]
	3	SEC USE	ONLY				
	 	CITIZENS	HIP OR PLACE OF	ORGANIZATION			

				United	d States
NUMBER OF BENEFICIAL: BY EACH R: PERSON	SHARES LY OWNED EPORTING	VOTING POWER			162,834
	6 SHAR:	ED VOTING POWER			631,574
	7 SOLE	DISPOSITIVE POWE	 ER 		176 , 757
	8 SHAR:	ED DISPOSITIVE PO	OWER		878 , 402
9	AGGREGATE AMOU	NT BENEFICIALLY (OWNED BY E		PERSON ,055,159
10	CHECK IF THE	AGGREGATE AMOUNI	 Г IN ROW (9	9) EXCLUDES	
					[]
11	PERCENT OF CLA	SS REPRESENTED BY	Y AMOUNT IN	N ROW (9)	0.210
					9.21%
12	TYPE OF REPORT	ING PERSON*			
		*SEE INSTRUCTIONS	BEFORE FI	ILLING OUT!	BK
CUSIP No 1	62809305 	13G		 Page 5 of	 11 Pages
CUSIP No 1	62809305 AMES OF REPORTING			Page 5 of	11 Pages

I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY):

⁵

	Banc of America Securities LLC	56-2058405
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP*	
] (d)]
3	SEC USE ONLY	
4	CITIZENSHIP OR PLACE OF ORGANIZATION	
		Delaware
	5 SOLE VOTING POWER OF SHARES	85
BY EACH	ALLY OWNED REPORTING ON WITH	
	6 SHARED VOTING POWER	0
	7 SOLE DISPOSITIVE POWER	85
	8 SHARED DISPOSITIVE POWER	0
9	AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPOR	TING PERSON 85
10	CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLU	DES CERTAIN
		[]
	PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)	
		0.00%
12	TYPE OF REPORTING PERSON*	
	*COR TNORRYGATIONS DEFONE BILLING	
	*SEE INSTRUCTIONS BEFORE FILLING	· UUII!

CUSIP	 No 162809305 	13G			6 of 1		
1		RTING PERSONS FICATION NO. OF ABOV	/E PERSONS	(ENTITIES	ONLY):	:	
	Columbia Mana	gement Group, LLC			94-16	5876	565
2	CHECK THE APP	ROPRIATE BOX IF A ME	MBER OF A	GROUP*	[]		
3	SEC USE ONLY						
 	CITIZENSHIP C	R PLACE OF ORGANIZAT	··				
					D∈	elaw	vare
	5 R OF SHARES CIALLY OWNED	SOLE VOTING POWER					0
	CH REPORTING RSON WITH						
	6	SHARED VOTING POWER	·		 (31 ,	574
		SOLE DISPOSITIVE PC					0
	8	SHARED DISPOSITIVE	POWER		8	 377 ,	243
9	AGGREGATE AMO	UNT BENEFICIALLY OWN	IED BY EACI	H REPORTING			243
1.0		ACCDECATE AMOUNT IN	DOM (0) E	VCIIDES CEI	 		

			[]
11	PERCENT OF CLASS REPRESENT	ED BY AMOUNT IN ROW (9)
			7.65%
12	TYPE OF REPORTING PE	 RSON*	
			CO
	*SEE INS	TRUCTIONS BEFORE FILL	ING OUT!
CUSIP No	 162809305	13G	Page 7 of 11 Pages
1	NAMES OF REPORTING PERSONS		
1	I.R.S. IDENTIFICATION NO.		ITIES ONLY):
	Columbia Management Adviso	rs, LLC	94-1687665
2	CHECK THE APPROPRIATE BOX	TE A MEMBER OF A CROIL	 D*
۷	(a) []	IF A PERIDEN OF A GNOO	(b) []
3	SEC USE ONLY		
4	CITIZENSHIP OR PLACE OF OR	GANIZATION	
			Delaware
	5 SOLE VOTING	POWER	631,574
	DF SHARES ALLY OWNED		
	REPORTING ON WITH		

6 SHARED VOTING POWER	0
7 SOLE DISPOSITIVE POWER	877 , 243
8 SHARED DISPOSITIVE POWER	0
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PR	ERSON 877,243
10 CHECK IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTA:	IN SHARES*
11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW (9)	7.65%
12 TYPE OF REPORTING PERSON*	CO
*SEE INSTRUCTIONS BEFORE FILLING OUT!	

Item 1(a). Name of Issuer:

Checkers Drive-In Restaurants

Item 1(b). Address of Issuer's Principal Executive Offices:

4300 West Cypress Street Suite 600 Tampa, FL 33607

Item 2(a). Name of Person Filing:

Bank of America Corporation
NB Holdings Corporation
Bank of America, N.A.
NationsBanc Montgomery Holdings Corporation
Banc of America Securities LLC
Columbia Management Group, LLC
Columbia Management Advisors, LLC

Item 2(b). Address of Principal Business Office or, if None, Residence:

Each Reporting Person has its or his principal business office at 100 North Tryon Street, Floor 25, Bank of America Corporate Center, Charlotte, NC 28255.

Item 2(c). Citizenship:

Bank of America Corporation

NB Holdings Corporation

Bank of America, N.A.

NationsBanc Montgomery Holdings Corporation

Banc of America Securities LLC

Columbia Management Group, LLC

Columbia Management Advisors, LLC

Delaware

Delaware

- Item 2(d). Title of Class of Securities: Common Stock
- Item 2(e). CUSIP Number: 162809305
- Item 3. If This Statement is Filed Pursuant to Rule 13d-1(b), or 13d-2(b) or (c), Check Whether the Person Filing is a:
 - a) [] Broker or dealer registered under Section 15 of the Exchange Act.
 - (b) [] Bank as defined in Section 3(a)(6) of the Exchange Act.
 - (c) [] Insurance company as defined in Section 3(a)(19) of the Exchange Act.
 - (d) [] Investment company registered under Section 8 of the Investment Company Act.
 - (e) [] An investment adviser in accordance with Rule 13d-1(b)(1)(ii)(E).
 - (f) [] An employee benefit plan or endowment fund in accordance with Rule $13d-1\,(b)\,(1)\,(ii)\,(F)$.
 - (g) [X] A parent holding company or control person in accordance with Rule 13d-1(b)(1)(ii)(G).
 - (h) [] A savings association as defined in Section 3(b) of the Federal Deposit Insurance Act.
 - (i) [] A church plan that is excluded from the definition of an investment company under Section 3(c)(14) of the Investment Company Act.
 - (j) [] Group, in accordance with Rule 13d-1(b)(1)(ii)(J).

If this statement is filed pursuant to Rule 13d-1(c), check this box. []

Item 4. Ownership:

With respect to the beneficial ownership of the reporting person, see Items 5 through 11 of the cover pages to this Schedule 13G, which are incorporated herein by reference.

Item 5. Ownership of Five Percent or Less of a Class:

If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than five percent of the class of securities, check the following [].

Item 6. Ownership of More than Five Percent on Behalf of Another Person:

Not applicable.

Item 7. Identification and Classification of the Subsidiary which Acquired the Security Being Reported on By the Parent Holding Company:

With respect to Subsidiary Identification and Classification, see Items 5 through 11 of the cover pages to this Schedule 13G, which are incorporated herein by reference.

Item 8. Identification and Classification of Members of the Group:

Not applicable.

Item 9. Notice of Dissolution of Group:

Not applicable.

Item 10. Certification:

By signing below each of the undersigned certifies that, to the best of such undersigned's knowledge and belief, the securities referred to above were not acquired and are not for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Dated: February 3, 2006

Bank of America Corporation NB Holdings Corporation Bank of America, NA

By: /s/ Charles F Bowman
Charles F Bowman
Senior Vice President

Columbia Management Group, LLC Columbia Management Advisors, LLC

By: /s/ Keith Banks Keith Banks President

NationsBanc Montgomery Holdings Corporation

By: /s/ Robert Qutub
Robert Qutub
President

Banc of America Securities LLC

By: /s/ Robert J Mulligan, Jr Robert J Mulligan, Jr Senior Vice President

Exhibit 99.1

EXHIBIT 99.1 - JOINT FILING AGREEMENT

The undersigned hereby agree that they are filing this statement jointly pursuant to Rule $13d-1(k)\,(1)$. Each of them is responsible for the timely filing of such Schedule 13G and any amendments thereto, and for the completeness and accuracy of the information concerning such person contained therein; but none of them is responsible for the completeness or accuracy of the information concerning the other persons making the filing, unless such person knows or has reason to believe that such information is inaccurate.

In accordance with Rule 13d-1(k)(1) promulgated under the Securities and Exchange Act of 1934, as amended, the undersigned hereby agree to the joint filing with each other on behalf of each of them of to such a statement on Schedule 13G with respect to the common stock of Checkers Drive-In Restaurants beneficially owned by each of them. This Joint Filing Agreement shall be included as an exhibit to such Schedule 13G.

Dated: February 3, 2006

Bank of America Corporation NB Holdings Corporation Bank of America, NA

By: /s/ Charles F Bowman
Charles F Bowman
Senior Vice President

Columbia Management Group, LLC Columbia Management Advisors, LLC

By: /s/ Keith Banks
Keith Banks
President

NationsBanc Montgomery Holdings Corporation

By: /s/ Robert Qutub
Robert Qutub
President

Banc of America Securities LLC

By: /s/ Robert J Mulligan, Jr Robert J Mulligan, Jr Senior Vice President