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FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than November 16, 2011.

A. Federal Reserve Bank of St. Louis (Glenda Wilson, Community Affairs Officer) P.O. Box 442, St. Louis, Missouri 63166-2034:

1. *Billy M. Cary Qualified Terminable Interest Property Trust, with Michael E. Cary, both in Huntingdon, Tennessee, and Mark E. Cary, Memphis, Tennessee; as trustees, to gain control of Carroll Financial Services, Inc., Huntingdon, Tennessee, and thereby indirectly acquire control of Carroll Bank and Trust, Huntingdon, Tennessee.*

Board of Governors of the Federal Reserve System, October 27, 2011.

Jennifer J. Johnson,
Secretary of the Board.

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