



# Annual Report of Bank Holding Companies—FR Y-6

## Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11 (a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The *Annual Report of Bank Holding Companies* must be signed by one director of the top-tier bank holding company. This individual should also be a senior official of the top-tier bank holding company. In the event that the top-tier bank holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

I, Thomas H. Copeland

Name of the Bank Holding Company Director and Official  
President

Title of the Bank Holding Company Director and Official

attest that the *Annual Report of Bank Holding Companies* (including the supporting attachments) for this report date have been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Thomas H. Copeland, PEES  
 Signature of Bank Holding Company Director and Official  
 4-11-12

Date of Signature

For bank holding companies **not** registered with the SEC—

Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID 1250718  
 C.I. \_\_\_\_\_

This report form is to be filed by all top-tier bank holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under section 211.23 of Regulation K (12 C.F.R. § 211.23). The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

Date of Report (top-tier bank holding company's fiscal year-end):

December 31, 2011

Month / Day / Year

Reporter's Name, Street, and Mailing Address

TraCorp, Inc.

Legal Title of Bank Holding Company

P.O. Box 176

(Mailing Address of the Bank Holding Company) Street / P.O. Box

Tullahoma

TN

37388

City

State

Zip Code

111 West Grundy Street

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Kim Klonaris accountant

Name

Title

931-455-7513

Area Code / Phone Number / Extension

931-455-7603

Area Code / FAX Number

kklonaris@haa-cpa.com

E-mail Address

www.tradersbank.com

Address (URL) for the Bank Holding Company's web page

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

## For Use By Tiered Bank Holding Companies

Top-tiered bank holding companies must list the names, mailing address, and physical locations of each of their subsidiary bank holding companies below.

Does not apply

Legal Title of Subsidiary Bank Holding Company

(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box

City State Zip Code

Physical location (if different from mailing address)

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City State Zip Code

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Physical location (if different from mailing address)

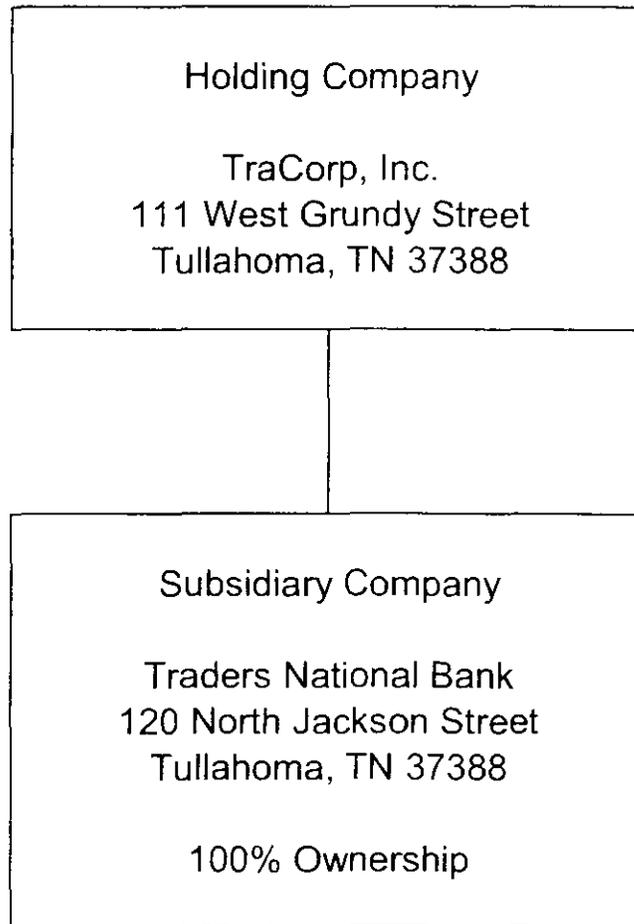
Legal Title of Subsidiary Bank Holding Company

(Mailing Address of the Subsidiary Bank Holding Company) Street / P.O. Box

City State Zip Code

Physical location (if different from mailing address)

**TraCorp, Inc.**  
**Organization Chart**  
**December 31, 2011**





TRACORP, INC.  
 FEDERAL RESERVE BOARD REPORT FR Y-6  
 YEAR ENDED DECEMBER 31, 2011

Report Item 3-Shareholders

Current shareholders with ownership / control of holdings of 5% or more with power to vote as

(1) (a) <u>Name and Address</u>	(1) (b) <u>Country of Citizenship or Incorporation</u>	(1) (c) Number and Percenta <u>Class of Voting Se</u>
		<u>Number</u>
✓ Thomas H. Copeland Tullahoma, TN	U.S.A.	8,993
✓ C. Phil Copeland Tullahoma, TN	U.S.A.	6,975
✓ Kyle Copeland Tullahoma, TN	U.S.A.	7,025
✓ Claudia Copeland Vaden Gray, GA	U.S.A.	6,901
✓ Scott Copeland Tullahoma, TN	U.S.A.	6,902
✓ Kim Copeland Uselton Tullahoma, TN	U.S.A.	6,901
✓ Bennie R. Garrick Tullahoma, TN	U.S.A.	12,602
✓ Daryl Hammers Winchester, TN	U.S.A.	12,467

No other person owned or controlled 5 percent or more of any class of voting securities during the year.

TraCorp, Inc.  
 Stock Register  
 December 31, 2011

<u>Names</u>	<u>SSN/EIN</u>	<u>Shares</u>	<u>Cert. #</u>	<u>Percentage</u>
Thomas H. Copeland [REDACTED]	[REDACTED]	8,382 11 <hr/> 600 8,993	R 1 R 29 R35	12.25%
C. Phil Copeland [REDACTED]	[REDACTED]	6,964 11 <hr/> 6,975	R36 R 19	9.50%
Kyle Copeland [REDACTED]	[REDACTED]	6,902 98 25 <hr/> 7,025	R 3 R 25 R30	9.57%
Claudia Copeland Vaden [REDACTED]	[REDACTED]	6,901	R 4	9.40%
Scott Copeland [REDACTED]	[REDACTED]	6,902	R 5	9.41%
Kim Copeland Useiton [REDACTED] Tullahoma, TN 37388	[REDACTED]	6,701 200 <hr/> 6,901	R 6 R 31	9.40%
Bennie R. Garrick [REDACTED] Tullahoma, TN 37388	[REDACTED]	12,395 207 <hr/> 12,602	R 7 R 26	17.17%
Daryl Hammers [REDACTED] Winchester, TN 37398	[REDACTED]	11,965 502 <hr/> 12,467	R 8 R 27	16.99%
Cara Daphne Graham [REDACTED] Wartrace, TN 37183	[REDACTED]	1,747	R 17	2.38%
Robert Graham [REDACTED]	[REDACTED]	1,746	R 18	2.38%

Tullahoma, TN 37388

Clayton Usclton [REDACTED] Tullahoma, TN 37388	[REDACTED]	200	R 11	0.27%
David E. Johnson [REDACTED] Tullahoma, TN 37388	[REDACTED]	20 <u>180</u> 200	R 13 R 20	0.27%
Paul Robertson [REDACTED] Mt. Juliet, TN 37122	[REDACTED]	10 <u>10</u> 20	R 12 R 22	0.03%
Lisa Cole [REDACTED] Tullahoma, TN 37388	[REDACTED]	20 <u>580</u> 600	R 14 R 23	0.82%
Robert E. Norman [REDACTED] Tullahoma, TN 37388	[REDACTED]	20 <u>80</u> 100	R 15 R 24	0.14%
Tommy Anderton [REDACTED] Shelbyville, TN 37160	[REDACTED]	4 <u>3</u> 7	R 28 R29	0.01%

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73,386 Total Shares Outstanding

TRACORP, INC.  
 FEDERAL RESERVE BOARD REPORT FR Y-6  
 YEAR ENDED DECEMBER 31, 2011

Report Item 4 - Insiders

<u>Name of Business</u>	<u>Principal Occupation</u>	<u>TraCorp, Inc.</u>	<u>Traders National Bank</u>	<u>Position with Other Business</u>	<u>TraCorp, Inc. Common Percent</u>	<u>Percentage of Voting Securities Owned or Controlled In Other Businesses if More Than 25% Ownership</u>	
						<u>Name of Business</u>	<u>Percent</u>
Thomas H. Copeland Tullahoma, TN ✓	Attorney	Director & Pres.	Director	Partner- Copeland Bros. Partner- Copeland, Conley & Hazard	12.25%	Copeland Bros.	25%
C. Phil Copeland Tullahoma, TN ✓	Banker	Director	Vice- President & Trust Officer	Partner- Copeland Bros. Partner- Copeland & Copeland	9.51%	Copeland Bros.	25%
Bennie R. Garrick Tullahoma, TN ✓	Banker	Director & Sec.	Director & President	Secretary- Tims Ford Marina, Inc. Partner- KRS Properties	17.17%	Tims Ford Marina, Inc.	25%
Daryl Hammers Winchester, TN ✓	Businessman	Director	Director	None	16.99%	Metal, Moulding, Inc. Tims Ford Marina, Inc.	25% 25%

NOTE: No Shareholders, Directors, or Officers hold an interest in Traders National Bank, which is 100% owned by TraCorp, Inc.