Form **990-PF**

Department of the Treasury
Internal Revenue Service

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

OMB No 1545-0052

2009

For calendar year 2009, or tax year beginning , and ending

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
DIME BANK FOUNDATION, INC.

Number and street (or P O box number if mail is not delivered to street address) | Room/suite
290 SALEM TURNPIKE

City or town, state, and ZIP code
NORWICH, CT 06360

A Employer identification number
06-1507800

B Telephone number
860-859-4300

C If exemption application is pending, check here ▶[ ]
D 1. Foreign organizations, check here ▶[ ]
2. Foreign organizations meeting the 85% test, check here and attach computation ▶[ ]
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 ▶[ ]

H Check type of organization [X] Section 501(c)(3) exempt private foundation
[ ] Section 4947(a)(1) nonexempt charitable trust [ ] Other taxable private foundation

I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶$ 2,738,807.

J Accounting method [ ] Cash [X] Accrual
[ ] Other (specify)
(Part I, column (d) must be on cash basis.)

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))

		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc, received			N/A	
	2 Check ▶ [X] if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	1,092.	1,092.		STATEMENT 1
	4 Dividends and interest from securities	71,194.	71,194.		STATEMENT 2
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	-191,414.			
	b Gross sales price for all assets on line 6a 505,362.				
	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)				
	11 Other income				
	12 **Total.** Add lines 1 through 11	-119,128.	72,286.		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	0.	0.		0.
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees				
	b Accounting fees STMT 3	1,375.	687.		688.
	c Other professional fees				
	17 Interest	127.	127.		0.
	18 Taxes STMT 4	610.	0.		0.
	19 Depreciation and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses STMT 5	10,451.	10,451.		0.
	24 **Total operating and administrative expenses.** Add lines 13 through 23	12,563.	11,265.		688.
	25 Contributions, gifts, grants paid	149,378.			149,378.
	26 **Total expenses and disbursements.** Add lines 24 and 25	161,941.	11,265.		150,066.
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	-281,069.			
	b **Net investment income** (if negative, enter -0-)		61,021.		
	c **Adjusted net income** (if negative, enter -0-)			N/A	

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Part II Balance Sheets Attached schedules and amounts in the description column should be for end-of-year amounts only

		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing	568.	14,602.	14,602.
	2 Savings and temporary cash investments	322,153.	10,566.	10,566.
	3 Accounts receivable ▶ 4,016.			
	Less allowance for doubtful accounts ▶	3,950.	4,016.	4,016.
	4 Pledges receivable ▶			
	Less allowance for doubtful accounts ▶			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons			
	7 Other notes and loans receivable ▶			
	Less allowance for doubtful accounts ▶			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges	5,480.	310.	310.
	10a Investments - U S and state government obligations			
	b Investments - corporate stock STMT 6	1,739,790.	2,370,369.	2,370,369.
	c Investments - corporate bonds			
	11 Investments - land, buildings, and equipment basis ▶			
	Less accumulated depreciation ▶			
	12 Investments - mortgage loans			
	13 Investments - other STMT 7	198,540.	338,944.	338,944.
	14 Land, buildings, and equipment basis ▶			
	Less accumulated depreciation ▶			
	15 Other assets (describe ▶)			
	16 Total assets (to be completed by all filers)	2,270,481.	2,738,807.	2,738,807.
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable			
	22 Other liabilities (describe ▶)			
	23 Total liabilities (add lines 17 through 22)	0.	0.	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ [X] and complete lines 24 through 26 and lines 30 and 31.			
	24 Unrestricted	2,270,481.	2,738,807.	
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ [ ] and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds			
	28 Paid-in or capital surplus, or land, bldg , and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds			
	30 Total net assets or fund balances	2,270,481.	2,738,807.	
	31 Total liabilities and net assets/fund balances	2,270,481.	2,738,807.	

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	2,270,481.
2	Enter amount from Part I, line 27a	2	-281,069.
3	Other increases not included in line 2 (itemize) ▶ UNREALIZED GAIN ON INVESTMENTS	3	749,395.
4	Add lines 1, 2, and 3	4	2,738,807.
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	2,738,807.

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				
b	SEE ATTACHED STATEMENTS			
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				
b				
c				
d				
e	505,362.		696,776.	-191,414.

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

	(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	(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
a				
b				
c				
d				
e				-191,414.

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 — -191,414.

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) If (loss), enter -0- in Part I, line 8 — 3 — N/A

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 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	163,178.	3,077,440.	.053024
2007	166,902.	3,419,574.	.048808
2006	138,651.	2,556,729.	.054230
2005	63,639.	1,429,510.	.044518
2004	72,597.	1,388,529.	.052283

2	Total of line 1, column (d)	2	.252863
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	.050573
4	Enter the net value of noncharitable-use assets for 2009 from Part X, line 5	4	2,340,233.
5	Multiply line 4 by line 3	5	118,353.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	610.
7	Add lines 5 and 6	7	118,963.
8	Enter qualifying distributions from Part XII, line 4	8	150,066.

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

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see 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 ▶ [X] and enter 1% of Part I, line 27b		1	610.
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	610.
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	610.
6	Credits/Payments			
a	2009 estimated tax payments and 2008 overpayment credited to 2009	6a 920.		
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	920.
8	Enter any **penalty** for underpayment of estimated tax Check here ☐ if Form 2220 is attached		8	
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶		9	
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶		10	310.
11	Enter the amount of line 10 to be **Credited to 2010 estimated tax** ▶ 310. **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?	1a		X
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see instructions for definition)? *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.*	1b		X
c	Did the foundation file **Form 1120-POL** for this year?	1c		X
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation ▶ $ 0. (2) On foundation managers ▶ $ 0.			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ $ 0.			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities.*	2		X
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? *If "Yes," attach a conformed copy of the changes*	3		X
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b	If "Yes," has it filed a tax return on **Form 990-T** for this year? N/A	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T.*	5		X
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?	6		X
7	Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col. (c), and Part XV.*	7	X	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ CT			
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 *General Instruction G? If "No," attach explanation*	8b	X	
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)? *If "Yes," complete Part XIV*	9		X
10	Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses	10		X

Part VII-A Statements Regarding Activities *(continued)*

		Line	Yes	No
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 instructions)	11		X
12	Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	X	

Website address ▶ WWW.DIMESAVINGSBANK.COM

14 The books are in care of ▶ NICHOLAS CAPLANSON Telephone no ▶860-859-4300

Located at ▶290 SALEM TURNPIKE, NORWICH, CT ZIP+4 ▶06360

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 ▶ | 15 | N/A

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.

			Line	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)?	N/A	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		X
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 ▶ ____, ____, ____, ____				
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 instructions)	N/A	2b		
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here ▶ ____, ____, ____, ____				
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? *(Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2009.)*	N/A	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		4a		X
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		X

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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)? ☐ 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 instructions)? N/A **5b**
Organizations relying on a current notice regarding disaster assistance check here ▶ ☐

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? N/A ☐ 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** X (No)
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? N/A **7b**

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.

(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 8		0.	0.	0.

2 Compensation of five highest-paid employees (other than those included on line 1). 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 ▶ 0

Part VIII **Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors** *(continued)*

3 Five highest-paid independent contractors for professional services. 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 ▶		0

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 N/A	
2	
3	
4	

Part IX-B **Summary of Program-Related Investments**

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1 NONE	0.
2	
All other program-related investments See instructions	
3	
Total. Add lines 1 through 3 ▶	0.

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see 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	2,135,799.
b	Average of monthly cash balances	1b	237,177.
c	Fair market value of all other assets	1c	2,895.
d	**Total** (add lines 1a, b, and c)	1d	2,375,871.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) — 1e: 0.		
2	Acquisition indebtedness applicable to line 1 assets	2	0.
3	Subtract line 2 from line 1d	3	2,375,871.
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	35,638.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4	5	2,340,233.
6	**Minimum investment return.** Enter 5% of line 5	6	117,012.

Part XI Distributable Amount (see 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	117,012.
2a	Tax on investment income for 2009 from Part VI, line 5 — 2a: 610.		
b	Income tax for 2009 (This does not include the tax from Part VI) — 2b:		
c	Add lines 2a and 2b	2c	610.
3	Distributable amount before adjustments Subtract line 2c from line 1	3	116,402.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	116,402.
6	Deduction from distributable amount (see instructions)	6	0.
7	**Distributable amount** as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1	7	116,402.

Part XII Qualifying Distributions (see 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	150,066.
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	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	**Qualifying distributions.** Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	150,066.
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	5	610.
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	149,456.

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 instructions)

	(a) Corpus	(b) Years prior to 2008	(c) 2008	(d) 2009
1 Distributable amount for 2009 from Part XI, line 7				116,402.
2 Undistributed income, if any, as of the end of 2009				
a Enter amount for 2008 only			0.	
b Total for prior years ____ , ____ , ____		0.		
3 Excess distributions carryover, if any, to 2009:				
a From 2004 3,564.				
b From 2005				
c From 2006 21,069.				
d From 2007 8,715.				
e From 2008 11,146.				
f Total of lines 3a through e	44,494.			
4 Qualifying distributions for 2009 from Part XII, line 4 ▶ $ 150,066.				
a Applied to 2008, but not more than line 2a			0.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2009 distributable amount				116,402.
e Remaining amount distributed out of corpus	33,664.			
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	78,158.			
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 instructions		0.		
e Undistributed income for 2008 Subtract line 4a from line 2a Taxable amount - see instr			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)	0.			
8 Excess distributions carryover from 2004 not applied on line 5 or line 7	3,564.			
9 **Excess distributions carryover to 2010.** Subtract lines 7 and 8 from line 6a	74,594.			
10 Analysis of line 9				
a Excess from 2005				
b Excess from 2006 21,069.				
c Excess from 2007 8,715.				
d Excess from 2008 11,146.				
e Excess from 2009 33,664.				

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9) N/A

1 a 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 ▶

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			
	(a) 2009	(b) 2008	(c) 2007	(d) 2006	(e) Total
2 a 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 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 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 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

DIME BANK FOUNDATION, INC. CHERYL CALDERADO, SECRETARY, 860-859-4300
290 SALEM TURNPIKE, NORWICH, CT 06360

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

WRITTEN GRANT APPLICATION. SAMPLE ATTACHED

c Any submission deadlines

NONE

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

GEOGRAPHIC AREA SERVED BY THE DIME BANK

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 ATTACHED			SEE ATTACHED	149,378.
Total			▶ 3a	149,378.
b *Approved for future payment*				
NONE				
Total			▶ 3b	0.

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated	Unrelated business income (a) Business code	Unrelated business income (b) Amount	Excluded by section 512, 513, or 514 (c) Exclusion code	Excluded by section 512, 513, or 514 (d) Amount	(e) Related or exempt function income
1 Program service revenue					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments			14	1,092.	
4 Dividends and interest from securities			14	71,194.	
5 Net rental income or (loss) from real estate.					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory			18	-191,414.	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue					
a					
b					
c					
d					
e					
12 Subtotal Add columns (b), (d), and (e)		0.		-119,128.	0.

13 Total. Add line 12, columns (b), (d), and (e) 13 -119,128.

(See worksheet in line 13 instructions to verify calculations)

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes)

Part XVII Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

		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)		X
(2) Other assets	1a(2)		X
b Other transactions			
(1) Sales of assets to a noncharitable exempt organization	1b(1)		X
(2) Purchases of assets from a noncharitable exempt organization	1b(2)		X
(3) Rental of facilities, equipment, or other assets	1b(3)		X
(4) Reimbursement arrangements	1b(4)		X
(5) Loans or loan guarantees	1b(5)		X
(6) Performance of services or membership or fundraising solicitations	1b(6)		X
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c		X

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

(a) Line no	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements
		N/A	

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
N/A		

Sign Here

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 4-13-10 | Title Treasurer

Paid Preparer's Use Only

Preparer's signature: B Snyder, CPA | Date 4/5/2010 | Check if self-employed ☐ | Preparer's identifying number NA

Firm's name (or yours if self-employed), address, and ZIP code: WHITTLESEY & HADLEY, P.C. 147 CHARTER OAK AVE. HARTFORD, CT 06106-5100 | EIN | Phone no (860)522-3111

Form **990-PF** (2009)

923622
02-02-10

Dime Bank Foundation
2009
Grant Awards and Distribution Report
Total Grants Paid: $149,378.00

	Recipient	Individual Recipient	Recipient Status	Purpose of Grant	Grant Amount
1	American Warrior, LLC 35 Main Street, P.O. Box 337 P.O. Box 337 Versailles, CT 06383	No	501(C)3	Sends WWII veterans to Washington, D.C.	$1,500
2	Bethsaida Community, Inc P.O. Box 913 Norwich, CT 06360	No	501(C)3	Provides food for Katie Blair House women.	$4,000
3	Big Brothers Big Sisters of SE CT 1595 Harford Turnpike, Route 85 Oakdale, CT 06370	No	501(C)3	Children of Promise Program, matching 140 children of prisoners with mentors.	$2,000
4	Boys and Girls Club of SECT 30 Central Avenue Groton, CT 06340	No	501(C)3	Funds hardware, software, and supplies for Operation Connect program.	$5,000
5	Bradford Johnnycake Center PO Box 273 Westerly, RI 02891	No	501(C)3	Provides funds for food and financial assistance to qualified residents in Westerly, Hopkinton, Richmond, and Charlestown, RI	$5,000
6	Catholic Charities - Diocese of Norwich 331 Main Street Norwich, CT 06360	No	501(C)3	Supports emergency, basic needs/case Management Programs.	$5,000

	Recipient	Individual Recipient	Recipient Status	Purpose of Grant	Grant Amount
7	Chesterfield Fire Company 1606 Hartford New London Turnpike Oakdale, CT 06370	No	501(C)3	Provides 2 sets of ice rescue suits and tethering materials.	$2,500
8	Children's Museum of Southeastern Connecticut 409 Main Street Niantic, CT 06357	No	501(C)3	Renovate the outdoor play space.	$2,000
9	Connecticut Radio Information System (CRIS) 515 N Eagleville Road Storrs Mansfield, CT 06268	No	501(C)3	Supports Norwich Satellite studio.	$2,500
10	Covenant Shelter of New London 42 Jay Street New London, CT 06320	No	501(C)3	Provides on-site bus tickets to some of the neediest clients of Covenant Shelter.	$1,430
11	East Lyme High School 30 Chesterfield Road East Lyme, CT 06333	No	Municipality	Funds Empty Bowls Project, to help raise funds for local community, as well as the art, culinary, and technology education departments.	$3,500
12	Eastern CT Ballet 435 Boston Post Road East Lyme, CT 06333	No	501(C)3	Provides tickets for "The Nutcracker" Free Ticket Initiative Program, for underserved children and adults in area.	$2,500
13	F.R.E.S.H. New London 374 Broad Street P.O. Box 429 New London, CT 06335	No	501(C)3	Provides funds for training, vehicle, staffing, and general costs.	$2,000

	Recipient	Individual Recipient	Recipient Status	Purpose of Grant	Grant Amount
14	Fairview Odd Fellows Home of Connecticut 235 Lestertown Road, # 1 Groton, CT 06340	No	501(C)3	Expand weekly children's visits to skilled nursing care residents.	$978
15	First Baptist Church of Norwich 239 West Main Street Norwich, CT 06360	No	501(C)3	Provides funds to help establish a clothing bank.	$700
16	Furniture Bank of SECT PO BOX 124 Gales Ferrt, CT 06335	No	501(C)3	78 beds for individuals experiencing financial hardship.	$2,500
17	Gemma E. Moran United Way/Labor Food Center P.O. Box 124 374 Broad Street New London, CT 06320	No	501(C)3	Provide food to NL non-profit programs.	$5,000
18	Habitat for Humanity of Southeastern Connecticut 377 Broad Street New London, CT 06320	No	501(C)3	Helps renovates homes for low income families in New London.	$5,000
19	Hartford Hospital 85 Retreat Avenue Hartford, CT 06106	No	501(C)3	Supports training and education of LIFE STAR crew.	$5,000
20	Hygienic Art, Inc. 79 Bank Street New London, CT 06320	No	501(C)3	Promote literacy to inner-city NL youths.	$2,500

	Recipient	Individual Recipient	Recipient Status	Purpose of Grant	Grant Amount
21	Madonna Place, Inc 240 Main Street Norwich, CT 06360	No	501(C)3	Provides services for expectant and young mothers with children who are at risk of various developmental delays.	$3,000
22	Martin House, Inc P.O. Box 857 401 Thames St, Building 700 Norwich, CT 06360	No	501(C)3	Provides housing, food, and services for individuals on fixed or low incomes.	$3,520
23	Mystic Area Shelter and Hospitality, Inc. (MASH) 119 High Street Mystic, CT 06355	No	501(C)3	Supports homeless families.	$2,000
24	New London Youth Affairs 120 Broad Street New London, CT 06320	No	501(C)3	Funds RAD/Teens off the Hook Culinary Program.	$3,600
25	Norwich Hospitality Center 17 Meadow Lane Norwich, CT 06360	No	501(C)3	Used towards the cost of operating Hospitality Center, the winter overflow shelter in Norwich.	$5,000
26	Norwich Housing Authority 10 Westwood Park Norwich, CT 06360	No	170(C) (1)	Maintain Resident Service Coordinators for elderly and disabled residents.	$3,200
27	Norwich Human Services 80 Broadway Norwich, CT 06360	No	501(C)3	Provides Norwich Safety Net Team with funding for 7 programs.	$5,000

	Recipient	Individual Recipient	Recipient Status	Purpose of Grant	Grant Amount
28	Ocean Community YMCA 95 High Street Westerly, RI 02891	No	501(C)3	Expand land-based programs for child obesity and unhealthy families	$5,000
29	Pregnancy Resource Center of SECT 770 Long Hill Road Groton, CT 06340	No	501(C)3	Funds material support for low income pregnant mothers and fathers	$4,950
30	Sacred Heart Ed. Center: Academy of Holy Family 54 West Main Street Baltic, CT 06330	No	501(C)3	Provide full academic year assistance (2 students).	$2,000
31	Sea Research Foundation 55 Coogan Boulevard Mystic, CT 06355	No	501(C)3	Funds program for all Norwich 6th grade students.	$4,500
32	St. Vincent de Paul Place, Diocese of Norwich 10 Railroad Place Norwich, CT 06360	No	501(C)3	Funds St. Vincent's food pantry, as well as shelter and laundry services.	$5,000
33	State Street School Family Engage Committee 35 State Street Westerly, RI 02891	No	501(C)3	Provides funds for Summer Bridge Field Trips and Library Program.	$1,500
34	Thames Area Citizen Advocacy Program, Inc 80 Broadway Norwich, CT 06360	No	501(C)3	Provides funding for new advocate training, facilitation of matches between advocates and proteges, and material possessions for proteges.	$3,500

	Recipient	Individual Recipient	Recipient Status	Purpose of Grant	Grant Amount
35	Thames River Community Service, Inc 1 Thames River Place Norwich, CT 06360	No	501(C)3	Provides training to help victims of domestic violence.	$5,000
36	The New London Community Meal Center, Inc. 12 Montauk Avenue New London, CT 06320	No	501(C)3	Replace gas water heater and help purchase food supplies.	$5,000
37	The Public Library of New London 63 Huntington Street New London, CT 06320	No	501(C)3	Continue "After School Program in Reaching Excellence".	$2,000
38	Uncas Health District 372 West Main Street, 2nd Floor Norwich, CT 06360	No	501(C)3	Printing brochures for Northern NL County.	$2,500
39	United Community & Family Services 34 Town Street Norwich, CT 06360	No	501(C)3	Provides money used to offset the cost of primary care, dental, and outpatient behavior health services for clients in SECT who are unable to pay.	$3,000
40	Westerly Adult Day Services, Inc. 65 Wells St Westerly, RI 02891	No	501(C)3	Subsidize cost of 220 days of adult day services (5 participants).	$5,000
41	Westerly Area Rest Meals PO Box 91 Westerly, RI 02891	No	501(C)3	Funds Attire for Hire, a program that provides clothing to homeless, unemployed, and low income community members looking for clothing to wear at job interviews	$5,000

	Recipient	Individual Recipient	Recipient Status	Purpose of Grant	Grant Amount
42	Westerly Historical Society P.O. Box 91 Westerly, RI 02891	No	501(C)3	Preserves historical documents of the town of Westerly, as well as help move historical items to new location in Westerly library.	$2,500
43	Whole Life, Inc 599 Norwich Ave Taftville, CT 06380	No	501(C)3	Provides support to individuals with intellectual disabilities in greater Norwich area by moving to new site in Norwich.	$2,000
44	Women's Center of Southeastern Connecticut, Inc. 16 Jay Street New London, CT 06320	No	501(C)3	Scattered Site Supportive Housing Program.	$5,000

Total Disbursed in 2009: $149,378

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	750SH ADOBE SYSTEMS	P	01/25/06	10/20/09
b	250SH ADOBE SYSTEMS	P	09/28/06	10/20/09
c	325SH AMEREN	P	04/04/06	01/07/09
d	375SH AMEREN	P	04/30/07	01/07/09
e	700SH AUTODESK	P	01/25/06	01/07/09
f	300SH AUTODESK	P	09/28/06	01/07/09
g	400SH BOEING	P	06/06/08	07/14/09
h	500SH CITIGROUP	P	06/06/08	07/14/09
i	900SH EAGLE BULK SUPPLY INC	P	08/23/07	01/07/09
j	1100SH EAGLE BULK SUPPLY INC	P	01/16/08	01/07/09
k	250SH EXXON MOBIL CORP	P	11/19/98	10/20/09
l	350SH FREEPORT MCMORAN COPPER AND GOLD	P	04/30/07	10/20/09
m	150SH GREAT PLAINS ENERGY	P	07/26/05	07/14/09
n	350SH GREAT PLAINS ENERGY	P	01/02/06	07/14/09
o	500SH GREAT PLAINS ENERGY	P	04/30/07	07/14/09

	(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	26,397.		28,935.	-2,538.
b	8,799.		9,521.	-722.
c	10,682.		16,367.	-5,685.
d	12,325.		19,771.	-7,446.
e	14,076.		29,454.	-15,378.
f	6,033.		10,391.	-4,358.
g	16,222.		29,865.	-13,643.
h	1,386.		10,248.	-8,862.
i	7,358.		23,381.	-16,023.
j	8,993.		21,484.	-12,491.
k	18,206.		6,934.	11,272.
l	27,456.		17,043.	10,413.
m	2,221.		4,876.	-2,655.
n	5,183.		10,255.	-5,072.
o	7,404.		16,423.	-9,019.

	Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Losses (from col (h)) Gains (excess of col (h) gain over col (k), but not less than "-0-")
	(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				-2,538.
b				-722.
c				-5,685.
d				-7,446.
e				-15,378.
f				-4,358.
g				-13,643.
h				-8,862.
i				-16,023.
j				-12,491.
k				11,272.
l				10,413.
m				-2,655.
n				-5,072.
o				-9,019.

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	
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) If (loss), enter "-0-" in Part I, line 8	3	

923591
04-24-09

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	650SH GREAT PLAINS ENERGY	P	04/07/08	07/14/09
b	200SH IBM	P	05/21/98	10/20/09
c	1400 INLAND REAL ESTATE	P	01/25/06	07/14/09
d	700SH INLAND REAL ESTATE	P	09/28/06	07/14/09
e	1900SH INLAND REAL ESTATE	P	01/16/08	07/14/09
f	1000SH KBR	P	01/07/09	10/09/09
g	1000SH PLUM CREEK TIMBER	P	01/23/02	08/13/09
h	400SH PLUM CREEK TIMBER	P	09/28/06	08/13/09
i	100SH RIO TINTO PLC SPONSORED ADR	P	03/09/05	01/07/09
j	100SH RIO TINTO PLC SPONSORED ADR	P	01/25/06	01/07/09
k	1100SH US BANCORP	P	06/01/04	01/20/09
l	350SH VEOLIA ENVIRONMENT SPONSORED ADR	P	08/23/07	07/14/09
m	200SH VEOLIA ENVIRONMENT SPONSORED ADR	P	04/07/08	07/14/09
n	1100SH WEINGARTEN REALTY INVESTORS	P	01/23/02	01/07/09
o	500SH WYETH	P	06/01/04	07/14/09

	(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	9,625.		16,206.	-6,581.
b	24,314.		12,419.	11,895.
c	8,918.		21,480.	-12,562.
d	4,459.		12,492.	-8,033.
e	12,103.		25,533.	-13,430.
f	22,277.		16,609.	5,668.
g	32,342.		30,068.	2,274.
h	12,937.		13,861.	-924.
i	11,126.		14,163.	-3,037.
j	11,126.		21,104.	-9,978.
k	19,109.		30,849.	-11,740.
l	10,051.		25,327.	-15,276.
m	5,743.		14,735.	-8,992.
n	22,119.		23,999.	-1,880.
o	22,755.		17,854.	4,901.

	Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Losses (from col (h)) Gains (excess of col (h) gain over col (k), but not less than "-0-")
	(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				-6,581.
b				11,895.
c				-12,562.
d				-8,033.
e				-13,430.
f				5,668.
g				2,274.
h				-924.
i				-3,037.
j				-9,978.
k				-11,740.
l				-15,276.
m				-8,992.
n				-1,880.
o				4,901.

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	
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) If (loss), enter "-0-" in Part I, line 8	3	

923591
04-24-09

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	600SH WYETH	P	01/16/08	07/14/09
b	400SH ZIMMER HOLDINGS	P	01/25/06	07/14/09
c	1500SH ISHARES INC MSCI JAPAN	P	01/25/06	01/07/09
d	775SH SPDR INDEX SHS DJ WILSHIRE	P	02/20/07	01/07/09
e	500SH ISHARES TR FTSE HK CHINA 25 INDEX	P	01/12/07	12/02/09
f	KINDER MORGAN ENERGY PARTNERS	P	VARIOUS	VARIOUS
g	TEPPCO PARTNERS, LP	P	VARIOUS	VARIOUS
h	ENTERPRISE PRODUCTS PARTNERS LP	P	VARIOUS	VARIOUS
i	TYCO INTERNATIONAL, LTD	P	VARIOUS	VARIOUS
j				
k				
l				
m				
n				
o				

	(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	27,306.		27,785.	-479.
b	16,079.		27,006.	-10,927.
c	13,851.		20,363.	-6,512.
d	22,026.		52,870.	-30,844.
e	22,572.		17,105.	5,467.
f	-7.			-7.
g	-446.			-446.
h	-16.			-16.
i	2,252.			2,252.
j				
k				
l				
m				
n				
o				

	Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Losses (from col (h)) Gains (excess of col (h) gain over col (k), but not less than "-0-")
	(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				-479.
b				-10,927.
c				-6,512.
d				-30,844.
e				5,467.
f				-7.
g				-446.
h				-16.
i				2,252.
j				
k				
l				
m				
n				
o				

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	-191,414.
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) If (loss), enter "-0-" in Part I, line 8	3	N/A

923591
04-24-09

FORM 990-PF INTEREST ON SAVINGS AND TEMPORARY CASH INVESTMENTS STATEMENT 1

SOURCE	AMOUNT
ENTERPRISE PRODUCTS PARTNERS LP	6.
KINDER MORGAN LP	337.
PERSHING LLC	743.
TEPPCO LP	6.
TOTAL TO FORM 990-PF, PART I, LINE 3, COLUMN A	1,092.

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 2

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	COLUMN (A) AMOUNT
KINDER MORGAN LP	26.	0.	26.
PERSHING LLC	71,168.	0.	71,168.
TOTAL TO FM 990-PF, PART I, LN 4	71,194.	0.	71,194.

FORM 990-PF ACCOUNTING FEES STATEMENT 3

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
	1,375.	687.		688.
TO FORM 990-PF, PG 1, LN 16B	1,375.	687.		688.

FORM 990-PF TAXES STATEMENT 4

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
EXISE TAX	610.	0.		0.
TO FORM 990-PF, PG 1, LN 18	610.	0.		0.

FORM 990-PF OTHER EXPENSES STATEMENT 5

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
NET LOSS FROM PARTNERSHIPS	10,451.	10,451.		0.
TO FORM 990-PF, PG 1, LN 23	10,451.	10,451.		0.

FORM 990-PF CORPORATE STOCK STATEMENT 6

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
AFLAC	44,347.	46,250.
CHEVRON CORP	41,738.	53,893.
CONOCO PHILLIPS	11,460.	56,177.
DIAGOE PLC	27,632.	34,705.
EATON CORP	39,614.	38,172.
EXXON MOBIL	20,803.	51,142.
GREAT PLAINS ENERGY	0.	0.
IBM	43,465.	91,630.
J P MORGAN CHASE	11,436.	41,670.
KINDER MORGAN ENERGY/ENTERPRISE PRODUCTS	28,769.	60,980.
3M	40,699.	45,468.
BANK OF NEW YORK MELLON CORP	8,914.	27,970.
PFIZER	84,652.	54,570.
PLUM CREEK TIMBER CO	0.	0.
PROGRESS ENERGY	36,760.	32,808.
RIO TINTO PLC	36,107.	43,078.
U.S. BANCORP	0.	0.
WASHINGTON REIT	25,919.	41,325.
WEINGARTERN REALTY	0.	0.
WYETH	0.	0.
XCEL ENERGY	48,348.	42,440.
MARK TO MARKET EQUITIES	357,257.	0.
ADOBE SYSTEMS	0.	0.
AMEREN CORP	0.	0.
AUTODESK INC.	12,978.	12,705.
BANK OF AMERICA	68,695.	28,990.
CITIGROUP	0.	0.
COLGATE-PALMOLIVE	33,368.	49,290.
DTE ENERGY	38,220.	39,231.
GENERAL DYNAMICS	34,436.	40,902.
HALLIBURTON	39,472.	45,135.
HEALTH CARE REIT	35,819.	39,888.
INFOSYS TECHNOLOGIES	28,673.	33,162.
INLAND REAL ESTATE CORP	0.	0.

KELLOGG CO	30,426.	37,240.
KIMBERLY CLARK	29,153.	31,855.
ARCELORMITTAL	31,016.	45,750.
NOVARTIS AG	33,672.	32,658.
PEPSICO	34,673.	36,480.
PROCTOR & GAMBLE	24,834.	24,252.
SOUTHERN CO	33,212.	29,988.
STRYKER CORP	34,220.	40,296.
UNITED TECHNOLOGIES	28,418.	34,705.
ZIMMER HOLDINGS	0.	0.
NESTLE	29,614.	48,561.
BARCLAYS	65,571.	29,480.
COMPANHIA VALE DO RIO DOCE ADR	15,943.	58,060.
DUKE ENERGY CORP	48,539.	43,025.
EAGLE BULK SHIPPING INC.	0.	0.
FREEPORT MCMORAN COPPER & GOLD INC.	31,652.	52,189.
TEPPCO PARTNERS LP	32,395.	46,738.
UNILEVER NV NEW YORK SHS	32,369.	38,796.
VEOLIA ENVIRONMENT SPONSORED ADR	0.	0.
BIOMED REALTY TRUST INC	41,390.	33,138.
BOEING CO	0.	0.
CVS CAREMARK CORP	37,014.	32,210.
PETROLEO BRASILEIRO SA PETROBRAS	56,773.	47,680.
PHILIP MORRIS INTERNATIONAL INC	39,530.	38,552.
ABBOTT LABS	13,916.	16,197.
APPLE INC	34,260.	42,172.
AVALONBAY COMMUNITIES INC	26,413.	41,055.
BHP BILLITON LTD	25,372.	30,632.
BOSTON PROPERTIES INC	18,103.	26,828.
CATERPILLAR INC	12,668.	22,796.
CISCO SYSTEMS	21,590.	23,940.
DIAMOND OFFSHORE DRILLING INC	21,107.	19,684.
FPL GROUP INC	38,833.	36,974.
FLUOR CORP	19,794.	18,016.
GOLDMAN SACHS	24,439.	25,326.
HEWLETT PACKARD CO	25,081.	30,906.
JOHNSON & JOHNSON	11,719.	12,882.
MCDONALDS CORP	22,061.	24,976.
NYSE EURONEXT	19,155.	17,710.
SIMON PROPERTY GROUP INC	30,866.	48,439.
STATE STREET CORP	17,032.	15,239.
TRANSOCEAN LTD	27,842.	28,963.
VISA INC	30,373.	34,984.
WD 40 CO	19,750.	19,416.
TOTAL TO FORM 990-PF, PART II, LINE 10B	2,370,369.	2,370,369.

FORM 990-PF OTHER INVESTMENTS STATEMENT 7

DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
DNP SELECT FUND	COST	112,728.	89,500.
MARK TO MARKET MUTUTAL FUNDS	COST	-17,721.	0.
ISHARES JAPAN	COST	0.	0.
ISHARES EAFE	COST	37,098.	33,168.
ISHARES S&P MIDCAP 400 VALUE INDEX	COST	106,978.	98,910.
ISHARES TR FTSE XINHAU HK CHINA 25	COST	17,101.	21,130.
ISHARES TR MSCI EMERGING MARKETS	COST	35,327.	41,500.
SPDR INDEX SHS FDS DJ WILSHIRE INTL REAL ESTATE	COST	0.	0.
MARKET VECTORS ETF BRAZIL SM CAP	COST	22,373.	24,705.
MATTHEWS INDIA FUND	COST	25,060.	30,031.
TOTAL TO FORM 990-PF, PART II, LINE 13		338,944.	338,944.

FORM 990-PF PART VIII - LIST OF OFFICERS, DIRECTORS TRUSTEES AND FOUNDATION MANAGERS STATEMENT 8

NAME AND ADDRESS	TITLE AND AVRG HRS/WK	COMPEN-SATION	EMPLOYEE BEN PLAN CONTRIB	EXPENSE ACCOUNT
MICHAEL G. BETTEN, M.D. 290 SALEM TURNPIKE NORWICH CT	DIRECTOR 0.00	0.	0.	0.
JAMES P. CRONIN 290 SALEM TURNPIKE NORWICH CT	PRESIDENT 0.00	0.	0.	0.
ROLAND J. HARRIS 290 SALEM TURNPIKE NORWICH CT	DIRECTOR 0.00	0.	0.	0.
PAUL M. HIGGINS, JR. 290 SALEM TURNPIKE NORWICH CT	DIRECTOR 0.00	0.	0.	0.
JAMES M. KIRKER 290 SALEM TURNPIKE NORWICH CT	DIRECTOR 0.00	0.	0.	0.

ROBERT A. STALEY 290 SALEM TURNPIKE NORWICH CT	DIRECTOR 0.00	0.	0.	0.
CHARLES O. TREAT 290 SALEM TURNPIKE NORWICH CT	VICE PRESIDENT 0.00	0.	0.	0.
LINDA L. MARIANI 290 SALEM TURNPIKE NORWICH CT	DIRECTOR 0.00	0.	0.	0.
VINCENT J. NACCARATO 290 SALEM TURNPIKE NORWICH CT	DIRECTOR 0.00	0.	0.	0.
CHERYL CALDERADO 290 SALEM TURNPIKE NORWICH CT	SECRETARY 0.00	0.	0.	0.
NICHOLAS CAPLANSON 290 SALEM TURNPIKE NORWICH CT	TREASURER 0.00	0.	0.	0.
TOTALS INCLUDED ON 990-PF, PAGE 6, PART VIII		0.	0.	0.

The Dime Bank Foundation, Inc.

Grant Application Procedures:

No application can be considered without submission of the all the following items. To prevent omissions, please check off each item as you include it in application data:

- ☐ A completed Dime Bank Foundation grant application including this page with all items checked off as completed.
- ☐ A written proposal for needs and use of the grant including:
  - ☐ Objectives, purposes and goals of the project
  - ☐ Description of plans designed to achieve objectives and goals
  - ☐ Location and estimated duration of the program
  - ☐ Number of people expected to benefit from the program
- ☐ Budget summary identifying expenses and income for the program
- ☐ A list of members of the governing board or description of organizational structure
- ☐ Two copies of the most recent financial statement and program brochure
- ☐ A copy of the U.S. Government I.R.S. tax classification letter under 501(c) 3 dated after 1969

Include optional materials that will further define the program.

All documents and materials submitted for grant consideration will be held in the strictest confidence. All materials become the sole property of The Dime Bank Foundation, Inc.

In order to be eligible for consideration for a foundation grant, please send all requested materials to:

The Dime Bank Foundation, Inc.
290 Salem Turnpike
Norwich, CT 06360
Attn: Cheryl Calderado

The Dime Bank Foundation, Inc.

290 Salem Turnpike
Norwich, CT 06360

Statement of Purpose

The Dime Foundation was created by the Board of Directors of The Dime Savings Bank of Norwich in 1998. Through foundation awards, the bank is able to live up to its commitment as a community bank to give back to the people it serves. Accordingly, the by-laws have defined the parameters of the foundation as follows:

> As specified in its certificate of incorporation, the foundation shall be operated exclusively for public charitable, scientific, literary and educational purposes, in such manner as will, in the discretion of the Board of Directors, most effectively assist and promote the well being of the inhabitants of the communities where the Dime Bank of Norwich maintains offices or provides services, by among other activities, engaging in charitable activities and extending financial aid through grants to organizations qualified as exempt from federal income taxation under Section 501(c)(3) of the Internal Revenue Code and governmental units referred to in Section 170(c)(1) of the Internal Revenue Code.

The Dime Bank Foundation, Inc.

Grant Application

Grant Applicant Information

Organization Name ______________________________

Address ______________________________

City ______________ State ______________ Zip ______

Contact Person ______________________________

Phone Number ______________ Fax Number ______________

Amount of Grant Requested

$ ______________________________

Is your organization supported by the United Way? ☐ Yes ☐ No

Has your organization previously been the recipient of a Dime grant? ________

If yes, years and amounts? ______________________________

Other Funding Sources

Please include *ALL* sources of funding for *proposed project*, both internal and external.

Amount	**Source of Funds**	**Status (if applicable)**		
		Application Pending	Application Denied	Date Award Received
		☐	☐	
		☐	☐	
		☐	☐	
		☐	☐	

Attach separate sheet with additional funding sources if necessary.

The Dime Bank Foundation, Inc.

Organizational Profile

Please provide a brief history of your organization including its origins, history, size, mission, accomplishments and purpose. Attach additional pages if necessary.

Application Signatures

My/our signature(s) is entered as the authorized representative of the applying organization. I certify that the funds applied for will be used solely for the purpose of the program described in the application. I understand that failure to apply grant funding to the designated program or failure to complete the program within the defined time period will result in forfeiture of grant monies.

I/we will notify the Dime Bank Foundation one month prior to completion of the program.

I/we agree to submit a summary of our program to the Dime Bank Foundation when it is completed.

Applicant Signature/Title

Applicant Signature/Title

Date:

Applicant Signature/Title