

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

**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 1, 2010**

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**T Bancshares, Inc.**

(Exact name of registrant as specified in its charter)

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**Texas**  
(State or other jurisdiction  
of incorporation)

**333-1111153**  
(Commission File Number)

**71-0919962**  
(I.R.S. Employer  
Identification No.)

**16000 Dallas Parkway, Suite 125, Dallas, Texas**  
(Address of principal executive offices)

**75248**  
(Zip Code)

**Registrant's telephone number, including area code: (972) 720-9000**

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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))
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**Item 7.01 Regulation FD Disclosure.**

On April 1, 2010, T Bank, N.A. (the “Bank”), the wholly owned subsidiary of T Bancshares, Inc. (the “Company”), mailed letters to its trust clients and bank clients regarding the information contained in the Company’s Form 12b-25 filed on April 1, 2010. Copies of the forms of letter that the Bank mailed to its trust clients and bank clients on April 1, 2010 are attached as Exhibits 99.1 and 99.2, respectively.

**Item 9.01 Financial Statements and Exhibits.**

(c) Exhibits.

The following exhibits are filed as part of this report:

<u>Exhibit No.</u>	<u>Description</u>
Exhibit 99.1	Form of Letter to Bank trust client, dated April 1, 2010
Exhibit 99.2	Form of Letter to Bank client, dated April 1, 2010

**SIGNATURE**

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.

T Bancshares, Inc.

Date: April 2, 2010

By: \_\_\_\_\_  
Patrick G. Adams  
President

## EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Description of Exhibit</u>
99.1	Form of Letter to Bank trust client, dated April 1, 2010
99.2	Form of Letter to Bank client, dated April 1, 2010



April 1, 2010

Dear T Bank Trust Client,

T Bancshares, Inc., the holding company for T Bank, N.A., has filed Form 12b-25 Notification of Late Filing regarding its 2009 annual report on Form 10-K with the Securities and Exchange Commission today (the "Notice"). Because our relationship is built on trust, I wanted to contact you directly to give you an overview of our financial performance in 2009. The Notice reports a loss for the year ended December 31, 2009 of \$2.29 million, \$1.16 million of which resulted partially from our reserving for problem loans in light of today's challenging economic environment.

In the Notice, we also disclose a reserve in the amount of \$1.13 million for a potential regulatory action. T Bank was recently informed by its primary regulator, the Office of the Comptroller of the Currency (the "OCC"), that the OCC intended to institute an enforcement action for alleged violations of the Federal Trade Commission Act in connection with certain merchants and a payment processor that were Bank customers between September 1, 2006 and August 27, 2007. T Bank terminated all business relationships with the merchants and the payment processor on August 27, 2007. The OCC alleges that the merchants and the payment processor defrauded consumers. It has asserted that, by accepting consumer payments for deposit from the merchants and introducing those payments into the payment clearing system, T Bank materially aided the merchants and the payment processor in the alleged fraudulent activity. They have therefore suggested that, among other remedies, they would seek restitution and civil money penalties from T Bank.

We believe it is in the best interest of our customers and shareholders to settle the issue expeditiously and continue to focus on serving your needs, and are currently attempting to negotiate an acceptable resolution with the OCC. In the event no settlement with the OCC is ultimately entered into and the OCC determines to bring enforcement actions against T Bank as described above, we intend to deny the allegations of the OCC and we believe we have meritorious defenses against the claims that we expect would be asserted in these actions and we intend to defend any such actions vigorously; however, the ultimate outcome of any such actions are uncertain.

T Bank values your trust business and wants you to be fully informed. We would remind you of two things:

- Any trust cash held at T Bank is always fully insured by the FDIC. There is no risk of loss.
- All other trust assets held by T Bank on your behalf are held by our trust asset custodians, (Fidelity Investments, US Bank, etc.) The assets always belong to you, and are never considered assets of T Bank.

If you have any questions or other concerns, you can contact me directly at 972-720-9001 or [padams@tbank.com](mailto:padams@tbank.com).

Sincerely,

A handwritten signature in black ink that reads "PATRICK ADAMS".

Patrick Adams





April 1, 2010

Dear T Bank Client,

T Bancshares, Inc., the holding company for T Bank, N.A., has filed Form 12b-25 Notification of Late Filing regarding its 2009 annual report on Form 10-K with the Securities and Exchange Commission today (the "Notice"). Because our relationship is built on trust, I wanted to contact you directly to give you an overview of our financial performance in 2009. The Notice reports a loss for the year ended December 31, 2009 of \$2.29 million, \$1.16 million of which resulted partially from our reserving for problem loans in light of today's challenging economic environment.

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T Bank values your business and wants you to be fully informed. You can be confident that we are here to safeguard your banking relationship. Please call one of our Customer Relationship Managers at 972-720-9000 with any questions or you may contact me directly at 972-720-9001 or via e-mail at [padams@tbank.com](mailto:padams@tbank.com).

Sincerely,

A handwritten signature in black ink that reads "PATRICK ADAMS".

Patrick Adams  
President and CEO

