
UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
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): **August 11, 2025**

CARTER BANKSHARES, INC.

(Exact name of registrant as specified in its charter)

Virginia
(State or other jurisdiction
of incorporation)

001-39731
(Commission
file number)

85-3365661
(IRS Employer
Identification No.)

1300 Kings Mountain Road, Martinsville, Virginia 24112
(Address of Principal Executive Offices) (Zip Code)

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

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))

Securities registered pursuant to Section 12(b) of the Act:

<u>Title of each class</u>	<u>Trading Symbol(s)</u>	<u>Name of each exchange on which registered</u>
Common Stock, \$1.00 par value	CARE	NASDAQ Global Select Market

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 Act 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 7.01. - Regulation FD Disclosure.

On August 11, 2025, Litz H. Van Dyke, Chief Executive Officer of Carter Bankshares, Inc., shared a letter with employees informing them of a recent medical update. A copy of this letter is attached as [Exhibit 99.1](#).

ITEM 9.01. - Exhibits.

(d) Exhibits.

Exhibit No. Description

[99.1](#) Letter to employees from Litz H. Van Dyke, Chief Executive Officer of Carter Bankshares, Inc.

104 Cover Page Interactive Data File (embedded within the Inline XBRL document)

Exhibit 99.1

Date: August 11, 2025

Subject Line: Communication from Litz

Dear Fellow Associates:

I am personally writing my work family to update you regarding a health matter that I will be navigating over the coming weeks.

Recently I started noticing some changes in my health, which led me to consult with a number of physicians and specialists and undergo a series of tests. Those tests identified a growth in my abdomen that I need to have removed. I have scheduled that surgery for later this week. Like most abdominal procedures, this surgery will require a couple of weeks of initial recuperation, while my medical team and I determine what next steps may be recommended. During that time, I intend to be fully engaged in bank matters with the assistance of the bank's exceptional Executive Team. Our operations shouldn't skip a beat.

Currently I feel fine and look forward to getting this procedure behind me and feeling even better.

My faith is a central element of my life. I will continue to lean on my faith to draw strength. If you are so inclined, I do appreciate any prayers that you might offer to me, my family, and my medical team.

I very much appreciate the support of our Board of Directors, Executive Team and this exceptional organization. Thank you for your thoughts, prayers and concern.

Litz H. Van Dyke