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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

OMB No 1545-0052

2009

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

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 changeUse the IRS
label.
Otherwise,
print
or type.
See Specific
Instructions.

Name of foundation

NAUGATUCK SAVINGS BANK FOUNDATION, INC.

A Employer identification number

06-1513293

Number and street (or P O box number if mail is not delivered to street address)

Room/suite

251 CHURCH STREET

B Telephone number (see page 10 of the instructions)

(203) 729-5291

City or town, state, and ZIP code

NAUGATUCK, CT 06770

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 ☐H Check type of organization ☒ Section 501(c)(3) exempt private foundation
☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundationE If private foundation status was terminated
under section 507(b)(1)(A), check here ☐I Fair market value of all assets at end
of year (from Part II, col (c), line
16) ☐ \$ 6,398,761.
J Accounting method: ☒ Cash ☐ Accrual
☐ Other (specify) _____
(Part I, column (d) must be on cash basis.)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)				
2 Check ☐ if the foundation is not required to attach Sch. B.	13,506.	13,506.		ATCH 1
3 Interest on savings and temporary cash investments	135,616.	135,616.		ATCH 2
4 Dividends and interest from securities				
5a Gross rents				
b Net rental income or (loss)	34,161.			
6a Net gain or (loss) from sale of assets not on line 10				
b Gross sales price for all assets on line 6a 364,818.		34,161.		
7 Capital gain net income (from Part IV, line 2)				
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)	183,283.	183,283.		
12 Total. Add lines 1 through 11				
13 Compensation of officers, directors, trustees, etc.	0.			
14 Other employee salaries and wages				
15 Pension plans, employee benefits				
16a Legal fees (attach schedule)	3,000.	1,500.	0.	1,500.
b Accounting fees (attach schedule)	20,511.			20,511.
c Other professional fees (attach schedule)				
17 Interest	2,750.			
18 Taxes (attach schedule) (see page 14 of the instructions)				
19 Depreciation (attach schedule) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings	1,378.			1,378.
22 Printing and publications				
23 Other expenses (attach schedule)				
24 Total operating and administrative expenses. Add lines 13 through 23	27,639.	1,500.	0.	23,389.
25 Contributions, gifts, grants paid	426,366.			426,366.
26 Total expenses and disbursements. Add lines 24 and 25	454,005.	1,500.	0.	449,755.
27 Subtract line 26 from line 12.	-270,722.			
a Excess of revenue over expenses and disbursements		181,783.		
b Net investment income (if negative, enter -0-)			-0-	
c Adjusted net income (if negative, enter -0-)				

Revenue

Operating and Administrative Expenses

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				
	2	Savings and temporary cash investments		1,418,428.	1,084,311.	1,084,311.
	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				
	10 a	Investments - U.S. and state government obligations (attach schedule)				
	b	Investments - corporate stock (attach schedule) <u>ATCH 6</u>		3,200,471.	3,263,866.	5,314,450.
	c	Investments - corporate bonds (attach schedule)				
	11	Investments - land, buildings, and equipment basis				
	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)		4,618,899.	4,348,177.	6,398,761.	
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 (attach schedule)				
	22	Other liabilities (describe)				
	23	Total liabilities (add lines 17 through 22)				
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ☐ and complete lines 24 through 26 and lines 30 and 31.					
	24	Unrestricted				
	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		4,618,899.	4,348,177.	
	28	Paid-in or capital surplus, or land, bldg, and equipment fund				
	29	Retained earnings, accumulated income, endowment, or other funds		0.	0.	
	30	Total net assets or fund balances (see page 17 of the instructions)		4,618,899.	4,348,177.	
	31	Total liabilities and net assets/fund balances (see page 17 of the instructions)		4,618,899.	4,348,177.	

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	4,618,899.
2	Enter amount from Part I, line 27a	2	-270,722.
3	Other increases not included in line 2 (itemize)	3	
4	Add lines 1, 2, and 3	4	4,348,177.
5	Decreases not included in line 2 (itemize)	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	4,348,177.

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 SEE PART IV SCHEDULE					
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					
b					
c					
d					
e					
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					
2 Capital gain net income or (net capital loss)			2	34,161.	
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	485,519.	7,289,106.	0.066609
2007	473,254.	8,109,683.	0.058357
2006	410,466.	6,400,792.	0.064127
2005	299,570.	5,950,599.	0.050343
2004	235,338.	5,135,924.	0.045822
2 Total of line 1, column (d)			2 0.285258
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 0.057052
4 Enter the net value of noncharitable-use assets for 2009 from Part X, line 5			4 5,684,668.
5 Multiply line 4 by line 3			5 324,322.
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 1,818.
7 Add lines 5 and 6			7 326,140.
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.			8 449,755.

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

1 a 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 ruling letter if necessary - see instructions)		1	1,818.
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☒ and enter 1% of Part I, line 27b			
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	
3 Add lines 1 and 2		3	1,818.
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	1,818.
6 Credits/Payments			
a 2009 estimated tax payments and 2008 overpayment credited to 2009	6a	8,509.	
b Exempt foreign organizations-tax withheld at source	6b	0.	
c Tax paid with application for extension of time to file (Form 8868)	6c	0.	
d Backup withholding erroneously withheld	6d		
7 Total credits and payments. Add lines 6a through 6d	7	8,509.	
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	6,691.	
11 Enter the amount of line 10 to be Credited to 2010 estimated tax	11	6,691.	Refunded

Part VII-A Statements Regarding Activities

	Yes	No
1 a 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?		X
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)? 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		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year. (1) On the foundation \$ _____ (2) On foundation managers \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. \$ _____		
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		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		X
4 a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
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? If "Yes," attach the statement required by General Instruction T.		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?	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.	X	
8 a Enter the states to which the foundation reports or with which it is registered (see page 19 of the 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	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 on page 27)? If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

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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		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 ☐ N/A				
14	The books are in care of ☐ NAUGATUCK SAVINGS BANK Telephone no ☐ 203-729-5291			
Located at ☐ 251 CHURCH STREET NAUGATUCK, CT ZIP + 4 ☐ 06770				
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		

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)? ☐ Organizations relying on a current notice regarding disaster assistance check here ☐	1b	
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 page 20 of the instructions)	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)	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)? (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 ☐
- 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**

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
ATTACHMENT 7		0.	0.	0.

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 ☐

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 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments (see page 23 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 NONE	

Total. Add lines 1 through 3

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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	4,528,723.
b	Average of monthly cash balances	1b	1,242,514.
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	5,771,237.
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	5,771,237.
4	Cash deemed held for charitable activities. Enter 1 1/2 % of line 3 (for greater amount, see page 25 of the instructions)	4	86,569.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	5,684,668.
6	Minimum investment return. Enter 5% of line 5	6	284,233.

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	284,233.
2a	Tax on investment income for 2009 from Part VI, line 5	2a	1,818.
b	Income tax for 2009 (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	1,818.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	282,415.
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	282,415.
6	Deduction from distributable amount (see page 25 of the instructions)	6	
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	282,415.

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	449,755.
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	449,755.
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	1,818.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	447,937.

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				282,415.
2 Undistributed income, if any, as of the end of 2009				
a Enter amount for 2008 only				
b Total for prior years 20 07, 20 06, 20 05				
3 Excess distributions carryover, if any, to 2009				
a From 2004				3,617.
b From 2005				4,890.
c From 2006				100,950.
d From 2007				88,648.
e From 2008				131,528.
f Total of lines 3a through e	329,633.			
4 Qualifying distributions for 2009 from Part XII, line 4 ▶ \$				449,755.
a Applied to 2008, but not more than line 2a				
b Applied to undistributed income of prior years (Election required - see page 26 of the instructions)				
c Treated as distributions out of corpus (Election required - see page 26 of the instructions)				
d Applied to 2009 distributable amount				282,415.
e Remaining amount distributed out of corpus	167,340.			
5 Excess distributions carryover applied to 2009 (If an amount appears in column (d), the same amount must be shown in column (a))				
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e. Subtract line 5	496,973.			
b Prior years' undistributed income Subtract line 4b from line 2b				
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				
d Subtract line 6c from line 6b Taxable amount - see page 27 of the instructions				
e Undistributed income for 2008. Subtract line 4a from line 2a. Taxable amount - see page 27 of the instructions				
f Undistributed income for 2009 Subtract lines 4d and 5 from line 1. This amount must be distributed in 2010				
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)				
8 Excess distributions carryover from 2004 not applied on line 5 or line 7 (see page 27 of the instructions)	3,617.			
9 Excess distributions carryover to 2010. Subtract lines 7 and 8 from line 6a	493,356.			
10 Analysis of line 9				
a Excess from 2005	4,890.			
b Excess from 2006	100,950.			
c Excess from 2007	88,648.			
d Excess from 2008	131,528.			
e Excess from 2009	167,340.			

Part XIV Private Operating Foundations (see page 27 of the instructions and Part VII-A, question 9) NOT APPLICABLE

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)

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

Tax year	Prior 3 years				(e) Total
	(a) 2009	(b) 2008	(c) 2007	(d) 2006	
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 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

ATTACHMENT 8

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

SEE GRANT APPLICATION ATTACHMENT 8

c Any submission deadlines

SEE GRANT GUIDELINES ATTACHMENT 8

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

SEE GRANT GUIDELINES ATTACHMENT 8

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 ATTACHMENT 9				
Total. ▶ 3a				426,366.
b Approved for future payment				
Total. ▶ 3b				

Enter gross amounts unless otherwise indicated.

FORM 990-PF - PART IV

CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
364,818.		UBS [SEE ATTACHED G/L REPORT] PROPERTY TYPE: SECURITIES 330,657.				P	VARIOUS 34,161.	VARIOUS
TOTAL GAIN (LOSS)							<u>34,161.</u>	

Capital Gains - 2009:2

1/1/2009 through 12/31/2009

Account	Security	Shares	Bought	Sold	Gross Proceeds	Cost Basis	Realized Gain/Loss
LONG TERM							
UBS PaineWebber	Wachovia Corporation	1,000.000	2/15/2000	1/2/2009	30,350.00	30,350.00	0.00
UBS PaineWebber	Wachovia Corporation	2,000.000	1/29/2004	1/2/2009	4,982.00	4,982.00	0.00
UBS PaineWebber	Merrill Lynch & CO	2,000.000	6/25/2007	1/5/2009	64,900.00	64,900.00	0.00
UBS PaineWebber	Bank of New York Mellon Corp	660.000	7/2/2007	7/1/2009	18,010.42	365.16	18,645.26
UBS PaineWebber	Bank of New York Mellon Corp	2,000.000	11/26/2002	7/1/2009	57,607.32	5,344.96	52,262.36
UBS PaineWebber	Citadel Broadcasting Corp	345.000	6/25/2007	7/1/2009	7.99	764.18	-756.19
UBS PaineWebber	Walt Disney	2,000.000	6/25/2007	7/1/2009	47,082.78	25,476.00	21,606.78
UBS PaineWebber	Fairpoint Communications, Inc	18.000	4/1/2008	7/1/2009	10.17	35.12	-24.95
UBS PaineWebber	Fairpoint Communications, Inc	73.000	4/1/2008	7/1/2009	41.24	204.58	-163.34
UBS PaineWebber	Fairpoint Communications, Inc	38.000	4/1/2008	7/1/2009	21.47	186.36	-164.89
UBS PaineWebber	Fairpoint Communications, Inc	38.000	4/1/2008	7/1/2009	21.47	498.31	-477.84
UBS PaineWebber	Citigroup Inc.	500.000	1/6/2003	7/1/2009	1,475.68	18,670.00	-17,194.32
UBS PaineWebber	Citigroup Inc.	500.000	1/6/2003	7/1/2009	1,475.68	18,665.00	-17,189.32
UBS PaineWebber	Citigroup Inc.	2,000.000	8/7/2003	7/1/2009	5,902.70	85,800.00	-79,897.30
UBS PaineWebber	Citigroup Inc.	500.000	6/25/2007	7/1/2009	1,475.68	9,825.00	-8,349.32
UBS PaineWebber	Hansebrands	1,125.000	9/6/2006	7/1/2009	17,329.01	6,090.19	11,238.82
UBS PaineWebber	IDEARC INC	48.000	11/20/2006	7/1/2009	1.13	301.36	-300.23
UBS PaineWebber	IDEARC INC	194.000	11/20/2006	7/1/2009	4.55	1,749.51	-1,744.96
UBS PaineWebber	IDEARC INC	102.000	11/20/2006	7/1/2009	2.38	1,609.64	-1,607.25
UBS PaineWebber	IDEARC INC	100.000	11/20/2006	7/1/2009	2.35	4,268.16	-4,265.81
UBS PaineWebber	JPMorgan Chase & Co	1,138.000	11/26/2002	7/1/2009	39,110.95	682.80	38,428.15
UBS PaineWebber	JPMorgan Chase & Co	750.000	11/26/2002	7/1/2009	25,776.11	308.27	25,467.84
UBS PaineWebber	Wells Fargo & Co	398.000	2/15/2000	7/1/2009	9,620.40	4,978.25	4,642.15
UBS PaineWebber	Wells Fargo & Co	199.000	2/15/2000	7/1/2009	4,810.20	30,350.00	-25,539.80
UBS PaineWebber	Webster Financial Corp	262.000	6/25/2007	7/1/2009	2,104.11	3,822.32	-1,718.21
UBS PaineWebber	Webster Financial Corp	262.000	6/25/2007	7/1/2009	2,104.11	3,784.85	-1,680.74
UBS PaineWebber	Zimmer Holdings Inc FM	700.000	1/29/2004	7/1/2009	29,587.63	6,644.00	22,943.63
TOTAL LONG TERM					364,817.54	330,657.02	34,160.52
OVERALL TOTAL					364,817.54	330,657.02	34,160.52

Part IV G/L

ATTACHMENT 1

FORM 990PF, PART I - INTEREST ON TEMPORARY CASH INVESTMENTS

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>
NAUGATUCK SAVINGS BANK	13,506.	13,506.
TOTAL	<u>13,506.</u>	<u>13,506.</u>

ATTACHMENT 2

FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>
UBS ACCOUNT	135,616.	135,616.
TOTAL	<u>135,616.</u>	<u>135,616.</u>

ATTACHMENT 3

FORM 990PF, PART I - ACCOUNTING FEES

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>	<u>ADJUSTED NET INCOME</u>	<u>CHARITABLE PURPOSES</u>
PRICEWATERHOUSECOOPERS LLP	3,000.	1,500.		1,500.
TOTALS	<u>3,000.</u>	<u>1,500.</u>	<u>0.</u>	<u>1,500.</u>

ATTACHMENT 4

CRM 990PF, PART I - OTHER PROFESSIONAL FEES

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>CHARITABLE PURPOSES</u>
F COMMUNITY FOUNDATION -GRANTMAKING ADVISORY	20,511.	20,511.
TOTALS	<u>20,511.</u>	<u>20,511.</u>

FORM 990PF, PART I - TAXES

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>
EXCISE TAX 2009 ESTIMATE	2,750.
TOTALS	<u>2,750.</u>

CRM 990PF, PART II - CORPORATE STOCKATTACHMENT 6

<u>DESCRIPTION</u>	<u>ENDING BOOK VALUE</u>	<u>ENDING FMV</u>
BS ACCOUNT		
EQUITIES	1,616,119.	3,362,871.
MUTUAL FUNDS	1,647,747.	1,951,579.
[SEE ATTACHED UBS STMT]		
TOTALS	<u>3,263,866.</u>	<u>5,314,450.</u>



Business Services Account
December-2009

Account name:
Account number:

NAUGATUCK SAVINGS BANK
UU 72995 D3

Your Financial Advisor:
WEILER
203-262-2060/800-922-3237

Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See important information about your statement at the end of this document for more information.

Cash

Cash and money balances

Holding	Operating balance on Dec 1 (\$)	Closing balance on Dec 31 (\$)	Price per share on Dec 31 (\$)	Average rate	Dividend/interest period	Days in period
RMA MONEY MKT. PORTFOLIO	94,321.91	102,107.53	1.00	0.01%	Nov 23 to Dec 23	31

Equities

Common stock

Holding	Trade date	Number of shares	Purchase price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
AT&T INC								
Symbol: T Exchange: NYSE								
EAI: \$27.702 Current yield: 5.99%								
	May 21, 84	1,196,000	4.831	5,778.61 ¹	28.030	33,523.88	27,745.27	LT
	Feb 15, 90	822,000	6.877	5,653.00 ¹	28.030	23,040.66	17,387.66	LT
	Feb 15, 90	707,000	5.390	3,810.90 ¹	28.030	19,817.21	16,006.31	LT
	Jul 21, 92	4,960,000	16.306	80,879.00 ¹	28.030	139,028.80	58,149.80	LT
	Jul 28, 92	5,300,000	9.877	52,350.00 ¹	28.030	148,559.00	96,209.00	LT
	Jan 20, 00	2,179,000	5.116	11,147.76 ¹	28.030	61,077.37	49,929.61	LT
	May 15, 02	1,325,000	23.584	31,250.00	28.030	37,139.75	5,889.75	LT
Security total		16,489,000		190,869.27		462,186.67	271,317.40	

BANK OF NEW YORK MELLON CORP

Symbol: BK Exchange: NYSE

EAI: \$2,520 Current yield: 1.29%

Holding	Trade date	Number of shares	Purchase price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Dec 31, 72	2,170,000	0.555	1,205.19 ¹	27.970	60,694.90	59,489.71	LT
	Apr 1, 98	2,830,000	0.551	1,560.00 ¹	27.970	79,155.10	77,595.10	LT
	May 18, 99	2,000,000	2.669	5,338.94 ¹	27.970	55,940.00	50,601.06	LT
Security total		7,000,000		8,104.13		195,790.00	187,685.87	

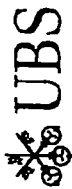
BANK OF AMER CORP

Symbol: BAC Exchange: NYSE

EAI: \$309 Current yield: 0.27%

Holding	Trade date	Number of shares	Purchase price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Dec 31, 72	1,556,000	0.972	1,513.97 ¹	15.060	23,433.36	21,919.39	LT
	Feb 15, 00	4,444,000	0.116	519.92 ¹	15.060	66,926.64	66,406.72	LT

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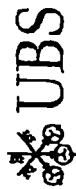


Account name: NAUGATUCK SAVINGS BANK
Account number: UU 72995 D3

Your assets • Equities • Common stock (continued)

Holding	Trade date	Number of shares	Purchase price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
Security total	Feb 13, 03	1,719,000	37.754	64,900.00	15.060	25,888.14	-39,011.86	LT
E*TRADE FINANCIAL CORP		7,719,000		66,933.89		116,248.14	49,314.25	
Symbol: ETFX Exchange: OTC	Feb 26, 02	1,000,000	7.700	7,700.00	1.760	1,760.00	-5,940.00	LT
	May 14, 02	3,000,000	6.870	20,610.00	1.760	5,280.00	-15,330.00	LT
	Jan 23, 03	3,000,000	4.630	13,890.00	1.760	5,280.00	-8,610.00	LT
	May 11, 04	1,000,000	11.110	11,110.00	1.760	1,760.00	-9,350.00	LT
Security total		8,000,000		53,310.00		14,080.00	-39,230.00	
EMC CORP MASS	Dec 30, 02	3,000,000	5.850	17,550.00	17.470	52,410.00	34,860.00	LT
Symbol: EMC Exchange: NYSE								
GENL ELECTRIC CO								
Symbol: GE Exchange: NYSE								
EAL: \$2,400 Current yield: 2.64%	May 14, 02	1,000,000	31.180	31,180.00	15.130	15,130.00	-16,050.00	LT
	Aug 4, 03	2,000,000	27.950	55,900.00	15.130	30,260.00	-25,640.00	LT
	Apr 1, 04	3,000,000	30.568	91,706.00	15.130	45,390.00	-46,316.00	LT
Security total		6,000,000		178,786.00		90,780.00	-88,006.00	
INTEL CORP								
Symbol: INTC Exchange: OTC								
EAL: \$2,240 Current yield: 2.75%	Oct 16, 00	1,500,000	36.484	54,726.00	20.400	30,600.00	-24,126.00	LT
	Aug 13, 04	2,500,000	21.370	53,425.00	20.400	51,000.00	-2,425.00	LT
Security total		4,000,000		108,151.00		81,600.00	-26,551.00	
JOHNSON & JOHNSON COM								
Symbol: JNJ Exchange: NYSE								
EAL: \$3,920 Current yield: 3.04%	Aug 13, 03	1,000,000	51.550	51,550.00	64.410	64,410.00	12,860.00	LT
	Aug 13, 04	1,000,000	55.800	55,800.00	64.410	64,410.00	8,610.00	LT
Security total		2,000,000		107,350.00		128,820.00	21,470.00	
JPMORGAN CHASE & CO								
Symbol: JPM Exchange: NYSE								
EAL: \$1,100 Current yield: 0.48%	Apr 1, 98	5,500,000	0.411	2,260.50	41.670	229,185.00	226,924.50	LT
MEDTRONIC INC								
Symbol: MDT Exchange: NYSE								
EAL: \$4,100 Current yield: 1.86%	Oct 26, 96	5,000,000	16.087	80,437.50	43.980	219,900.00	139,462.50	LT

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Business Services Account
December 2009

Account name: NAUGATUCK SAVINGS BANK
Account number: UU 72995 D3

Your Financial Advisor:
WEILER
203-262-2060/800-922-3237

Your assets • Equities • Common stock (continued)

Holding	Trade date	Number of shares	Purchase price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
MICROSOFT CORP								
Symbol: MSFT Exchange: OTC								
EAL \$2,080 Current yield: 1.71%	Apr 1, 04	4,000.000	25.030	100,120.00	30.480	121,920.00	21,800.00	LT
PEPSICO INC								
Symbol: PEP Exchange: NYSE								
EAL \$9,900 Current yield: 2.96%	Jun 30, 83	3,500.000	1.855	6,494.63 ¹	60.800	212,800.00	206,305.37	LT
	Apr 1, 98	2,000.000	1.860	3,720.00 ¹	60.800	121,600.00	117,880.00	LT
Security total		5,500.000		10,214.63		334,400.00	324,185.37	
PFIZER INC								
Symbol: PFE Exchange: NYSE								
EAL \$1,800 Current yield: 3.96%	Feb 15, 00	2,000.000	35.350	70,700.00 ¹	18.190	36,380.00	-34,320.00	LT
	Aug 4, 03	500.000	32.580	16,290.00	18.190	9,095.00	-7,195.00	LT
Security total		2,500.000		86,990.00		45,475.00	-41,515.00	
PROCTER & GAMBLE CO								
Symbol: PG Exchange: NYSE								
EAL \$17,424 Current yield: 2.90%	Aug 24, 93	4,000.000	13.489	53,957.94 ¹	60.630	242,520.00	188,562.06	LT
	Apr 19, 98	2,000.000	3.785	7,570.00 ¹	60.630	121,260.00	113,690.00	LT
	Oct 11, 00	1,950.000	31.128	60,700.00 ¹	60.630	118,228.50	57,528.50	LT
	Feb 4, 03	1,950.000	29.435	57,400.00	60.630	118,228.50	60,828.50	LT
Security total		9,900.000		179,627.94		600,237.00	420,609.06	
SARA LEE CORP								
Symbol: SLE Exchange: NYSE								
EAL \$3,960 Current yield: 3.61%	Nov 17, 87	9,000.000	3.834	34,511.06 ¹	12.180	109,620.00	75,108.94	LT
SUNTRUST BANKS INC								
Symbol: STI Exchange: NYSE								
EAL \$160 Current yield: 0.20%	Feb 21, 91	4,000.000	13.175	52,700.00 ¹	20.290	81,160.00	28,460.00	LT
TEXAS INSTRUMENTS								
Symbol: TXN Exchange: NYSE								
EAL \$1,920 Current yield: 1.84%	Oct 16, 00	1,000.000	40.225	40,225.00 ¹	26.060	26,060.00	-14,165.00	LT
	Mar 6, 01	1,000.000	29.870	29,870.00 ¹	26.060	26,060.00	-3,810.00	LT
	Aug 13, 04	2,000.000	18.230	36,460.00	26.060	52,120.00	15,660.00	LT
Security total		4,000.000		106,555.00		104,240.00	-2,315.00	

continued next page



Account name: NAUGATUCK SAVINGS BANK
Account number: UU 72995 D3

Your assets • Equities • Common stock (continued)

Holding	Trade date	Number of shares	Purchase price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
VERIZON COMMUNICATIONS INC								
Symbol: VZ Exchange: NYSE								
EAI: \$16,872 Current yield: 5.73%								
	May 21, 84	960,000	7.910	7,594,311	33.130	31,804.80	24,210.49	LT
	Feb 15, 90	3,880,000	11.362	44,087,571	33.130	128,544.40	84,456.83	LT
	Jun 16, 92	2,040,000	19.883	40,562,811	33.130	67,585.20	27,022.39	LT
	Jan 20, 00	2,000,000	53.778	107,557,531	33.130	66,260.00	-41,297.53	LT
Security total		8,880,000		199,802.22		294,194.40	94,392.18	
WALT DISNEY CO (HOLDING CO)								
DISNEY COM								
Symbol: DIS Exchange: NYSE								
EAI: \$875 Current yield: 1.09%								
	Aug 24, 93	2,500,000	12.738	31,845.471	32.250	80,625.00	48,779.53	LT
Total				\$1,616,118.61		\$3,362,871.21	\$1,746,752.60	
Total estimated annual income: \$99,282								

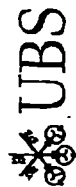
¹ Indicates cost basis information has been provided by a source other than UBS Financial Services.

Closed end mutual funds

Holding	Trade date	Number of shares	Purchase price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
ISHARES TRUST RUSSELL 2000 GROWTH INDEX FD								
Symbol: IWO Exchange: NYSE								
EAI: \$569 Current yield: 0.84%								
	Jan 31, 05	1,000,000	63.970	63,970.00	68.070	68,070.00	4,100.00	LT
ISHARES MSCI EAFE INDEX FUND								
Symbol: EFA Exchange: NYSE								
EAI: \$1,585 Current yield: 2.61%								
	Jul 14, 09	1,100,000	45.108	49,718.80	55.280	60,808.00	11,089.20	ST
POWERSHARES QQQ TRUST SER 1								
Symbol: QQQQ Exchange: OTC								
EAI: \$3,100 Current yield: 0.68%								
	Mar 5, 01	500,000	46.650	23,375.001	45.750	22,875.00	-500.00	LT
	Dec 27, 01	500,000	40.060	20,030.00	45.750	22,875.00	2,845.00	LT
	May 14, 02	500,000	32.540	16,270.00	45.750	22,875.00	6,605.00	LT
	Mar 17, 04	2,000,000	35.490	70,980.00	45.750	91,500.00	20,520.00	LT
	Mar 24, 04	2,000,000	34.150	68,300.00	45.750	91,500.00	23,200.00	LT
	May 11, 04	3,000,000	35.344	106,034.00	45.750	137,250.00	31,216.00	LT
	Aug 13, 04	1,500,000	32.607	48,911.00	45.750	68,625.00	19,714.00	LT
Security total		10,000,000		353,900.00		457,500.00	103,600.00	

continued next page

ATCH 6.4



Business Services Account
December 2009

Account name:
Account number:
NAUGATUCK SAVINGS BANK
UU 72995 D3

Your Financial Advisor:
WEILER
203-262-2060/800-922-3237

Your assets • Equities • Closed end mutual funds (continued)

Holding	Trade date	Number of shares	Purchase price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
STANDARD & POORS 500 INDEX UNIT								
SER 1 (SPDR TR)								
Symbol: SPY Exchange: AMEX								
EAI: \$22,193 Current yield: 2.12%								
	Oct 16, 02	4,400,000	86.320	379,808.00	111.440	490,336.00	110,528.00	LT
	Mar 17, 04	1,000,000	112.990	112,990.00	111.440	111,440.00	-1,550.00	LT
	Mar 24, 04	1,500,000	109.580	164,370.00	111.440	167,160.00	2,790.00	LT
	May 11, 04	2,000,000	109.960	219,920.00	111.440	222,880.00	2,960.00	LT
	Jan 31, 05	500,000	117.940	58,970.00	111.440	55,720.00	-3,250.00	LT
Security total		9,400,000		936,058.00		1,047,536.00	111,478.00	
VANGUARD INDEX FUNDS VANGUARD								
SMALL CAP ETF								
Symbol: VB Exchange: NYSE								
EAI: \$1,401 Current yield: 1.11%	Jul 14, 09	2,200,000	44.618	98,259.60	57.350	126,170.00	27,910.40	ST
VANGUARD INDEX FUNDS VANGUARD								
MID CAP ETF								
Symbol: VO Exchange: NYSE								
EAI: \$1,464 Current yield: 1.16%	Jul 14, 09	2,100,000	45.644	95,952.40	59.950	125,895.00	29,942.60	ST
VANGUARD INTL EQUITY INDEX FD								
EMERGING MARKETS ETF								
Symbol: VWO Exchange: NYSE								
EAI: \$872 Current yield: 1.33%	Jul 14, 09	1,600,000	31.118	49,888.80	41.000	65,600.00	15,711.20	ST
Total				\$1,647,747.60		\$1,951,579.00	\$303,831.40	

Total estimated annual income: \$31,184

¹ Indicates cost basis information has been provided by a source other than UBS Financial Services.

NAUGATUCK SAVINGS BANK FOUNDATION, INC.

06-1513293

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES

ATTACHMENT 7

NAME AND ADDRESS

TITLE AND AVERAGE HOURS PER
WEEK DEVOTED TO POSITION

COMPENSATION

CONTRIBUTIONS
TO EMPLOYEE
BENEFIT PLANS

EXPENSE ACCT
AND OTHER
ALLOWANCES

JOHN D ARRESTA
251 CHURCH STREET
NAUGATUCK, CT 06770

DIRECTOR

0.

0.

0.

LUCILLE JANATKA
251 CHURCH STREET
NAUGATUCK, CT 06770

DIRECTOR

0.

0.

0.

JOHN H TOBIN
251 CHURCH STREET
NAUGATUCK, CT 06770

DIRECTOR

0.

0.

0.

MARK C YANARELLA
251 CHURCH STREET
NAUGATUCK, CT 06770

PRESIDENT/DIRECTOR

0.

0.

0.

HARRY X CASHIN, III
251 CHURCH STREET
NAUGATUCK, CT 06770

DIRECTOR

0.

0.

0.

FRANCIS R POWELL
251 CHURCH STREET
NAUGATUCK, CT 06770

DIRECTOR

0.

0.

0.

NAUGATUCK SAVINGS BANK FOUNDATION, INC.

06-1513293

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES

ATTACHMENT 7 (CONT'D)

NAME AND ADDRESS	TITLE AND AVERAGE HOURS PER WEEK DEVOTED TO POSITION	COMPENSATION	CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS	EXPENSE ACCT AND OTHER ALLOWANCES
RICHARD H GESSECK 251 CHURCH STREET NAUGATUCK, CT 06770	DIRECTOR	0.	0.	0.
CAREN BOUCHARD 251 CHURCH STREET NAUGATUCK, CT 06770	SECRETARY	0.	0.	0.
ANN MERRIAM FEINBERG 251 CHURCH STREET NAUGATUCK, CT 06770	DIRECTOR	0.	0.	0.
CHARLES J BOULIER, III 251 CHURCH STREET NAUGATUCK, CT 06770	TREASURER/DIRECTOR	0.	0.	0.
GRAND TOTALS		0.	0.	0.

FORM 990PF, PART XV - NAME, ADDRESS AND PHONE FOR APPLICATIONS

SEE ATTACHED GRANT GUIDELINES
& GRANT APPLICATION



NAUGATUCK SAVINGS BANK FOUNDATION

Making a Difference

2010 Grant Guidelines

251 Church Street
PO Box 370
Naugatuck, CT 06770
203.729.4442 • fax 203.720.5329

OUR MISSION

The Naugatuck Savings Bank Foundation's mission is to support programs and organizations that will contribute to the betterment of the communities it serves. The Foundation will consider a broad range of requests to create opportunities for residents with emphasis on promoting education and the encouragement of homeownership.

ADMINISTRATION

The Naugatuck Savings Bank Foundation grantmaking is administered by the Connecticut Community Foundation

ELIGIBLE APPLICANTS

1. The applicant is either a public institution or a private tax-exempt organization under Sections 501(c)(3), 501(c)(4) or 501(c)(6) of the Internal Revenue Code
2. Political, lobbying or religious activities are ineligible. Religiously affiliated organizations may propose nonsectarian projects
3. The applying organization must have an established board, representative of the community, of which a majority is neither employees nor relatives of employees.

TYPES OF GRANTS

The Naugatuck Savings Bank Foundation awards both **designated and competitive grants**. Agencies receiving designated grants will be notified by the Foundation about the schedule and amount of their annual funding.

Through its competitive program, the Foundation makes program and capital grants. Specifically, it seeks projects that will improve the quality of life for residents, increase the sense of community and provide lasting benefits, particularly for youth and those in need.

The Foundation will consider requests as follows:

- For new, enhanced or expanded projects based on a documented need, having a strong project plan, specific outcomes and a feasible budget. Priority is given to requests having the highest correlation to the Foundation's goals of promoting education and encouraging and supporting homeownership.
- For ongoing projects or programs that have proven specific benefits to the community.

- Located in or serving residents of Ansonia, Cheshire, Meriden, Middlebury, Naugatuck, Oxford, Prospect, Southbury, Waterbury, Watertown or Woodbury and geographically contiguous towns
- Give priority to providing programs or services over capital or equipment. Grants for previously incurred expenses are specifically prohibited.
- Although multi year requests will be considered, the agency must make a strong case for the need for multi year funding in its initial request.
- The Foundation gives lower priority to requests for publicly owned capital or equipment. Preference is afforded to those requests with broad, visible community involvement in the design and fundraising for the project.
- Requests from schools or for programs offered in schools by nonprofit organizations must include the approval of the superintendent as indicated by signing the grant application form.
- Organizations may submit only one grant request per round.

Grantmaking Process for New Requests

The first step in the grant process is to review the grant guidelines to determine your organization's eligibility and the appropriateness of the proposed project. Grant guidelines and the grant application packet are available on the Bank's website, www.naugatucksavingsbank.com. You can also contact the Naugatuck Savings Bank Foundation or Connecticut Community Foundation to discuss the appropriateness of the grant request based on the guidelines. The Foundation's willingness to consider a grant request should in no way be construed as preliminary approval of the grant request. The request will then be reviewed at the next NSBF meeting. Grant applicants are notified by letter immediately following the Board meeting.

The Naugatuck Savings Bank Foundation reviews grant requests four times per year. Deadlines for 2010 are as follows.

- February 19, 2010
- May 14, 2010
- September 10, 2010
- November 12, 2010

Grant submission

Two copies of the application and budget (including the CRA form) and one copy of the agency's nonprofit determination letter and operating budget should be submitted to: **Caren G. Bouchard, Naugatuck Savings Bank Foundation, 251 Church Street, PO Box 370, Naugatuck, CT 06770.**

Contact information:

For further information about the Foundation or to discuss your proposal, please contact: Caren Bouchard at 203.729.4442 or caren.bouchard@nutmegfinancial.com or Josh Carey at josh@conncf.org or 203.753.1315. For your own protection, please do not email to Naugatuck Savings Bank any confidential information such as account numbers or Social Security numbers. If your communication contains confidential information, we suggest you call us at 203.729.4442, toll free 877.729.4442 or mail to Naugatuck Savings Bank Foundation, 251 Church Street, Naugatuck, CT 06770. Thank you.



NAUGATUCK SAVINGS BANK

FOUNDATION

Making a Difference

2010 GRANT APPLICATION

Legal Name of Organization	Date of Incorporation
Address of Organization	Telephone / Fax Numbers
Federal Tax ID Number	Agency Website
Chief Executive Officer (CEO) / Executive Director Name	Title
Contact for application (if different from CEO/Executive Director)	Contact Title
Contact E-mail address	Contact Telephone / Fax Numbers
# of Staff (full time/part time) _____ FT _____ PT	Frequency of Board Meetings:
# of Board Members	Average % attendance:
Agency Budget for Current Fiscal Year: \$	Agency Budget for Last Fiscal Year: \$
Project Name or Use of Funds:	Grant period: From: To:
Total Project Cost: \$	Amount requested from NSBF: \$

Is applicant a public institution or private tax-exempt organization under Sections 501(c) (3), 501(c) (4) or 501(c) (6) of the Internal Revenue Code? Yes ☐ No ☐ (Please provide copy of verification of status)

Organizational Revenue Sources:

_____% Public	_____% Grants (Foundation)	_____% Individual Gifts
_____% Grants (Foundation)	_____% United Way	_____% Membership
_____% Fees	_____% Investment Income	_____% Special Events

Signature of Board Chair/Date

Print Name and Title

Signature of Executive Director (or equivalent)/Date

Print Name and Title

Please send one original and one copy to:

Caren Bouchard
Naugatuck Savings Bank Foundation
251 Church Street, PO Box 370
Naugatuck, CT 06770

ATCH 8.3



NAUGATUCK SAVINGS BANK

FOUNDATION

Making a Difference

Proposal Narrative: Please use 12 point Garamond font and restate each question in its entirety.

- 1) **SUMMARY:** In one paragraph, describe the purpose of this request. What is the target population, location, and timeframe? Is it a new, existing, or improved/expanded program? What are the specific, quantifiable results that you plan to achieve?
- 2) **ORGANIZATION:** In one paragraph, describe your organization, identifying its mission, programs/services, geographic focus and client base.
- 3) **STATEMENT OF NEED:** What is the specific community need(s) that your proposed program will address? Include data substantiating the existence/scope of this need, citing specific source materials. How does this project relate to your agency's strategic plan and/or program priorities?

4) **WORKPLAN:**

a) **Workplan Narrative**

Describe your plans for implementing the program. For instance: **WHO** will be carrying out the activities? Provide information on their skills & experience. **WHEN** will they occur? **WHERE** will programs take place? **HOW** will clients/participants be notified, if recruitment is necessary? **HOW MANY** area residents will benefit (providing information about their age, race, special needs, towns of residence, etc)?

b) **Workplan Timeline**

Complete the following table:

Activities	Timeline	Results

- **Activities** - List the principal steps that you will take to complete the program (i.e. hire staff, conduct publicity campaign, recruit participants, hold workshops, etc.)
- **Timeline** - Assign benchmark dates (months) when principal activities will be completed.
- **Results** - List the projected results of your program. These can include changes in skill levels, knowledge, attitude, behavior, life condition, status, or numbers served that result from your program. They should be: **quantifiable and your method for collecting the information noted** (e.g., surveys, testing, etc.)

- 5) **SUSTAINABILITY:** What steps has your agency taken, if applicable, to plan for the continuation of this program after the initial grant period?

If applying for a Capital Campaign, please answer the following additional questions (if not, delete this section):

1. Include a copy of your campaign feasibility study (**required**). What impact do you think a capital campaign will have on annual giving? How have you developed your project so that your board will participate fully in the campaign? Summarize your organization's past experience with both capital and annual campaigns.
2. Provide the status of your capital campaign, listing amounts of requested versus secured contributions.
3. If your campaign involves a consultant, provide qualifications, work plan and cost estimate. Why this firm/person?

Proposed Project Budget & Explanation

ELIGIBLE EXPENSES The Foundation will fund *primarily* direct costs incurred in starting or improving a program. However, indirect/overhead expenses are permitted as a line item – overhead above 10% of request must be documented in the Budget Narrative

Organization Name:

Project Name:

I. PROPOSED PROJECT BUDGET

Program Year: (Month/Year - Month/Year):

LINE ITEM EXPENSE DESCRIPTION (PLEASE ADD ADDITIONAL LINES IF NEEDED)	SUPPORT FROM YOUR AGENCY*	SUPPORT FROM OTHER FUNDERS**	NAUGATUCK SAVINGS BANK FOUNDATION	PROJECT TOTAL
PERSONNEL (LAST NAME, POSITION, % TIME ON PROJECT):				
1)	\$	\$	\$	\$
2)	\$	\$	\$	\$
3)	\$	\$	\$	\$
TOTAL FRINGE BENEFITS (@ __%)	\$	\$	\$	\$
SUB-TOTAL PERSONNEL	\$	\$	\$	\$
OTHER PROGRAM EXPENSES¹				
1)	\$	\$	\$	\$
2)	\$	\$	\$	\$
3)	\$	\$	\$	\$
4)	\$	\$	\$	\$
5)	\$	\$	\$	\$
Sub-Total Other Expenses	\$	\$	\$	\$
INDIRECT/OVERHEAD (BELOW 10%)				
\$	\$	\$	\$	\$
TOTAL EXPENSES	\$	\$	\$	\$

* Revenues generated by program and agency in-kind contributions (please asterisk in-kind contributions)

** Total revenues requested from other sources (break out other funders in table below)

** SUPPORT FROM OTHER FUNDERS (SHOULD REFLECT TOTAL OF OTHER FUNDERS COLUMN ABOVE)		
FUNDER NAME	REQUEST AMOUNT	STATUS (COMMITTED / PENDING / PROJECTED). PLEASE NOTE DECISION DATE, IF KNOWN
1)	\$	
2)	\$	
3)	\$	
TOTAL REVENUES (FROM OTHER FUNDERS)	\$	

II. Budget Narrative / Explanation

Please use an additional page for budget narrative / explanation, accounting for each line item request in detail (e.g., Printing 10,000 copies @ \$ 03/copy, Total = \$300) If you are requesting support for significant *equipment/capital expenditure*, include three quotes



NAUGATUCK SAVINGS BANK FOUNDATION

Making a Difference

CRA FORM

One of the priorities of The Naugatuck Savings Bank Foundation is to provide opportunities for individuals and families who are of low or moderate income. The Foundation seeks your assistance in documenting the use of its funds for these purposes. The following information must be provided with your grant application

Name of project: _____

Project duration: (month year/start/finish) _____

Number of persons assisted who are below the federal poverty level. _____

Number of persons who are below the 185% federal poverty level _____

Federal poverty level indices:

Size of family unit	One	Two	Three	Four	Five
Federal poverty level	10,830	14,570	18,310	22,050	25,790
185% federal poverty level	20,035.50	26,954.50	33,873.50	40,792.50	47,711.50

If you utilize other indicators of need, please describe the indicator and the process you utilize for determining need:

Ethnicity of clients (Number)

African-American _____ Hispanic _____ White, non Hispanic _____ Other _____

The information provided above is accurate to the best of my knowledge.

Name _____ Title: _____

Organization _____

Address: _____

City / State / Zip Code: _____

Signed _____ Date: _____

Please include this form with your grant application. If you have any questions, please contact Josh Carey at 203.753.1315 or josh@conncf.org. For your own protection, please do not email to Naugatuck Savings Bank Foundation any confidential information such as account numbers or Social Security numbers. If your communication contains confidential information, we suggest you call us at 203.729.4442, toll free 877.729.4442 or mail to Naugatuck Savings Bank Foundation, 251 Church Street, Naugatuck, CT 06770. Thank you.



NAUGATUCK SAVINGS BANK FOUNDATION

Making a Difference

CHECKLIST FOR SUBMITTING A GRANT APPLICATION

Please check to see that all requested information is included

The full proposal, as follows:

- ☐ Grant proposal summary sheet
- ☐ Proposal narrative
- ☐ Project budget / Budget explanation
- ☐ Signed CRA form
- ☐ Copy of your campaign feasibility study (*if applying for a capital campaign*)
- ☐ Documentation of support

Note: For programs in schools, the application must document the school's commitment to the specific program as evidenced by the signature of the superintendent or building principal on the summary sheet. For programs in schools proposed by outside arts, cultural or other organizations, the application must include a letter signed by the superintendent or building principal committing to the specific project.

- ☐ Please mail one original and one copy to.

Caren Bouchard
Naugatuck Savings Bank Foundation
251 Church Street, PO Box 370
Naugatuck, CT 06770

ONE HARDCOPY each of:

- ☐ BOARD OF DIRECTORS LIST – Please include the most recent Board list for your organization. The applying organization must have a minimum six-member board, representative of the community, of which a majority is neither employees nor relatives of employees
- ☐ IRS TAX STATUS LETTER. The applicant must be either a public institution or a private tax-exempt organization under Sections 501(c) (3) or 501(c) (4) of the Internal Revenue Code

FORM 990PF, PART XV - GRANTS AND CONTRIBUTIONS PAID DURING THE YEAR

ATTACHMENT 9

RECIPIENT NAME AND ADDRESS	RELATIONSHIP TO SUBSTANTIAL CONTRIBUTOR AND FOUNDATION STATUS OF RECIPIENT		PURPOSE OF GRANT OR CONTRIBUTION	AMOUNT
SEE ATTACHED LIST OF GRANTS	N/A		SEE ATTACHED LIST OF GRANTS	426,366
	PUBLIC CHARITIES			
TOTAL CONTRIBUTIONS PAID				<u>426,366</u>

2009 Grants

Num	Description	Amount
1105	Naugatuck Valley Community College 750 Chase Parkway Waterbury CT 06708 501 (c) (3) Fifth Annual Mystery Dinner Theater	{ 1,000.00 }
1110	Family & Children's Aid, Inc 75 West Street Danbury CT 06810 501 (c) (3) Contribution	{ 2,000.00 }
1111	M.E.D.C O. P.O.Box 40 meriden CT 06450 501 (c) (3) Meriden Daffodil Festival	{ 5,000.00 }
1112	The Golden Age Of Trucking Museum, Inc. 1101 Southford Rd Middlebury, CT 06762 501 (c) (3) Annual Contribution	{ 1,000.00 }
1113	Shakespeare Productions P.O. Box 361 Naugatuck, CT 06770 501 (c) (3) Annual Fund Raizer	{ 5,000.00 }
1114	National Multiple Sclerosis Society 705 North Mountain Rd Suite G102 Newington CT 06111 501 (c) (3) Contribution	{ 2,000.00 }
1115	The Juvenile Diabetes Foundation 20 Batterson Park Rd 3rd.floor Farmington, CT 06032 501 (c) (3) 2009 Promise Ball	{ 500.00 }
1116	Southbury/Mmdby Youth & Family Serv. 1287 Strongtown Rd Southbury, CT 06488 501 (a) (3) A Tasteful Event 2009	{ 3,000.00 }
1119	American Red Cross- Waterbury Area Chapter 64 Homles Ave Waterbury CT 06702 501 (c) (3) 2009 Images of Heros Gala	{ 500.00 }
1120	Naugatuck High School Grad Nite 543 Rubber Ave Naugatuck CT 06770 501 (c) (3) Grad Nite	{ 1,000.00 }
1123	Waterbury Young Men's Christian Association 136 West Main St. Waterbury 06702 501 (c) (3) The Pajama Party	{ 500.00 }
1124	Children's Community School P.O. Box 1746, 31 Wolcott St., Waterbury CT 06721 501 (c) (3) Contribution	{ 1,500.00 }
1125	Girl's Inc 130 Lincoln St. Meriden CT 06451 501 (c) (3) Strong, Smart & Bold Benefit Celebration	{ 750.00 }
1126	MidState Medical Center 435 Lewis Ave Menden, CT 06451 501 (c) (3) 2009 Payment Emergency Department Expansion	{ 7,500.00 }
1127	Pomperaug High School 234 Judd Road, Southbury CT 06488 501 (c) (3) Grandnite 09	{ 500.00 }
1128	Waterbury Regional Chamber P O. Box 1469 Waterbury, CT 06721 501 (c) (3) Contribution	{ 3,750.00 }

1129 Americares 88 Hamilton Ave Stamford, CT 06902 501 (c) (3) Home Front Program	(4,000.00)
1130 American Cancer Society Relay For Life Of Cheshire 538 Preston Ave Meriden CT 501 (c) (3) Platinum Sponsor - Relay for Life, Meriden - Wallingford	(1,000.00)
1131 Blessed Sacrament Church Corp. 182 Robbins Street Waterbury CT 06705 501 (c) (3) Children's Theatre 2009 Production	(3,000.00)
1132 Beacon Falls Public Library 10 Maple Avenue, Beacon Falls CT 06403 501 (c) (3) Open Source ILS Project	(2,500.00)
1133 CancerCare Of Connecticut 120 East Ave Norwalk, CT 06851 501 (c) (3) Naugatuck Area Residents	(4,000.00)
1134 Children's Law Center Of Connecticut 30 Arbur St Hartford, CT 06106 501 (c) (3) Waterbury Area - Legal Representation & Child	(2,000.00)
1135 Granville Academy Of Waterbury Red Coat Road Waterbury CT 06704 501 (c) (3) Pilot Program	(2,500.00)
1137 Naugatuck Valley Project, Inc 26 Ludlow Street Waterbury CT 06710 501 (c) (3) NVP Health Care Access Program	(3,100.00)
1138 St.Vincent DePaul Mission Of Waterbury, Inc 34 Willow St. Waterbury CT 06721 501 (c) (3) Homeless Shelter Kitchen Renovation	(5,000.00)
1139 Waterbury Hospital Health Center 64 Robbins St Waterbury, CT 06721 501 (c) (3) Annual Contribution WHAP	(2,500.00)
1140 The Workplace, Inc. 350 Fairfield Ave. Bridgeport CT 06604 501 (c) (3) Workplace Scholarships	(5,000.00)
1141 Griffin Hospital 130 Division st Derby, CT 06418 501 (c) (3) Centennial Sponsor	(5,000.00)
1144 Family Service Of Greater Waterbury 34 Murray st. Waterbury 501 (c) (3) Centennial Celebration - Silver Sponsor	(1,500.00)
1145 Mattatuck Museum Arts & History Center 144 West Main St Waterbury CT 06702 501 (c) (3) The First Annual NHS Swm. Club Outing	(800.00)
1146 NHS Swimming Fundraiser 543 Rubber Ave Naugatuck CT 06770 501 (c) (3) Contribution	(500.00)
1147 NHS - DECA " Buildings Bridges " 543 Rubber Ave Naugatuck CT 06770 501 (c) (3) International Career Development Conference	(2,000.00)
1149 Howard Whittemore Memorial Library 243 Church St Naugatuck CT 06770 501 (c) (3) Contribution	

1150 Summer Campership Fund for Meriden & Wallingford, Inc 100 Hanover St Meriden CT 06451 501 (c) (3) Contribution	(1,300.00)
1151 United Way Of Greater Waterbury P.O. Box 2688 Waterbury, CT 06723 501 (c) (3) Corporate Sponsorship Program	(2,500.00)
1152 Saint Mary's Hospital Foundation 56 Franklin Street Waterbury CT 06706 501 (c) (3) Tee & Greens Sponsor	(500.00)
1154 United Way Waterbury Emergency Fund P.O. Box 2688 Waterbury CT 06723 501 (c) (3) Emergency Funds	(4,000.00)
1155 Naugatuck Exchange Club P.O. Box 641 Naugatuck CT 06770 501 (c) (3) Tee of The Prevention of Child Abuse	(3,000.00)
1156 Connecticut Community Foundation 43 Field St Waterbury, CT 06702 501 (c) (3) Naugatuck Saving Bank Funds	(1,000.00)
1157 Seven Angels Theatre Plank Rd. P.O.Box 3358 Waterbury CT 06705 501 (c) (3) Halo Awards	(5,000.00)
1158 New Beginnings Lutheran Church, 505 South Main Street, Thomaston, CT 06787 501 (c) (3) New Beginnings	(1,500.00)
1159 Franciscan Life Center 271 Finch St. Meriden, CT 06451 501 (c) (3) Franciscan Land Based Summer Experiences	(3,000.00)
1162 Connecticut Community Foundation 43 Field St Waterbury, CT 06702 501 (c) (3) NVCC Scholarship Fund	(2,000.00)
1163 Carrington School 24 Kenmore Ave Waterbury CT 06708 501 (c) (3) Kindergarten Study. Animals, Plants & Earth	(3,000.00)
1164 The First Tee Of Connecticut 525 Brook St. Suite 206 Rocky Hill CT 06067 501 (c) (3) Greater Waterbury Fall Group Lessons	(2,000.00)
1165 Salvation Army 24 Central Ave Waterbury CT 06702 501 (c) (3) Family Emergency Shelton	(5,000.00)
1166 Seabury Society Of Glebe House P.O. Box 245 49 Hollow Rd. Woodbury CT 06798 501 (c) (3) Contribution	(1,000.00)
1167 Valley Emergency Medical Service, Inc Contribution	(2,500.00)
1168 Southbury Ambulance Associates , Inc 68 Georgess Hill Rd Southbury CT 06488 Desktop Computer"	(1,700.00)
1169 Connecticut Food Bank P.O. Box 8686 New Haven, CT 06531 501 (c) (3) Annual Contribution	(2,000.00)

1170 Consumer Credit Counseling Service 2 Winter Street 7th Floor Boston MA 02108 501 (c) (3) 4th Installment of 5 Year Commitment	{ 1,000.00 }
1171 Easter Seals 22 Tompkins St Waterbury, CT 06708 501 (c) (3) Annual Contribution	{ 2,000.00 }
1172 Ecumenical Food Bank P.O. Box 796 Naugatuck CT 06770 501 (c) (3) Annual Contribution	{ 3,000.00 }
1173 Family Service Of Greater Waterbury 34 Murray st Waterbury 501 (c) (3) Annual Contribution	{ 4,000.00 }
1174 Greater Waterbury Interfaith Ministries 16 Churchh St Waterbury CT 06702 501 (c) (3) Contribution	{ 2,000.00 }
1175 Griffin Hospital 130 Division st Derby, CT 06418 501 (c) (3) Annual Contribution	{ 2,500.00 }
1176 MidState Medical Center 435 Lewis Ave Meriden, CT 06451 501 (c) (3) Annual Contribution	{ 2,500.00 }
1177 Morris Foundation 402 East Main St Waterbury, CT 06702 501 (c) (3) Annual Contribution	{ 1,500.00 }
1178 Safe Haven Of Greater Waterbury, Inc. 29 Central Ave Waterbury CT 06721 501 (c) (3) Annual Contribution	{ 2,000.00 }
1179 Saint Mary's Hospital 56 Franklin St Waterbury, CT 06721 501 (c) (3) Annual Contribution	{ 5,000.00 }
1180 Shakesperience Productions P.O. Box 361 Naugatuck, CT 06770 501 (c) (3) Adopt -A _ School	{ 3,000.00 }
1181 Waterbury Hospital Health Center 64 Robbins St Waterbury, CT 06721 501 (c) (3) Annual Contribution	{ 5,000.00 }
1183 Literacy Volunteers Of Gr. Waterbury 267 Grand St Waterbury, CT 06702 501 (c) (3) Annual Contribution	{ 1,500.00 }
1184 Naugatuck Becaon Falls Campership Fund c/o NSB 251 Church St Naugatuck CT 0670 501 (c) (3) Annual Contribution	{ 3,500.00 }
1185 Wellpath 562 Lakewood Rd Waterbury CT 06704 501 (c) (3) Annual Contribution	{ 2,500.00 }
1186 Birmingham Foundation - Gala 435 East Main St Ansonia CT 06401 501 (c) (3) Tee Sponsor	{ 500.00 }
1187 Main Street Waterbury 83 Bank St Waterbury CT 06702 501 (c) (3) Third Annual Brass City Brew Fest	{ 500.00 }

1188 United Way Of Naug. & Beacon Falls 284 Church St Naugatuck, CT 06770 501 (c) (3) Annual Contribution	(1,000.00)
1189 ARC of Meriden - Wallingford, Inc 200 Research Parkway Meriden CT 06450 501 (c) (3) Silver Sponsor	(300.00)
1190 Cheshire Community YMCA 961 South Main Street Cheshire CT 06410 501 (c) (3) 1190 Gold Sponsor - YMCA Oktoberfest	(2,000.00)
1191 Area Congregations Together 119 Caroline Street Derby CT 06418 501 (c) (3) Valley Food Bank	(2,000.00)
1192 Meriden YMCA Strong Kids Campaign 110 West Main st Meriden, CT 06451 Contribution	(500.00)
1193 Naugatuck Youth Services "14th Annual Wine Dinner "	(1,000.00)
1194 The Governor's Prevention Partnership 30 Arbur ST Hartford CT 06106 501 (c) (3) "20th Anniversary Governor's Luncheon "	(1,200.00)
1196 Flanders Nature Center & Land Trust, Inc.P.O. Box 702 Woodbury, CT 06798 501 (c) (3) Three Flanders Seasonal Festival	(3,000.00)
1199 Waterbury Hospital 64 Robbins St Waterbury, CT 06721 501 (c) (3) 10th Annual Charity Gala	(7,500.00)
1200 Girl's Incorporated of Southwestern Connecticut "Mother/Daughter Workshops on Financial Literacy"	(5,000.00)
1201 Boy & Girls Club Of Lower Naugatuck Valley P O. Box 209 Shelton, CT 06484 501 (c) (3) "5th & Final Installment Of Commitment "	(5,000.00)
1202 Ronald McDonald House Of Ct. 501 George St New Haven, CT 06511 501 (c) (3) "20th Annual TREE OF HOPE "	(750.00)
1203 St. Michael's on the Green 210 Church St Naugatuck CT 06770 501 (c) (3) "Annual Thanksgiving Dinner " Contribution	(250.00)
1204 Howard Whittemore Memorial Library 243 Church St Naugatuck CT 06770 501 (c) (3) " Grant Writer Contribution"	(1,500.00)
1205 Catholic Charities 839-841 Asylum Ave, Hartford CT 06105 501 (c) (3) Waterbury Family Center	(7,500.00)
1206 Cheshire Youth Baseball, Inc 1274 Highview Terrace, Cheshire CT 06410 501 (c) (3) Bartlem/Cheshire Park Concession Stands	(10,000.00)
1207 Literacy Volunteers Of Gr. Waterbury 267 Grand St Waterbury, CT 06702 501 (c) (3) "Tutor Rtaining Program"	(2,500.00)

1208 Meriden Children First 105 Miller St Meriden, CT 06450 501 (c) (c)	(5,000.00)
"Meriden Children Zone"	
1209 Naugatuck Adult Education 543 Rubber Ave Naugatuck CT 06770 501 (c) (3)	(2,100.00)
"No Adult Left Behind"	
1210 South Congregational Church Food Co- Op 160 Piedmont St Waterbury CT 06706 501 (c) (3)	(500.00)
"Freezer Unit"	
1211 VNA Health At Home 27 Siemon Company Dr. Watertown CT 06795 501 (c) (3)	(1,500.00)
Hospice Program	
1212 Women's Business Development 888 Washington Blvd Stamford, CT 06901 501 (c) (3)	(1,500.00)
"Training & Profess Development Program "	
1213 Howard Whittemore Memorial Library 243 Church St Naugatuck CT 06770 501 (c) (3)	(12,500.00)
"Rotunda Restoration Fund"	
1214 United Way Of Naug. & Beacon Falls 284 Church St Naugatuck, CT 06770 501 (c) (3)	(1,000.00)
3rd Annual Festival of Trees	
1217 Beat The Street Community Center, Inc. 121 South Colony Street Meriden CT 06450 501 (c) (3)	(3,000.00)
"Art & Music Program"	
1218 Northwest Regional Workforce Investment Board, Inc 249 Thomaston Ave Waterbury CT 06702 501 (c) (3)	(10,000.00)
Waterbury Construction Career Initiative	
1219 Town of Oxford, Senior Center 486 Oxford Rd. Oxford CT 06478 501 (c) (3)	(1,500.00)
"Flagpole, Base & Lighting "	
1220 Saint Mary's Hospital Foundation 56 Franklin Street Waterbury CT 06706 501 (c) (3)	(4,500.00)
"Back Cover Sponsor -19 th Annual Gala"	
1222 United Way Of Naug. & Beacon Falls 284 Church St Naugatuck, CT 06770 501 (c) (3)	(5,500.00)
Contribution	
1223 United Way Of Naug. & Beacon Falls 284 Church St Naugatuck, CT 06770 501 (c) (3)	(44,000.00)
Contribution	
1224 Valley United Way P.O. Box 418 Ansonia, CT 06407 501 (c) (3)	(2,700.00)
Annual-NSB	
1225 United Way Of Greater Waterbury P O Box 2688 Waterbury, CT 06723 501 (c) (3)	(10,500.00)
Contribution	
1226 United Way Of Meriden & Wallingford 35 Pleasant Street Suite 1E Meriden CT 06450 501 (c) (3)	(2,500.00)
Contribution	
1227 Boys & Girls Clubs of Greater Waterbury 1037 East Main St Waterbury CT 06705 501 (c) (3)	(10,000.00)
"Technology Center"	

1228 Children's Community School P.O. Box 1746, 31 Wolcott St., Waterbury CT 06721 501 (c) (3) "Computer Technician"	(3,000.00)
1229 Greater Waterbury Interfaith Ministries 16 Churchh St Waterbury CT 06702 501 (c) (3) "Soup Kitchen"	(5,000.00)
1230 Neighborhood Housing Services Of Waterbury, Inc. 139 Prospect St. Waterbury CT 06710 501 (c) (3) "Help For Homeowners"	(15,000.00)
1231 Nutmeg Big Borthers/Big Sisters 30 Laurel St Suite 3 hartford CT 06106 501 (c) (3) "Community - Based Mentoring "	(1,000.00)
1232 TEAM, Inc. 30 Elizabeth St Derby, CT 06418 501 (c) (3) "Volunteer Income Tax Assistance"	(3,500.00)
1233 American Warrior P.O. Box 337 Main Street Versailles CT 06383 501 (c) (3) "Veteran Fund Driver"	(2,000.00)
1234 Consumer Credit Counseling Service 2 Winter Street 7th Floor Boston MA 02108 501 (c) (3) "Veteran Fund Driver"	(1,000.00)
1235 MidState Medical Center 435 Lewis Ave Meriden, CT 06451 501 (c) (3) " 3rd and Final Installment"	(7,500.00)
1236 Naugatuck YMCA 284 Church Street Naugatuck, CT 06770 501 (c) (3) 5th and Final Installment	(15,000.00)
1237 Palace Pillars Endowment 100 East Main St Waterbury CT 06702 501 (c) (3) 4th Installmet	(10,000.00)
Total	<u>(426,300.00)</u>