

MAR 28 2012

Board of Governors of the Federal Reserve System



Annual Report of Bank Holding Companies—FR Y-6

1081716

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.

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.

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.

Date of Report (top-tier bank holding company's fiscal year-end):
December 31, 2011
Month / Day / Year

I, Patti W. Steele
Name of the Bank Holding Company Director and Official
President and CEO
Title of the Bank Holding Company Director and Official

Reporter's Name, Street, and Mailing Address
First Volunteer Corporation
Legal Title of Bank Holding Company
728 Broad Street
(Mailing Address of the Bank Holding Company) Street / P.O. Box
Chattanooga TN 37402
City State Zip Code

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.

Physical location (if different from mailing address)

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.

Person to whom questions about this report should be directed:
Sarah E. Myers AVP/Financial Analyst
Name Title
423-668-4670
Area Code / Phone Number / Extension
423-668-4675
Area Code / FAX Number
sarah.myers@firstvolunteer.com
E-mail Address
firstvolunteer.com
Address (URL) for the Bank Holding Company's web page

Patti W. Steele
Signature of Bank Holding Company Director and Official
03/26/12
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 _____
C.I. _____

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.

Not applicable

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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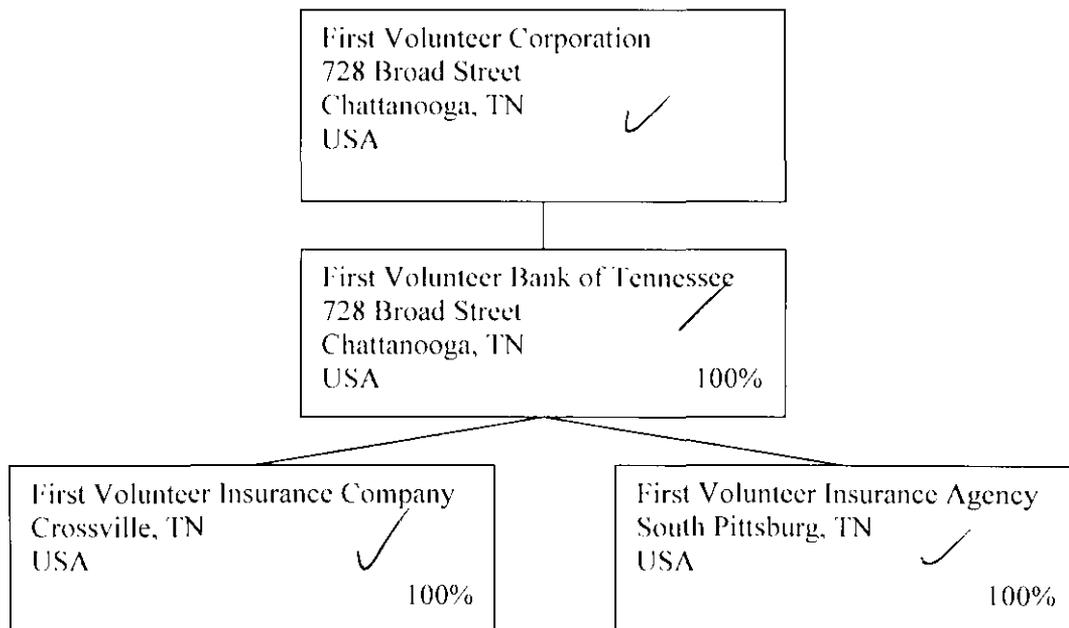
Physical location (if different from mailing address)

Form FRY-6

First Volunteer Corporation
Chattanooga, TN
Fiscal Year Ending December 31, 2011

Report Item

- 1: Annual Report to Shareholders (will be sent under separate cover)
- 2: Organizational Chart



2b: Submitted via email

First Volunteer Corporation
Form FR Y-6

Report Item 3: Shareholders

<u>(1a)</u> <u>Name</u>	<u>(1b)</u> <u>Country</u>	<u>(1c)</u> <u>Number and Percentage and of Voting</u> <u>Shares in Bank Holding Company</u>	<u>(2a) NONE</u>
✓ Anderson, Robert R. Chattanooga, TN 37405 USA	USA	250,380 -- 50.12%	
✓ Mosteller, Bobby T./Betty Chatsworth, GA 30705 USA	USA	45,269 -- 9.07%	
✓ Michelle M. Mosteller Chatsworth, GA 30705 USA	USA	33,631 -- 6.73%	
✓ Maria M. Bartley Chatsworth, GA 30705 USA	USA	33,631 -- 6.73%	
✓ Mosteller, Randy C./Suzanne Dalton, GA 30720 USA	USA	42,350 -- 8.31%	
✓ Watts, Jr., G. H. Dalton, GA 30722 USA	USA	48,070 -- 9.62%	

First Volunteer Corporation

Form FR Y-6

12/31/2011

Report Item 4: Directors and Officers

Name	Occupation	Title with First Volunteer Corporation / First Volunteer Bank of Tennessee	Title with Subsidiaries	Title & Position with Other Businesses	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries	Business Interest (+25%)
Anderson, Doralynn G. Orlando, FL 32827 USA	Investor	Director, First Volunteer Bank Director, First Volunteer Corporation	None	None	0.33%	0.00%	None
Anderson, Robert R. Orlando, FL 32827 USA	Banker	Chairman of the Board, First Volunteer Corporation Chairman of the Board, First Volunteer Bank Principal Shareholder	None	None	50.12%	0.00%	None
Bartley, Maria Chatsworth, GA 30720 USA	Investor	Principal Shareholder	None	None	6.73%	0.00%	50% Mosteller Investments
Berry, Michael P. Signal Mountain, TN 37377 USA	Construction	Director, First Volunteer Bank	None	President & Owner Berry Construction & Affiliated Companies	0.14%	0.00%	100% Berry Construction 50% DG Enterprises
Cartwright, Judy G Jasper, TN 37347 USA	Banker Executive Officer	Executive Vice President Chief Information Officer Secretary, First Volunteer Corporation Secretary, First Volunteer Bank	None	None	0.00%	0.00%	None
Clark, Delilah S Jamestown, TN 38556 USA	Banker Executive Officer	Executive Vice President Retail Area Manager	None	None	0.06%	0.00%	None
Griffin, Donald W. Chattanooga, TN 37412 USA	Banker Executive Officer	Executive Vice President Human Resources Executive	None	None	0.00%	0.00%	None
Hewgley, John A. South Pittsburg, TN 37380 USA	Insurance Agent	Director, First Volunteer Bank Director, First Volunteer Corporation	President, & CEO First Volunteer Insurance Agency, Inc.	None	0.00%	0.00%	None
Hutcherson, James D Chattanooga, TN 37402 USA	CPA	Director, First Volunteer Bank	None	Partner - Henderson, Hutcherson & McCullough, PC	0.00%	0.00%	33.40% Henderson, Hutcherson & McCullough, PC 37.56% Freight Depot Partners, LLC

New	Johnson, Michael P. Jellico, TN 37762 USA	Banker Executive Officer	Senior Vice President Retail Area Manager	None	None	0.00%	0.00%	None
✓	Jones, Ronald C. Signal Mountain, TN 37377 USA	Banker Executive Officer	Executive Vice President Commercial Lending Executive	Director, First Volunteer Insurance Company Director, First Volunteer Insurance Agency, Inc.	None	0.00%	0.00%	None
✓	Mosteller, Betty Chatsworth, GA 30720 USA	Investor	Principal Shareholder	None	None	8.37%	0.00%	None
✓	Mosteller, Bobby T. Chatsworth, GA 30705 USA	Retired - Carpet Industry	Director, First Volunteer Corporation	None	None	0.70%	0.00%	None
✓	Mosteller, Michelle Chatsworth, GA 30720 USA	Investor, School Teacher	Principal Shareholder	None	None	6.73%	0.00%	None
✓	Mosteller, Randy C. Dalton, GA 30720 USA	Sales - Carpet Industry	Director, First Volunteer Bank Director, First Volunteer Corporation	None	None	8.31%	0.00%	None
✓	Steele, Patti W. Whitwell, TN 37397 USA	Banker Executive Officer	President & CEO, First Volunteer Corporation President & CEO, First Volunteer Bank	President & Director, First Volunteer Insurance Co Director, First Volunteer Insurance Agency, Inc.	None	0.18%	0.00%	None
New	Stiner, Tommy C. LaFollette, TN 37766 USA	Retired - Campbell County Executive	Director, First Volunteer Bank	None	None	0.00%	0.00%	None
✓	Tucker, Teddy B. Signal Mountain, TN 37377 USA	Banker Executive Officer	Executive Vice President Retail Area Manager	Director, First Volunteer Insurance Agency, Inc.	None	0.00%	0.00%	None
✓	Wanner, Todd M. Hixson, TN 37343 USA	Banker Executive Officer	Executive Vice President Chief Financial Officer, First Volunteer Corporation Chief Financial Officer, First Volunteer Bank	Chairman of the Board, First Volunteer Insurance Agency, Inc.	None	0.00%	0.00%	None
New	Waters, Joe J. Benton, TN 37307 USA	Banker Executive Officer	Senior Vice President Retail Area Manager	None	None	0.00%	0.00%	None
✓	Watts, Jr. G. H. Dalton, GA 30722 USA	Property Management	Director, First Volunteer Bank Director, First Volunteer Corporation	None	President, Watts Enterprises & Related Companies	9.62%	0.00%	100% Watts Enterprises
✓	Webb, Donald Y. Etowah, TN 37331 USA	Owner & Operator, Johnson's Department Store	Director, First Volunteer Bank	None	Owner, Johnson's Department Store	0.00%	0.00%	100% Johnson's Department Store
✓	Wilson, Sue A. Tennega, GA 30751 USA	Banker Executive Officer	Executive Vice President Chief Administrative Officer	Director, First Volunteer Insurance Company	None	0.00%	0.00%	None
✓	Young, J. Michael Signal Mountain, TN 37377 USA	Banker Executive Officer	Executive Vice President Chief Credit Officer	None	None	0.00%	0.00%	None

Results: A list of branches for your depository institution: FIRST VOLUNTEER BANK OF TENNESSEE (ID_RSSD: 234739). This depository institution is held by FIRST VOLUNTEER CORPORATION (1081716) of CHATTANOOGA, TN. The data are as of 12/31/2011. Data reflects information that was received and processed through 01/05/2012.

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the **Effective Date** column.

Actions

OK: If the branch information is correct, enter 'OK' in the **Data Action** column.

Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective**

Close: If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.

Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.

Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.

If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of Change, Close, Delete, or Add.

The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code
OK	Full Service (Head Office)	234739	FIRST VOLUNTEER BANK OF TENNESSEE	728 BROAD STREET	CHATTANOOGA	TN	37401
OK	Full Service	675239	BENTON BRANCH	219 WARD STREET	BENTON	TN	37307
OK	Limited Service	4106133	BENTON MOTOR BANK BRANCH	6219 HIGHWAY 411	BENTON	TN	37307
OK	Full Service	2783754	GUNBARREL ROAD BRANCH	1834 GUNBARREL ROAD	CHATTANOOGA	TN	37421
OK	Full Service	3174135	HIGHWAY 58 BRANCH	4757 HIGHWAY 58	CHATTANOOGA	TN	37416
OK	Full Service	1216965	SHALLOWFORD BRANCH	6825 SHALLOWFORD ROAD	CHATTANOOGA	TN	37421
OK	Full Service	386535	CLARKRANGE BRANCH	6882 SOUTH YORK HIGHWAY	CLARKRANGE	TN	38553
OK	Full Service	2978381	COOKEVILLE BRANCH	351 SOUTH WILLOW AVENUE	COOKEVILLE	TN	38501

OK	Full Service	937030	DELANO BRANCH	109 BOWATER ROAD	DELANO	TN	37325
OK	Full Service	780535	ETOWAH BRANCH	515 N. TENNESSEE AVENUE	ETOWAH	TN	37331
OK	Full Service	755739	HIXSON NORTHGATE BRANCH	5109 HIXSON PIKE	HIXSON	TN	37343
OK	Full Service	417635	JACKSBORO BRANCH	301 MAIN STREET	JACKSBORO	TN	37757
OK	Full Service	509334	JAMESTOWN BRANCH	318 NORTH MAIN STREET	JAMESTOWN	TN	38556
OK	Full Service	3727205	JASPER BRANCH	105 BETSY PACK DRIVE	JASPER	TN	37347
OK	Full Service	2236942	JELLICO BRANCH	189 FIFTH STREET	JELLICO	TN	37762
OK	Full Service	3075700	CALLAHAN DRIVE OFFICE	2367 CALLAHAN DRIVE	KNOXVILLE	TN	37912
OK	Full Service	2578987	LAFOLLETTE BRANCH	244 EAST CENTRAL AVENUE	LAFOLLETTE	TN	37766
OK	Full Service	2740038	NORTH LOCUST BRANCH	1401 NORTH LOCUST AVENUE	LAWRENCEBURG	TN	38464
OK	Full Service	3727214	MONTEREY BRANCH	210 EAST COMMERCIAL AVENUE	MONTEREY	TN	38574
OK	Full Service	975733	OCOEE BRANCH	137 HIGHWAY 64	OCOEE	TN	37361
OK	Full Service	300830	SOUTH PITTSBURGH BRANCH	131 SOUTH CEDAR AVENUE	SOUTH PITTSBURG	TN	37380
OK	Full Service	279833	SUMMERTOWN BRANCH	106 HIGHWAY 20	SUMMERTOWN	TN	38483
OK	Full Service	418137	WHITWELL BRANCH	13108 HIGHWAY 28	WHITWELL	TN	37397