Sommers John A. Form 4 March 15, 2012

FORM 4

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB APPROVAL

OMB 3235-0287 Number:

Expires:

5. Relationship of Reporting Person(s) to

January 31, 2005

response...

Estimated average burden hours per 0.5

Check this box if no longer subject to Section 16. Form 4 or Form 5

obligations may continue. See Instruction

1. Name and Address of Reporting Person *

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

2. Issuer Name and Ticker or Trading

(Print or Type Responses)

1(b).

Sommers John A.		Sym	pol Issuer	Issuer							
			Credit, Inc. [TCRD]	(Check all applicable)							
				X Director 10% Owner Officer (give title Other (specify							
	(Street)	4. If	Amendment, Date Original 6. Indiv	vidual or Joint/Group Filing(Check							
BOSTON,	MA 02110	Filed		ble Line) m filed by One Reporting Person m filed by More than One Reporting							
(City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned											
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date any (Month/Day/Yo	Code (Instr. 3, 4 and 5) Benefic	es Ownership Indirect ially Form: Beneficial Direct (D) Ownership ng or Indirect (Instr. 4) d (I) tion(s) (Instr. 4)							
Common Stock	03/14/2012		P 1,500 A \$ 16,709	By self as Trustee for John A. Sommers Revocable Trust							
Common Stock			8,027.9	9725 <u>(2)</u> D							

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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displays a currently valid OMB control

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative	2.	3. Transaction Date (Month/Day/Year)		4.	5. onNumber	6. Date Exerc		7. Titl		8. Price of Derivative	9. Nu Deriv
Security (Instr. 3)	Conversion or Exercise Price of Derivative Security	(Month/Day/Tear)	any (Month/Day/Year)	Code (Instr. 8)	of			Under Secur	rlying	Security (Instr. 5)	Secur Bene Owne Follo Repo Trans (Instr
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

Sommers John A.

100 FEDERAL STREET 31ST FLOOR X
BOSTON, MA 02110

Signatures

Stephanie Pare Sullivan as Attorney-in-Fact

03/14/2012

**Signature of Reporting Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) The reported number includes 333.2192 shares of Common Stock acquired on December 30, 2011, pursuant to a dividend reinvestment plan.
- (2) The reported number includes 175.8864 shares of Common Stock acquired on December 30, 2011, pursuant to a dividend reinvestment plan.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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