
FEDERAL DEPOSIT INSURANCE CORPORATION
Washington, D.C. 20429

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of report (Date of earliest event reported) April 10, 2019

CARTER BANK & TRUST

(Exact name of registrant as specified in its charter)

| | | |
|--|---|---|
| Virginia (State or other jurisdiction of incorporation) | N/A (Commission File Number) | 20-5539935 (IRS Employer Identification No.) |
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|--|----------------------------|
| 1300 KINGS MOUNTAIN ROAD MARTINSVILLE, VIRGINIA (Address of principal executive offices) | 24112 (Zip Code) |
|--|----------------------------|

Registrant's telephone number, including area code **(276)656-1776**

NOT APPLICABLE

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 4.01 - Changes in Registrant's Certifying Accountant.

As previously announced, on March 13, 2019, the Audit and Compliance (the "Audit Committee") of the Board of Directors of Carter Bank & Trust (the "Bank") approved the selection of Crowe LLP to serve as the Bank's independent registered public accounting firm for the fiscal year ending December 31, 2019. Crowe LLP has completed its standard acceptance procedures and has been engaged by the Audit Committee as our independent registered accounting firm.

During the two years ended December 31, 2018 and from December 31, 2018 through the selection of Crowe LLP as the Bank's independent registered public accounting firm, neither the Bank nor anyone on its behalf has consulted Crowe LLP with respect to any accounting or auditing issues involving the Bank. In particular, there was no discussion with the Bank regarding the application of accounting principles to a specified transaction, the type of audit opinion that might be rendered on the consolidated financial statements, or any matter that was either the subject of a disagreement or a "reportable event" with its predecessor independent registered public accounting firm (as described in Item 304(a)(1)(v) of Regulation S-K of the SEC's rules and regulations).

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Carter Bank & Trust

Date: April 11, 2019

By: /s/ Wendy S. Bell
Wendy S. Bell
Executive Vice President &
Chief Financial Officer