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Return of Private Foundation
or Section 4947(a)(1) Nonexempt Charitable Trust
Treated as a Private Foundation

Note. The foundation may be able to use a copy of this return to satisfy state reporting requirements

2009

For calendar year 2009, or tax year beginning

, 2009, and ending

, 20

G Check all that apply: ☐ Initial return ☐ Initial return of a former public charity ☐ Final return
☐ Amended return ☐ Address change ☐ Name change

Use the IRS label. Otherwise, print or type. See Specific Instructions.	Name of foundation Kennebunk Savings Bank Foundation		A Employer identification number 010547392	
	Number and street (or P O box number if mail is not delivered to street address) Room/suite 104 Main Street, PO Box 28		B Telephone number (see page 10 of the instructions) 207-985-4903	
	City or town, state, and ZIP code Kennebunk, ME 04043		C If exemption application is pending, check here ☐	
	H Check type of organization: ☒ Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation		D 1. Foreign organizations, check here ☐ 2. Foreign organizations meeting the 85% test, check here and attach computation ☐	
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) \$ 3,616,933		J Accounting method: ☒ Cash ☐ Accrual ☐ Other (specify) _____		E If private foundation status was terminated under section 507(b)(1)(A), check here ☐
		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐		

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see page 11 of the instructions).)		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1	Contributions, gifts, grants, etc., received (attach schedule)	0			
2	Check ☒ if the foundation is not required to attach Sch. B				
3	Interest on savings and temporary cash investments	2,508	2,508	0	
4	Dividends and interest from securities	80,295	80,295	0	
5a	Gross rents				
b	Net rental income or (loss)				
6a	Net gain or (loss) from sale of assets not on line 10	(98,979)			
b	Gross sales price for all assets on line 6a	344,000			
7	Capital gain net income (from Part IV, line 2)		0		
8	Net short-term capital gain				
9	Income modifications				
10a	Gross sales less returns and allowances				
b	Less: Cost of goods sold				
c	Gross profit or (loss) (attach schedule)				
11	Other income (attach schedule)				
12	Total. Add lines 1 through 11	(16,176)	82,803	0	
13	Compensation of officers, directors, trustees, etc.				
14	Other employee salaries and wages				
15	Pension plans, employee benefits				
16a	Legal fees (attach schedule) STMT 1	2,030	0	0	2,030
b	Accounting fees (attach schedule)				
c	Other professional fees (attach schedule) STMT 1	13,220	13,220	0	0
17	Interest				
18	Taxes (attach schedule) (see page 14 of the instructions) STMT 1	2,266	428	0	0
19	Depreciation (attach schedule) and depletion				
20	Occupancy				
21	Travel, conferences, and meetings				
22	Printing and publications				
23	Other expenses (attach schedule)				
24	Total operating and administrative expenses. Add lines 13 through 23	17,516	13,648	0	2,030
25	Contributions, gifts, grants paid	446,679			446,679
26	Total expenses and disbursements. Add lines 24 and 25	464,195	13,648	0	448,709
27	Subtract line 26 from line 12:				
a	Excess of revenue over expenses and disbursements	(480,371)			
b	Net investment income (if negative, enter -0-)		69,155		
c	Adjusted net income (if negative, enter -0-)			0	

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Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions.)		Beginning of year	End of year	
				(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash—non-interest-bearing			89,733	39,186	39,186
	2 Savings and temporary cash investments			1,328,849	845,948	845,948
	3 Accounts receivable ▶					
	Less: allowance for doubtful accounts ▶					
	4 Pledges receivable ▶					
	Less: allowance for doubtful accounts ▶					
	5 Grants receivable					
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see page 16 of the instructions)					
	7 Other notes and loans receivable (attach schedule) ▶					
	Less: allowance for doubtful accounts ▶					
	8 Inventories for sale or use					
	9 Prepaid expenses and deferred charges					
	10a Investments—U S. and state government obligations (attach schedule)			705,496	554,634	582,864 STMT 2
	b Investments—corporate stock (attach schedule)			1,816,124	1,813,592	1,768,154 STMT 2
	c Investments—corporate bonds (attach schedule)			152,375	358,846	380,781 STMT 2
	11 Investments—land, buildings, and equipment: basis ▶					
Liabilities	Less: accumulated depreciation (attach schedule) ▶					
	12 Investments—mortgage loans					
	13 Investments—other (attach schedule)					
	14 Land, buildings, and equipment: basis ▶					
	Less: accumulated depreciation (attach schedule) ▶					
	15 Other assets (describe ▶)					
	16 Total assets (to be completed by all filers—see the instructions. Also, see page 1, item I)			4,092,577	3,612,206	3,616,933
	17 Accounts payable and accrued expenses					
	18 Grants payable					
	19 Deferred revenue					
Net Assets or Fund Balances	20 Loans from officers, directors, trustees, and other disqualified persons					
	21 Mortgages and other notes payable (attach schedule)					
	22 Other liabilities (describe ▶)					
	23 Total liabilities (add lines 17 through 22)			none	none	
	Foundations that follow SFAS 117, check here ▶ ☐					
	24 Unrestricted					
	25 Temporarily restricted					
	26 Permanently restricted					
	Foundations that do not follow SFAS 117, check here ▶ ☒					
	27 Capital stock, trust principal, or current funds					
	28 Paid-in or capital surplus, or land, bldg., and equipment fund					
Net Assets or Fund Balances	29 Retained earnings, accumulated income, endowment, or other funds			4,092,577	3,612,206	
	30 Total net assets or fund balances (see page 17 of the instructions)			4,092,577	3,612,206	
	31 Total liabilities and net assets/fund balances (see page 17 of the instructions)			4,092,577	3,612,206	

Part III Analysis of Changes in Net Assets or Fund Balances

1 Total net assets or fund balances at beginning of year—Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	4,092,577
2 Enter amount from Part I, line 27a	2	(480,371)
3 Other increases not included in line 2 (itemize) ▶	3	0
4 Add lines 1, 2, and 3	4	3,612,206
5 Decreases not included in line 2 (itemize) ▶	5	0
6 Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	3,612,206

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs. MLC Co.)		(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a Publicly traded securities				
b				
c				
d				
e				
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)	
a 344,000		442,979	(98,979)	
b				
c				
d				
e				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69				(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any		
a				
b				
c				
d				
e				
2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }			2	(98,979)
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c) (see pages 13 and 17 of the instructions). If (loss), enter -0- in Part I, line 8			3	

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank.

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☒ No

If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year; see page 18 of the instructions before making any entries.

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2008	251,277	3,720,864	.06753189582
2007	251,128	3,901,035	.06437471081
2006	474,255	2,457,895	.19295169240
2005	334,013	398,535	.83810204875
2004	244,191	404,448	.60376364823
2 Total of line 1, column (d)			2 1.76672399601
3 Average distribution ratio for the 5-year base period—divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years			3 .35334479920
4 Enter the net value of noncharitable-use assets for 2009 from Part X, line 5			4 3,413,375
5 Multiply line 4 by line 3			5 1,206,098
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 692
7 Add lines 5 and 6			7 1,206,790
8 Enter qualifying distributions from Part XII, line 4 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions on page 18.			8 448,709

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the instructions)

1a	Exempt operating foundations described in section 4940(d)(2), check here ☐ and enter "N/A" on line 1. Date of ruling or determination letter _____ (attach copy of letter if necessary—see instructions)			
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☐ and enter 1% of Part I, line 27b	1		1,383
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b)			
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2		0
3	Add lines 1 and 2	3		1,383
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4		0
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5		1,383
6	Credits/Payments:			
a	2009 estimated tax payments and 2008 overpayment credited to 2009	6a	1,825	
b	Exempt foreign organizations—tax withheld at source	6b		
c	Tax paid with application for extension of time to file (Form 8868)	6c		
d	Backup withholding erroneously withheld	6d		
7	Total credits and payments. Add lines 6a through 6d	7		1,825
8	Enter any penalty for underpayment of estimated tax. Check here ☐ if Form 2220 is attached	8		0
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9		0
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10		442
11	Enter the amount of line 10 to be: Credited to 2010 estimated tax 442 Refunded	11		0

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		✓
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see page 19 of the instructions for definition)? <i>If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.</i>		✓
c Did the foundation file Form 1120-POL for this year?		✓
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. ▶ \$ <u>n/a</u> (2) On foundation managers. ▶ \$ <u>n/a</u>		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ \$ <u>n/a</u>		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities.</i>		✓
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If "Yes," attach a conformed copy of the changes</i>		✓
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		✓
b If "Yes," has it filed a tax return on Form 990-T for this year?		✓
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T.</i>		✓
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	✓	
7 Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col. (c), and Part XV</i>	✓	
8a Enter the states to which the foundation reports or with which it is registered (see page 19 of the instructions) ▶ <u>Maine</u>		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by <i>General Instruction G</i> ? <i>If "No," attach explanation</i>	✓	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2009 or the taxable year beginning in 2009 (see instructions for Part XIV on page 27)? <i>If "Yes," complete Part XIV</i>		✓
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>		✓

Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see page 20 of the instructions)	11		✓
12	Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?	12		✓
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	✓	
Website address ▶ http://www.kennebunksavings.com/community.html				
14	The books are in care of ▶ <u>Pamela Drew</u>	Telephone no. ▶	<u>207-985-4903</u>	
	Located at ▶ <u>104 Main Street, Kennebunk, ME</u>	ZIP+4 ▶	<u>04043</u>	
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041—Check here. ▶ ☐	and enter the amount of tax-exempt interest received or accrued during the year ▶ <u>15</u>		

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

	Yes	No
1a During the year did the foundation (either directly or indirectly):		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person? . . . ☐ Yes ☒ No		
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? ☐ Yes ☒ No		
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? . . . ☒ Yes ☐ No		
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? . . . ☐ Yes ☒ No		
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? ☐ Yes ☒ No		
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) ☐ Yes ☒ No		
b If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 20 of the instructions)? . . . ☐ Yes ☒ No	1b	✓
Organizations relying on a current notice regarding disaster assistance check here ▶ ☐		
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2009?	1c	✓
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):		
a At the end of tax year 2009, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2009? ☐ Yes ☒ No		
If "Yes," list the years ▶ 20____, 20____, 20____, 20____		
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement—see page 20 of the instructions.)	2b	n/a
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ▶ 20____, 20____, 20____, 20____		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☒ No		
b If "Yes," did it have excess business holdings in 2009 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969; (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (<i>Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2009.</i>)	3b	n/a
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	✓
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2009?	4b	✓

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required (continued)

5a During the year did the foundation pay or incur any amount to:				
(1)	Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	☐ Yes	☒ No	
(2)	Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?	☐ Yes	☒ No	
(3)	Provide a grant to an individual for travel, study, or other similar purposes?	☐ Yes	☒ No	
(4)	Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see page 22 of the instructions)	☐ Yes	☒ No	
(5)	Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?	☐ Yes	☒ No	
b	If any answer is "Yes" to 5a(1)–(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see page 22 of the instructions)?			5b
	Organizations relying on a current notice regarding disaster assistance check here	☒		n/a
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?	☐ Yes	☐ No	
	If "Yes," attach the statement required by Regulations section 53.4945–5(d).			
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	☐ Yes	☒ No	
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?			6b
	If "Yes" to 6b, file Form 8870.			✓
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	☐ Yes	☒ No	
b	If yes, did the foundation receive any proceeds or have any net income attributable to the transaction?			7b
				n/a

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors**1 List all officers, directors, trustees, foundation managers and their compensation (see page 22 of the instructions).**

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
See Statement 3				

2 Compensation of five highest-paid employees (other than those included on line 1—see page 23 of the instructions). If none, enter "NONE."

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
None				
Total number of other employees paid over \$50,000				None

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)**3** Five highest-paid independent contractors for professional services (see page 23 of the instructions). If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
None		
Total number of others receiving over \$50,000 for professional services		None

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.		Expenses
1 None		
2		
3		
4		

Part IX-B Summary of Program-Related Investments (see page 24 of the instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2		Amount
1 None		
2		
All other program-related investments. See page 24 of the instructions		
3		
Total. Add lines 1 through 3		None

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see page 24 of the instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	2,400,331
b	Average of monthly cash balances	1b	1,065,024
c	Fair market value of all other assets (see page 24 of the instructions)	1c	0
d	Total (add lines 1a, b, and c)	1d	3,465,355
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	
2	Acquisition indebtedness applicable to line 1 assets	2	0
3	Subtract line 2 from line 1d	3	3,465,355
4	Cash deemed held for charitable activities. Enter 1 1/2 % of line 3 (for greater amount, see page 25 of the instructions)	4	51,980
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	3,413,375
6	Minimum investment return. Enter 5% of line 5	6	170,669

Part XI Distributable Amount (see page 25 of the instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ☐ and do not complete this part.)

1	Minimum investment return from Part X, line 6	1	170,669
2a	Tax on investment income for 2009 from Part VI, line 5	2a	1,383
b	Income tax for 2009. (This does not include the tax from Part VI.)	2b	0
c	Add lines 2a and 2b	2c	1,383
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	169,286
4	Recoveries of amounts treated as qualifying distributions	4	0
5	Add lines 3 and 4	5	169,286
6	Deduction from distributable amount (see page 25 of the instructions)	6	0
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	169,286

Part XII Qualifying Distributions (see page 25 of the instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
a	Expenses, contributions, gifts, etc.—total from Part I, column (d), line 26	1a	448,709
b	Program-related investments—total from Part IX-B	1b	0
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	0
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	0
b	Cash distribution test (attach the required schedule)	3b	0
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	448,709
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see page 26 of the instructions)	5	0
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	448,709

Note. The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.

Part XIII Undistributed Income (see page 26 of the instructions)

	(a) Corpus	(b) Years prior to 2008	(c) 2008	(d) 2009
1 Distributable amount for 2009 from Part XI, line 7				169,286
2 Undistributed income, if any, as of the end of 2009:				
a Enter amount for 2008 only			0	
b Total for prior years: 20____, 20____, 20____		0		
3 Excess distributions carryover, if any, to 2009:				
a From 2004	224,005			
b From 2005	313,877			
c From 2006	352,422			
d From 2007	57,872			
e From 2008	67,047			
f Total of lines 3a through e	1,015,223			
4 Qualifying distributions for 2009 from Part XII, line 4: ► \$ 448,709				
a Applied to 2008, but not more than line 2a			0	
b Applied to undistributed income of prior years (Election required—see page 26 of the instructions)		0		
c Treated as distributions out of corpus (Election required—see page 26 of the instructions)	0			
d Applied to 2009 distributable amount				169,286
e Remaining amount distributed out of corpus	279,423			
5 Excess distributions carryover applied to 2009 (If an amount appears in column (d), the same amount must be shown in column (a).)	0			0
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	1,294,646			
b Prior years' undistributed income. Subtract line 4b from line 2b		0		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0		
d Subtract line 6c from line 6b. Taxable amount—see page 27 of the instructions		0		
e Undistributed income for 2008. Subtract line 4a from line 2a. Taxable amount—see page 27 of the instructions			0	
f Undistributed income for 2009. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2010				0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see page 27 of the instructions)	0			
8 Excess distributions carryover from 2004 not applied on line 5 or line 7 (see page 27 of the instructions)	224,005			
9 Excess distributions carryover to 2010. Subtract lines 7 and 8 from line 6a	1,070,641			
10 Analysis of line 9:				
a Excess from 2005	313,877			
b Excess from 2006	352,422			
c Excess from 2007	57,872			
d Excess from 2008	67,047			
e Excess from 2009	279,423			

Part XIV Private Operating Foundations (see page 27 of the instructions and Part VII-A, question 9)

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2009, enter the date of the ruling **N/A**

b Check box to indicate whether the foundation is a private operating foundation described in section ☐ 4942(j)(3) or ☐ 4942(j)(5)

	Tax year	Prior 3 years			(e) Total
	(a) 2009	(b) 2008	(c) 2007	(d) 2006	
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon:					
a "Assets" alternative test—enter:					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test—enter $\frac{2}{3}$ of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test—enter:					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year—see page 28 of the instructions.)

1 Information Regarding Foundation Managers:

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000). (See section 507(d)(2).)

None

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest.

None

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:

Check here ☐ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see page 28 of the instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

a The name, address, and telephone number of the person to whom applications should be addressed:

Kennebunk Savings Bank Foundation - Community Investment Program, PO Box 28, Kennebunk, ME 04043 207-985-4903

b The form in which applications should be submitted and information and materials they should include:

See Statement 4

c Any submission deadlines:

See Statement 4

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors:

See Statement 4

Part XV Supplementary Information (continued)**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year See Statement 5	n/a	n/a	Statement 5	Statement 5
Total			3a	446,679
b Approved for future payment See Statement 6	n/a	n/a	Statement 6	Statement 6
Total			3b	216,000

		Yes	No
1	Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?		
a	Transfers from the reporting foundation to a noncharitable exempt organization of:		
	(1) Cash	1a(1)	✓
	(2) Other assets	1a(2)	✓
b	Other transactions:		
	(1) Sales of assets to a noncharitable exempt organization	1b(1)	✓
	(2) Purchases of assets from a noncharitable exempt organization	1b(2)	✓
	(3) Rental of facilities, equipment, or other assets	1b(3)	✓
	(4) Reimbursement arrangements	1b(4)	✓
	(5) Loans or loan guarantees	1b(5)	✓
	(6) Performance of services or membership or fundraising solicitations	1b(6)	✓
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c	✓
d	If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received.		

[illegible]

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? ☐ Yes ☒ No

b If "Yes," complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer or fiduciary) is based on all information of which preparer has any knowledge.

Signature of officer or trustee

Date _____

Treasurer

Title

Paid Preparer's Use Only

Preparer's
signature

Firm's name (or yours if self-employed), address, and ZIP code

Barbara D. Biele

Date _____

Check if self-employed ► ☐

Preparer's identifying
number (see **Signature** on
page 30 of the instructions)

059-64-3889

Bergen & Parkinson, LLC

62 Portland Road, Suite 25, Kennebunk, ME 04043

EIN ►

01-0513838

Phone no

207-985-7000

Kennebunk Savings Bank Foundation
Form 990-PF
Tax Year Ended 12/31/09

EIN # 01-0547392

Part I, Analysis of Revenue and Expenses

Line 16a, Legal Fees

Tax Compliance and Consulting Fees	<u>\$2,030</u>
------------------------------------	----------------

Line 16c, Other Professional Fees

Investment Management Fees	<u>\$13,220</u>
----------------------------	-----------------

Line 18, Taxes

§4940 Tax on Net Investment Income	\$ 1,838
------------------------------------	----------

Foreign Taxes Paid on Dividends	<u>428</u>
	<u>\$ 2,266</u>

Kennebunk Savings Bank Foundation
Form 990-PF
Tax Year Ended 12/31/09

EIN # 01-0547392

Part II, Balance Sheets

Line 10a, Investments – U.S. Government Obligations

<u>Quantity</u>	<u>Security</u>	<u>Adj Unit Cost</u>	<u>Total Adjusted Cost</u>	<u>Price</u>	<u>Market Value</u>
U.S. TREASURIES					
50,000	U S Treasury 4.750% Due 02-15-10	101.67	50,835.94	100.50	50,250.00
100,000	U S Treasury 5.750% Due 08-15-10	103.43	103,431.25	103.33	103,328.00
50,000	U S Treasury 4.875% Due 05-31-11	102.55	51,275.39	105.64	52,820.30
50,000	U S Treasury 5.125% Due 06-30-11	99.71	49,857.03	106.23	53,117.20
50,000	U S Treasury 5.000% Due 08-15-11	99.91	49,952.50	106.62	53,308.50
50,000	U S Treasury 4.875% Due 02-15-12	99.28	49,640.00	107.63	53,816.50
50,000	U S Treasury 4.875% Due 06-30-12	99.38	49,691.41	108.51	54,254.00
	Accrued Interest				5,157.86
			404,683.52		426,052.36
GOVERNMENT AGENCIES					
50,000	FHLB 4.000% Due 01-27-12	100.05	50,025.00	100.23	50,112.70
50,000	FHLB 5.000% Due 08-22-16	100.05	50,025.00	106.55	53,275.15
50,000	FPCB 4.875% Due 06-04-18	99.80	49,900.00	102.98	51,489.65
	Accrued Interest				1,934.20
			149,950.00		156,811.70
TOTAL - U.S. GOVERNMENT OBLIGATIONS			554,633.52		582,864.06

Kennebunk Savings Bank Foundation
Form 990-PF
Tax Year Ended 12/31/09

EIN # 01-0547392

Part II, Balance Sheets

Line 10b, Investments – Corporate Stock

Quantity	Security	Adj Unit Cost	Total Adjusted Cost	Price	Market Value
COMMON STOCK					
Consumer Staples					
800	PepsiCo	59.09	47,273.95	60.80	48,640.00
825	Procter & Gamble	55.82	46,053.20	60.63	50,019.75
1,450	Unilever	31.75	46,033.84	32.33	46,878.50
1,400	Walgreen	41.03	57,440.80	36.72	51,408.00
			196,801.79		196,946.25
Health Care					
500	C.R. Bard	80.96	40,477.90	77.90	38,950.00
1,900	Dentsply Intl	29.58	56,202.45	35.17	66,823.00
950	Johnson & Johnson	58.67	55,736.95	64.41	61,189.50
1,100	Medtronic Inc	48.51	53,359.95	43.98	48,378.00
775	Novo-Nordisk A/S	52.81	40,923.99	63.85	49,483.75
1,025	Waters Corp	45.57	46,708.95	61.96	63,509.00
			293,410.19		328,333.25
Consumer Discretionary					
1,900	Staples Inc	23.44	44,529.23	24.59	46,721.00
875	Target Corporation	54.05	47,290.20	48.37	42,323.75
			91,819.43		89,044.75
Industrial Goods and Services					
650	3M Company	87.07	56,592.45	82.67	53,735.50
700	BHP Billiton Ltd ADR	51.84	36,291.12	76.58	53,606.00
700	Danaher Corp	60.41	42,288.60	75.20	52,640.00
1,200	Emerson Electric	45.60	54,718.20	42.60	51,120.00
600	Praxair Inc	56.50	33,902.97	80.31	48,186.00
675	United Parcel Service	83.69	56,493.95	57.37	38,724.75
			280,287.29		298,012.25
Technology and Telecommunications Equipment					
2,000	Cisco Systems Inc	21.84	43,685.70	23.94	47,880.00
900	Fiserv Inc	54.87	49,385.12	48.48	43,632.00
1,800	Microsoft	30.29	54,523.49	30.48	54,864.00
1,600	Texas Instruments	35.05	56,073.95	26.06	41,696.00
			203,668.26		188,072.00
Energy					
725	BP Plc ADR	76.23	55,269.45	57.97	42,028.25
800	Cenovus Energy	24.94	19,954.47	25.20	20,160.00
825	ConocoPhillips	66.92	55,210.70	51.07	42,132.75
675	Devon Energy	64.15	43,298.48	73.50	49,612.50
800	EnCana Corp	26.49	21,188.77	32.39	25,912.00
600	Schlumberger Ltd	52.51	31,505.23	65.09	39,054.00
			226,427.10		218,899.50
Finance					
825	American Express	58.74	48,456.51	40.52	33,429.00
			48,456.51		33,429.00
REITs					
1,025	Duke Realty	36.01	36,905.45	12.17	12,474.25
3,400	HRPT Properties Trust	10.89	37,035.95	6.47	21,998.00
			73,941.40		34,472.25
Utilities					
800	Exelon Corp	54.48	43,587.21	48.87	39,096.00
			43,587.21		39,096.00
Exchange Traded Funds					
1,300	iShares: MSCI EAFE Index	76.94	100,023.77	55.28	71,864.00
2,550	iShares: MSCI Emrg Mkts	33.58	85,637.23	41.50	105,825.00
3,000	iShares: S&P Small Cap 600 Idx	56.51	169,532.27	54.72	164,160.00
			355,193.27		341,849.00
COMMON STOCK Total			1,813,592.45		1,768,154.25

Statement 2 cont'd.

Kennebunk Savings Bank Foundation
Form 990-PF
Tax Year Ended 12/31/09

EIN # 01-0547392

Part II, Balance Sheets

Line 10c, Investments – Corporate Bonds

Quantity	Security	Adj Unit Cost	Total Adjusted Cost	Price	Market Value
CORPORATE BONDS					
50,000	Verizon Comm 5.250% Due 04-15-13	101.18	50,590.00	108.38	54,191.00
50,000	Glaxosmithkline 4.850% Due 05-15-13	107.07	53,533.00	106.84	53,421.10
50,000	Bottling Group 6.950% Due 03-15-14	102.05	51,025.00	115.90	57,948.50
50,000	Praxair Inc 5.250% Due 11-15-14	101.52	50,760.00	109.23	54,613.90
50,000	Boeing Company 3.500% Due 02-15-15	102.18	51,089.00	100.28	50,140.50
50,000	Emerson Electric 4.125% Due 04-15-15	104.23	52,112.50	103.79	51,896.65
50,000	Caterpillar Inc 5.700% Due 08-15-16	99.47	49,736.67	108.18	54,090.50
	Accrued Interest				4,478.47
			358,846.17		380,780.62

Kennebunk Savings Bank Foundation
Form 990-PF
Tax Year Ended 12/31/09

EIN # 01-0547392

Part VIII., Information About Officers, Directors, etc.

Line 1, List of All Officers, Directors, Etc.

(a)	(b)	(c) (d) (e)
Bradford C. Paige 16 Paddock View Lane Kennebunk, ME 04043	President and Director Less than 1 hr./wk.	None
Stephen A. Morris 200 Goose Rocks Road Kennebunkport, ME 04046	Exec. Vice President & Director Less than 1 hr./wk.	None
Dennis Byrd 185 Mosher Road Gorham, ME 04038	Exec. Vice President Less than 1 hr./wk.	None
Stephen A. Souble 4 Rays Circle Scarborough, ME 04074	Sr. Vice President Less than 1 hr./wk.	None
Robyn LeBuff 183 Storey Avenue Newburyport, MA 01950	Vice President 20 hrs/annually	None
Heather Harris 67 Port Road Kennebunk, ME 04043	Asst. Vice President 120 hrs/annually	None
Pamela J. Drew PO Box 1139 Kennebunkport, ME 04046	Treasurer and Foundation Manager Less than 1 hr./wk.	None
Susan F. Hctor 72 Sprague Street So. Portland, ME 04106	Secretary and Clerk Less than 1 hr./wk.	None
Andrew T. Furlong, Jr. 48 Sunrise Terrace York, ME 03909	Director (Chairman) Less than 1 hr./wk.	None
Wayne F. Manchester 29 Penwood Drive Kennebunk, ME 04043	Director (Vice Chairman) Less than 1 hr./wk.	None
Richard V. Bibber 11 Merrifield Drive Kennebunk, ME 04043	Director Less than 1 hr./wk.	None

Kennebunk Savings Bank Foundation
Form 990-PF
Tax Year Ended 12/31/09

EIN # 01-0547392

James J. Keating, III
60 High Street
Kennebunk, ME 04043

Director
Less than 1 hr./wk.

None

Raymond E. Mailhot
13 Rivers Edge Road
Kennebunk, ME 04043

Director
Less than 1 hr./wk.

None

Geoffrey Titherington
148 Grammar Street
Sanford, ME 04073

Director
Less than 1 hr./wk.

None



Grants & Sponsorships

Kennebunk Savings supports community development programs and local charitable organizations with access to funding driven by the values of the people we serve. Our Community Investment Program offers direct grants as well as sponsorships, and encourages our employees to be active volunteers throughout the community.

Our financial support focuses on five key categories:

Arts programs that preserve and enhance the cultural opportunities and infrastructures of our community

Civic Initiatives that promote economic development, improve quality of life for local citizens, and strengthen the basic foundation of our community

Education programs that enhance academic achievements and aspirations for all citizens in the community

Environmental Programs that protect and preserve the unique landscapes and wildlife habitats in our communities

Human Services organizations and initiatives that enhance the quality of life for citizens of our community, especially those most in need

Huntington Common Charitable Fund for Seniors

Kennebunk Savings Bank Foundation's Huntington Common Charitable Fund for Seniors was established with the proceeds from the conversion and sale of Huntington Common Retirement Living Community in 2006. Each year, the Kennebunk Savings Bank Foundation allocates earnings of the Huntington Common Fund to qualified organizations serving York County residents ages 65 and older.

Our funds are directed by you

Customer ballot

Once a year, our customers can cast their vote to help distribute a portion of our charitable funds. Watch for your annual ballot in the mail.

Direct Request

Organizations may request funding online or through a banking office or lending officer. Our Community Investment Committee meets monthly to review requests submitted by non-profit and charitable organizations. Decisions are based on potential impact in the community, support from others in the private and public sector, and relevance to the Community Investment goals within our five key categories.

[Request a grant or sponsorship](#)

Ask us today



Requesting a Grant or Sponsorship

If you would like Kennebunk Savings or the Kennebunk Savings Bank Foundation to consider funding your organization through a grant or sponsorship, please complete our online Request for Funding form.

Once you complete the eligibility questionnaire, you will be directed to the appropriate fund or sponsorship form. You will then be asked to provide information about your request:

Name, address and telephone number of the organization

Contact name and daytime telephone number

A complete program/project description including expected outcomes, whom it will benefit, and what impact it will have on York County

Detailed budget, including the total program project budget, the amount you are requesting, gifts you have received so far for this project, and your fundraising plans to support this project

Your organization's Section 501(c)(3) tax exempt number

A list of the organization's volunteer board of directors

Your organization's most recent annual report or financial statements

Deadlines that could affect the timing of our decision (if applicable)

Our Community Investment Committee usually meets monthly to review requests for funding. We give top priority to requests from organizations located in our service areas that do not have state or national affiliations. Please note that Kennebunk Savings and the Kennebunk Savings Bank Foundation do not provide funding for individuals, religious or political organizations.

Ask us today

Call 1.800.339.6573

Kennebunk Savings Bank - Member FDIC Equal Housing Lender

Insurance and Investment Products are:

- Not FDIC Insured
- Not Bank Guaranteed
- May Lose Value
- Not a Deposit
- Not Insured By Any Federal Government Agency

Insurance and Fixed Annuity products are offered by Kennebunk Savings Insurance, a subsidiary of Kennebunk Savings Bank.

Securities, Advisory Services and Insurance products are offered through LPL Financial and its affiliates, Member FINRA/SIPC. LPL Financial is a SEC Registered Investment Advisor. Kennebunk Savings Bank is not a registered broker/dealer and is not affiliated with LPL Financial.

STATEMENT 4 CONT'D.



Grant Request Form

Each year, the Kennebunk Savings' Community Investment Program invests 10% of our annual earnings to those non-profit and charitable organizations that to help make York County a better place to live, work and do business.

To apply for a grant, from either Kennebunk Savings Bank sponsorship, please complete the following:

CONTACT & ORGANIZATION INFORMATION

Organization Contact Name _____ Title _____

Organization Requesting Funds _____

Organization Background (300 word max/separate sheet may be used), if applicable

Street Address _____

City _____ State _____ Zip Code _____

Telephone _____ E-mail _____

GRANT INFORMATION

Please check one: ☐ Contribution ☐ Sponsorship *** (see page 2)

Project Title _____ Amount Requested _____

Purpose of the Grant _____

Project Start/End Date) _____ -- _____

of People to Benefit from Event _____

Marketing Strategy (i.e. press releases, website placement, program journals, annual reports, newsletters, etc.)

*****Sponsorship Only**

Event/Sponsorship Date _____ (*IMPORTANT - 3 Week Notice Needed*)

Materials Required:

****IMPORTANT – Please let marketing know specifications/deadlines**

a. Advertisement:

Height (Inches) _____ Width (Inches) _____

Email to: _____

b. Banners:

Height (Inches) _____ Width (Inches) _____

c. Other: _____

BRANCH CONTACT

Manager _____

Manager's Recommendation:

CONFIRMATION OF CHARITABLE INTENT (To be signed by nonprofit)

We certify that none of the proposed grant funds will be used to provide any direct benefit to Kennebunk Savings Bank or a Kennebunk Savings Bank employee or any employee's family member (except in the provision of charitable services or education available to the public at large), or to any staff member, board member, or donor to the Organization. No goods or services have been offered or promised in consideration for this charitable contribution. I further certify that to the best of my knowledge, information, and belief, the purpose of this grant is charitable and for the good of the community and limited to offset, sales, or procurement commitments.

Signature _____ Date _____

Part XV. Supplementary Information
Line 3a, Grants and Contributions Paid During the Year

Recipient	Address	City	State	Zip	Amount
ABBA A Women's Resource Center	470 Forest Ave	Portland	ME	04102	\$100 00
ALPHA CRISIS PREGNANCY CENTER INC	751 Main St., Suite F	SANFORD	ME	04073	\$100 00
ALTRUSA INTERNATIONAL INC	105 JAVICA LN	SANFORD	ME	04073-5111	\$75 00
Alzheimer's Association Maine Chapter	170 U.S. Route 1, Suite 250	Falmouth	ME	04105	\$100 00
Alzheimer's Association, Maine Chapter	170 U.S. Route 1, Suite 250	Falmouth	ME	04105	\$50 00
American Cancer Society	1 Bowdoin Mill Island, Suite 300	Topsham	ME	04086	\$50 00
American Cancer Society	1 Bowdoin Mill Island, Suite 300	Topsham	ME	04086	\$150 00
American Red Cross of Southern Maine	2401 Congress St	Portland	ME	04101	\$902 00
ANIMAL REFUGE LEAGUE	PO BOX 336	WESTBROOK	ME	04098-0336	\$75 00
Animal Welfare Society	Post Office Box 43	West Kennebunk	ME	04094	\$7 865 00
Animal Welfare Society	Post Office Box 43	West Kennebunk	ME	04095	\$75 00
Animal Welfare Society	Post Office Box 43	West Kennebunk	ME	04096	\$200 00
Animal Welfare Society	Post Office Box 43	West Kennebunk	ME	04097	\$175 00
Another Chance Animal Rescue	P O Box 552	North Berwick	ME	03906	\$4,103 00
Another Chance Animal Rescue	P O Box 552	North Berwick	ME	03907	\$75 00
Barbara Bush Children's Hospital	22 BRAMHALL ST	Portland	ME	04102-3175	\$100 00
Berwick Library Association	P O Box 838	Berwick	ME	03901	\$484 00
Berwick Tables of Plenty	P O Box 645	Berwick	ME	03901-0323	\$1,155 00
Biddeford Free Clinic	189 Alfred Street, PO Box 325	Biddeford	ME	04005-0325	\$1,056 00
Biddeford Free Clinic	189 Alfred Street, PO Box 325	Biddeford	ME	04005-0325	\$50 00
Biddeford Free Clinic	189 Alfred Street, PO Box 325	Biddeford	ME	04005-0325	\$75 00
Biddeford Free Clinic	189 Alfred Street, PO Box 325	Biddeford	ME	04005-0325	\$100 00
Biddeford Free Clinic	189 Alfred Street, PO Box 325	Biddeford	ME	04005-0325	\$75 00
Biddeford Free Clinic	189 Alfred Street, PO Box 325	Biddeford	ME	04005-0325	\$100 00
BIDDEFORD HIGH SCHOOL	25 MAPLEWOOD AVENUE	BIDDEFORD	ME	40052109	\$1,000 00
Big Brothers Big Sisters of Southern Maine	2 Main Street #17 / 301C	Biddeford	ME	04005	\$100 00
Big Brothers Big Sisters of Southern Maine	2 Main Street #17 / 301C	Biddeford	ME	04005	\$100 00
Boy Scouts of America North Berwick 312	99 Estes Hill Road	N Berwick	ME	03906	\$100 00
Brck Store Museum	117 Main Street	Kennebunk	ME	04043	\$20,000 00
Brck Store Museum	117 Main Street	Kennebunk	ME	04044	\$957 00
CANCER CARE CENTER OF YORK COUNTY	22 BRAMHALL ST	PORTLAND	ME	04102-3134	\$100 00
Caring Unlimited	P O Box 590	Sanford	ME	04073	\$1,936 00
Caring Unlimited	P O Box 590	Sanford	ME	04074	\$75 00
CARL J LAMB SCHOOL	233 SHAW'S RIDGE ROAD	SPRINGVALE	ME	40831200	\$50 00
Center for Wildlife, Inc	P O Box 620	Cape Neddick	ME	03902-0620	\$2 651 00
Center for Wildlife, Inc	P O Box 620	Cape Neddick	ME	03902-0620	\$100 00
Center for Wildlife, Inc	P O Box 620	Cape Neddick	ME	03902-0620	\$200 00
Child Abuse Prevention Council	62 Portland Road, Suite 15	Kennebunk	ME	04043	\$1,441 00
Child Abuse Prevention Council	62 Portland Road, Suite 15	Kennebunk	ME	04043	\$150 00
Child Care Services of York County	P O Box 512	Sanford	ME	04073	\$407 00
Community Bicycle Center	c/o 21 KNIGHT FARM RD	KENNEBUNK	ME	04043-6156	\$253 00
Community Harvest	P O Box 1393	Kennebunk	ME	04043	\$3 600 00
Community Harvest	P O Box 1393	Kennebunk	ME	04043	\$242 00
Counseling Services, Inc	P O Box 1010	Saco	ME	04072	\$385 00
D A Hurd Public Library	41 High Street	North Berwick	ME	03906-0399	\$407 00
EDUCATION FOUNDATION OF THE KENNEBUNKS	PO BOX 1531	KENNEBUNKPORT	ME	04046-1531	\$3,200 00
Eliot Antique Tractor and Engine Association	140 Worster Road	Eliot	ME	03903	\$495 00
Equest Therapeutic Riding Center	PO BOX 935	KENNEBUNK	ME	04043-0935	\$484 00
Equest Therapeutic Riding Center	PO BOX 935	KENNEBUNK	ME	04043-0935	\$5,000 00
Fair Tide	15 State Rd	Kittery	ME	03904	\$572 00
FIDELITY HOUSE INC	ONE PARKER ST	LAWRENCE	MA	01843-1540	\$75 00
Footprints Food Pantry	P O Box 246	Kittery	ME	03904	\$1 441 00
Footprints Food Pantry	P O Box 246	Kittery	ME	03904	\$75 00
Gary's House/Mercy Hospital	97 State Street	Portland	ME	04101	\$253 00
Goodall Hospital	25 June Street	Sanford	ME	04073	\$330 00
Graves Memorial Library	P O Box 391	Kennebunkport	ME	04046	\$385 00
Graves Memorial Library	P O Box 391	Kennebunkport	ME	04047	\$75 00
Great Works Regional Land Trust	PO Box 151	South Berwick	ME	03908	\$1,386 00
Gulf of Maine Research Institute	350 Commercial Street	Portland	ME	04101-4618	\$5,000 00
Habitat for Humanity York County	PO BOX 267	KENNEBUNK	ME	04043-0267	\$858 00
HEAR ME NOW INC	PO Box 896	Portland	ME	04104	\$50 00
Heartwood College of Art	123 York Street	Kennebunk	ME	04043-0540	\$341 00
Historical Society of Wells and Ogunquit	PO BOX 801	WELLS	ME	04090	\$275 00
Homehealth Visiting Nurses of Southern Maine	15 Industrial Park Rd	Saco	ME	04072	\$1 166 00
Hospice of Southern Maine	180 U.S. Route #1	Scarborough	ME	04074	\$10 000 00
Hospice of Southern Maine	180 U.S. Route #1	Scarborough	ME	04075	\$1 342 00
Hospice of Southern Maine	180 U.S. Route #1	Scarborough	ME	04076	\$1,000 00
Hospice of Southern Maine	180 U.S. Route #1	Scarborough	ME	04077	\$50 00
Hospice of Southern Maine	180 U.S. Route #1	Scarborough	ME	04078	\$75 00
Hospice of York	15 Hospital Drive	York	ME	03909	\$1,309 00
Junior Achievement	82 Elm Street	Portland	ME	04101	\$100 00
Kennebunk Community Food Pantry	P O Box 1175	Kennebunk	ME	04043	\$2,046 00
Kennebunk Free Library Association	112 Main Street	Kennebunk	ME	04043	\$1,056 00
Kennebunk High School	89 Fletcher Street	Kennebunk	ME	04043	\$1 000 00
Kennebunk Land Trust	11 York Street	Kennebunk	ME	04043	\$1,001 00
Kennebunk Rotary Club	PO Box 888	Kennebunk	ME	04043	\$75 00
Kennebunk Rotary Club	PO Box 888	Kennebunk	ME	04043	\$100 00
Kennebunkport Conservation Trust	P O Box 7004	Cape Porpoise	ME	04014	\$1,309 00
Kennebunkport Public Health Department	P O Box 566	Kennebunkport	ME	04046	\$605 00
Kids First Center	222 St John Street, Suite 101	Portland	ME	04102-3054	\$75 00
Kittery Land Trust	P O Box 467	Kittery	ME	03904	\$693 00
Kittery Rotary Club	P O Box 678	Kittery	ME	03905	\$50 00
Laudholm Trust for Wells Research	P O Box 1007	Wells	ME	04090-1007	\$5 000 00
Laudholm Trust for Wells Research	P O Box 1007	Wells	ME	04090-1007	\$880 00
Laudholm Trust for Wells Research	P O Box 1007	Wells	ME	04090-1007	\$75 00
Literacy Volunteers of Greater Sanford	883 Main Street, Suite 4	Sanford	ME	04073	\$286 00
Literacy Volunteers of Greater Sanford	883 Main Street, Suite 4	Sanford	ME	04073	\$75 00
LITTLE DRESSES FOR AFRICA	24614 CURTIS DR	BROWNSTOWN	MI	48134-9130	\$100 00
Maine Cancer Foundation	PO BOX 553	PORTLAND	ME	04112-0553	\$100 00
Marshwood High School	260 Route #236	S Berwick	ME	03908	\$1,000 00

Part XV, Supplementary Information
Line 3a, Grants and Contributions Paid During the Year

Recipient	Address	City	State	Zip	Amount
Middle School of the Kennebunk	60 Thompson Road	Kennebunk	ME	04043	\$75 00
MSAD #35	49 Academy Street	South Berwick	ME	03908	\$200 00
National Kidney Foundation of Maine	630 Congress St, P O Box 1134	Portland	ME	04104	\$50 00
New Covenant Baptist Church Food Pantry	P O Box 288	North Berwick	ME	03906	\$220 00
New Covenant Baptist Church Food Pantry	P O Box 288	North Berwick	ME	03907	\$100 00
New Covenant Baptist Church Food Pantry	P O Box 288	North Berwick	ME	03908	\$100 00
Noble High School	388 SOMERSWORTH ROAD	NORTH BERWICK	ME	03909	\$1,000 00
Noble High School	388 SOMERSWORTH ROAD	NORTH BERWICK	ME	03910	\$1,000 00
Noble High School	388 SOMERSWORTH ROAD	NORTH BERWICK	ME	03911	\$275 00
North Berwick Historical Society	P O Box 477	North Berwick	ME	03912	\$5 000 00
North Berwick Historical Society	P O Box 477	North Berwick	ME	03913	\$297 00
Northern York County YMCA	3 Pomerleau Street	Biddeford	ME	04005	\$330 00
Northern York County YMCA	3 Pomerleau Street	Biddeford	ME	04006	\$25,000 00
Ogunquit Chamber of Commerce	P O Box 2289	Ogunquit	ME	03907	\$500 00
Ogunquit Museum of American Art	543 Shore Road, P O Box 815	Ogunquit	ME	03907	\$242 00
Old York Historical Society	P O Box 312, 207 York Street	York	ME	03909	\$275 00
OPTIONS FOR WOMEN A PREGNANCY HELP CENTER	11A Weeks Lane	DOVER	NH	03820-3423	\$484 00
Parents Alternative to Latchley (PAL)	P O Box 148	York	ME	03909	\$264 00
People's Regional Opportunity Program	510 CUMBERLAND AVE	PORTLAND	ME	04101-2220	\$15 000 00
Rachel Carson National Wildlife Refuge	321 Port Road	Wells	ME	04090	\$528 00
Rice Public Library	8 Wentworth Street	Kittery	ME	03904	\$462 00
River Tree Arts	35 Western Ave	Kennebunk	ME	04043	\$220 00
ROTARY INTERNATIONAL BIDDEFORD & SAGO ROTARY CLUB	PO BOX 298	SAGO	ME	04072-0298	\$100 00
Safe Haven Humane Society	P O Box 97	Wells	ME	04090	\$2 629 00
Sanford Food Pantry	P O Box 542	Sanford	ME	04073	\$1,265 00
Sanford High School	52 High School Biv	Sanford	ME	04073	\$1,000 00
Sanford Springvale YMCA	P O Box 249	Sanford	ME	04073	\$10 000 00
Sanford Springvale YMCA	P O Box 249	Sanford	ME	04073	\$231 00
Seaglass Performing Arts	P O Box 265	Kennebunk	ME	04043	\$374 00
Seaglass Performing Arts	P O Box 265	Kennebunk	ME	04043	\$75 00
Seashore Trolley Museum	P O Box A	Kennebunkport	ME	04046	\$286 00
Secret Santa	P O Box 301	Kennebunk	ME	04043	\$209 00
Senior Center at Lower Village	175 Port Road	Kennebunk	ME	04043	\$605 00
Senior Center at Lower Village	175 Port Road	Kennebunk	ME	04043	\$200 00
Senior Center at Lower Village	175 Port Road	Kennebunk	ME	04043	\$50 00
Senior Center at Lower Village	175 Port Road	Kennebunk	ME	04043	\$75 00
Shalom House, Inc	106 Gilman Street	Portland	ME	04102	\$75 00
SMMC Visiting Nurses	72 Main St, PO Box 739	Kennebunk	ME	04043	\$5 500 00
SMMC Visiting Nurses	72 Main St, PO Box 739	Kennebunk	ME	04043	\$572 00
So Berwick Community Food Pantry	150 Main Street	South Berwick	ME	03908	\$704 00
South Berwick, Eliot Rotary Club	P O Box 11	South Berwick	ME	03909	\$200 00
Southern Maine Agency on Aging	136 US ROUTE ONE	SCARBOROUGH	ME	04074-9055	\$15,000 00
Southern Maine Agency on Aging	136 US ROUTE ONE	SCARBOROUGH	ME	04074-9055	\$50 00
Southern Maine Agency on Aging	136 US ROUTE ONE	SCARBOROUGH	ME	04074-9055	\$50 00
Southern Maine Agency on Aging	136 US ROUTE ONE	SCARBOROUGH	ME	04074-9055	\$50 00
Southern Maine Agency on Aging	136 US ROUTE ONE	SCARBOROUGH	ME	04074-9055	\$100 00
Southern Maine Agency on Aging	136 US ROUTE ONE	SCARBOROUGH	ME	04074-9055	\$15,000 00
Southern Maine Area Agency on Aging	333 Lincoln Street	Saco	ME	04072	\$1 298 00
Southern Maine Medical Center	P O Box 626	Biddeford	ME	04104	\$374 00
The Ins Network	189 Park Avenue	Portland	ME	04102-2909	\$10 036 00
Keeping Neighbors Warm/The Maine Way, Inc	PO BOX 1144	BIDDEFORD	ME	04005-1144	\$20 000 00
The New School	38 York Street	Kennebunk	ME	04043	\$475 00
The New School	38 York Street	Kennebunk	ME	04043	\$715 00
The School Around Us	281 Log Cabin Road	Arundel	ME	04046	\$275 00
The Warren Center for Communication & Learning	175 UNION ST	BANGOR	ME	04401-6100	\$2,000 00
Tripp Academy	12 Williams Avenue	Kittery	ME	03904	\$1,000 00
United Way of York County	P O Box 727	Kennebunk	ME	04043	\$748 00
United Way of York County	P O Box 727	Kennebunk	ME	04043	\$57 495 78
United Way of York County	P O Box 727	Kennebunk	ME	04043	\$100 00
United Way of York County	P O Box 727	Kennebunk	ME	04043	\$75 00
United Way of York County	P O Box 727	Kennebunk	ME	04043	\$75 00
United Way of York County	P O Box 727	Kennebunk	ME	04043	\$75 00
United Way of York County	P O Box 727	Kennebunk	ME	04043	\$200 00
Voice for Animals	P O Box 522	York	ME	03901	\$275 00
Waban Projects, Inc	5 Dunaway Drive	Sanford	ME	04073	\$1,276 00
Wells High School	P O Box 579	Wells	ME	04090	\$1,000 00
Wells Ogunquit Senior Center	300 Post Road, P O Box 987	Wells	ME	04090	\$1,166 00
Wells Public Library	P O Box 699	Wells	ME	04090	\$495 00
White Pine Programs	330 MOUNTAIN RD	CAPE NEDDICK	ME	03902-7942	\$561 00
William Fogg Library	P O Box 359	Eliot	ME	03903	\$715 00
York Community Food Pantry	PO Box 243	York	ME	03909-0243	\$2 497 00
York Community Service Association	Post Office Box 85	Cape Neddick	ME	03902-0085	\$341 00
York County Community Action	P O Box 72 6 Spruce Street	Sanford	ME	04073	\$12,500 00
York County Community Action	P O Box 72 6 Spruce Street	Sanford	ME	04073	\$506 00
York County Community Action	P O Box 72 6 Spruce Street	Sanford	ME	04073	\$6,500 00
York County Community Action Corporation	6 SPRUCE ST PO Box 72	SANFORD	ME	04073-2917	\$10,000 00
York County Community College	112 College Drive	Wells	ME	04090	\$25 000 00
York County Shelter Program	PO BOX 820	Alfred	ME	04002	\$5 000 00
York County Shelter Programs, Inc	Post Office Box 820 Shaler Hill Road	Alfred	ME	04002-0820	\$200 00
York County Shelter Programs, Inc	Post Office Box 820 Shaler Hill Road	Alfred	ME	04002-0820	\$50 00
York County Shelter Programs, Inc	Post Office Box 820 Shaler Hill Road	Alfred	ME	04002-0820	\$50 00
York County Shelters, Inc	PO Box 820	Alfred	ME	04002-0820	\$1,309 00
York High School	286 Long Sands Road	York	ME	03909	\$1,000 00
York Hospital	15 Hospital Drive	York	ME	03909	\$10 000 00
York Hospital	15 Hospital Drive	York	ME	03909	\$2 156 00
York Hospital	15 Hospital Drive	York	ME	03909	\$50,000 00
York Land Trust, Inc	PO Box 1241	York Harbor	ME	03911	\$814 00
York Public Library	15 Long Sands Road	York	ME	03909	\$517 00
York Public Library Association	15 Long Sands Road	York	ME	03909	\$8,500 00
York Senior Center	36 MAIN ST	YORK	ME	03909-6244	\$671 00
Youth Enrichment Center at Hilton Winn Farm	189 Ogunquit Road	York	ME	03909	\$209 00
TOTAL					\$ 446,679

**Kennebunk Savings Bank Foundation
Form 990-PF**

EIN: 01-0547392

Tax Year Ended 12/31/09

Part XV, Supplementary Information

Line 3b, Grants & Contributions Approved for Future Payment

<u>Recipient</u>	<u>Category/ Purpose</u>	<u>Year to be Paid</u>	<u>Amount</u>
Brick Store Museum 117 Main Street Kennebunk, ME 04043	Arts/ Capital Campaign	2010	\$20,000
York County Community College 112 College Drive Wells, ME 04090	Education/ Capital Campaign	2010	\$25,000
Laudholm Trust PO Box 1007 Wells, ME 04090	Education/ School programs	2010	\$5,000
Sanford Springvale YMCA PO Box 249 Sanford, ME 04073	Civic/ Capital Campaign	2010	\$10,000
York Hospital 15 Hospital Drive York, ME 03909	Human Needs/ Capital Campaign	2010 2011	\$25,000 \$25,000
United Way PO Box 727 Kennebunk, ME 04043	Employee Match	2010 2011	\$51,000 \$50,000
Biddeford Free Clinic 189 Alfred Street Biddeford, ME 04005	Human Needs/ Dental Wellness	2010	\$5,000
TOTAL APPROVED FOR FUTURE PAYMENT			\$216,000