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Return of Private Foundation

or Section 4947(a)(1) Nonexempt Charitable Trust

Treated as a Private Foundation

2010

Department of the Treasury
Internal Revenue Service

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

For calendar year 2010, 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

Name of foundation FRANCIS J. AND EDITH JACKSON FOUNDATION UNITED BANK INC.		A Employer identification number 20-6063002
Number and street (or P O box number if mail is not delivered to street address) 21 12TH STREET	Room/suite	B Telephone number (304) 231-1905
City or town, state, and ZIP code WHEELING, WV 26003		C If exemption application is pending, check here <input type="checkbox"/>
H Check type of organization <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) \$ 1,316,543. (Part I, column (d) must be on cash basis.)	J Accounting method <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____	E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

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	112,665.		N/A	
	2 Check <input type="checkbox"/> if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	5,342.	5,342.		Statement 1
	4 Dividends and interest from securities	26,865.	26,865.		Statement 2
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	17,193.			
	b Gross sales price for all assets on line 6a	479,765.			
	7 Capital gain net income (from Part IV, line 2)		17,193.		
	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	162,065.	49,400.			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	4,026.	3,825.		201.
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees				
	b Accounting fees Stmt 3	625.	0.		625.
	c Other professional fees				
	17 Interest				
	18 Taxes Stmt 4	582.	0.		0.
	19 Depreciation and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses				
	24 Total operating and administrative expenses. Add lines 13 through 23	5,233.	3,825.		826.
	25 Contributions, gifts, grants paid	57,000.			57,000.
26 Total expenses and disbursements. Add lines 24 and 25	62,233.	3,825.		57,826.	
27 Subtract line 26 from line 12	99,832.				
a Excess of revenue over expenses and disbursements					
b Net investment income (if negative, enter -0-)		45,575.			
c Adjusted net income (if negative, enter -0-)			N/A		

FRANCIS J. AND EDITH JACKSON FOUNDATION

Form 990-PF (2010)

UNITED BANK INC.

20-6063002

Page 2

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			2,196.	8.	8.
	2 Savings and temporary cash investments			72,034.	60,150.	60,150.
	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					
	7 Other notes and loans receivable ▶					
	Less allowance for doubtful accounts ▶					
	8 Inventories for sale or use					
	9 Prepaid expenses and deferred charges					
	10a Investments - U S and state government obligations Stmt 5			48,010.	63,013.	62,563.
	b Investments - corporate stock Stmt 6			878,506.	974,465.	1,117,628.
	c Investments - corporate bonds Stmt 7			71,831.	70,835.	71,879.
11 Investments - land, buildings, and equipment basis ▶						
Less accumulated depreciation ▶						
12 Investments - mortgage loans						
13 Investments - other						
14 Land, buildings, and equipment basis ▶						
Less accumulated depreciation ▶						
15 Other assets (describe ▶ Statement 8)			377.	4,315.	4,315.	
16 Total assets (to be completed by all filers)			1,072,954.	1,172,786.	1,316,543.	
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 ▶ <input type="checkbox"/>					
	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 ▶ <input checked="" type="checkbox"/>					
	and complete lines 27 through 31.					
	27 Capital stock, trust principal, or current funds			1,072,954.	1,172,786.	
28 Paid-in or capital surplus, or land, bldg, and equipment fund			0.	0.		
29 Retained earnings, accumulated income, endowment, or other funds			0.	0.		
30 Total net assets or fund balances			1,072,954.	1,172,786.		
31 Total liabilities and net assets/fund balances			1,072,954.	1,172,786.		

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	1,072,954.
2 Enter amount from Part I, line 27a	2	99,832.
3 Other increases not included in line 2 (itemize) ▶	3	0.
4 Add lines 1, 2, and 3	4	1,172,786.
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	1,172,786.

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 479,765.		462,572.	17,193.

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

(i) FMV 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			17,193.

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	17,193.
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))
2009	48,916.	969,560.	.050452
2008	52,510.	1,014,001.	.051785
2007	50,212.	1,055,151.	.047588
2006	40,377.	861,925.	.046845
2005	40,387.	747,430.	.054034

2 Total of line 1, column (d)	2	.250704
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	.050141
4 Enter the net value of noncharitable-use assets for 2010 from Part X, line 5	4	1,180,988.
5 Multiply line 4 by line 3	5	59,216.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	456.
7 Add lines 5 and 6	7	59,672.
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	8	57,826.

FRANCIS J. AND EDITH JACKSON FOUNDATION

Form 990-PF (2010)

UNITED BANK INC.

20-6063002

Page 4

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 <input type="checkbox"/> and enter "N/A" on line 1 Date of ruling or determination letter _____ (attach copy of letter if necessary-see instructions)		1	912.
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input type="checkbox"/> 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	0.
3 Add lines 1 and 2		3	912.
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	912.
6 Credits/Payments			
a 2010 estimated tax payments and 2009 overpayment credited to 2010	6a	520.	
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	520.	
8 Enter any penalty for underpayment of estimated tax Check here <input type="checkbox"/> 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	392.	
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10		
11 Enter the amount of line 10 to be Credited to 2011 estimated tax <input type="checkbox"/> Refunded <input type="checkbox"/>	11		

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?		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.		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 <input type="checkbox"/> \$ 0. (2) On foundation managers <input type="checkbox"/> \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input type="checkbox"/> \$ 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.		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
4a 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	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <input type="checkbox"/> WV		
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 2010 or the taxable year beginning in 2010 (see instructions for Part XIV)? 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

N/A

Form 990-PF (2010)

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 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? Website address ▶ N/A	13	X	
14. The books are in care of ▶ UNITED BANK, INC. Telephone no ▶ (304) 231-1905 Located at ▶ 21 12TH STREET, WHEELING, WV ZIP+4 ▶ 26003			
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			
16. At any time during calendar year 2010, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See page 20 of the instructions for exceptions and filing requirements for Form TD F 90-22.1. If "Yes," enter the name of the foreign country ▶	16	Yes	No X

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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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 22 of the instructions)? Organizations relying on a current notice regarding disaster assistance check here N/A	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 2010? N/A	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 2010, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2010? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b. If "Yes," did it have excess business holdings in 2010 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 2010.) 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 2010?	4b	X

Form 990-PF (2010)

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

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
UNITED BANK INC.	TRUSTEE			
21 12TH STREET				
WHEELING, WV 26003	3.00	4,026.	0.	0.
FRANK A. JACKSON	TRUSTEE			
ECHO MANOR PROFESSIONAL BUILDING 1031				
WHEELING, WV 26003	1.00	0.	0.	0.
PHILIP J. JACKSON	TRUSTEE			
30 EDGEWOOD STREET				
WHEELING, WV 26003	1.00	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

Form 990-PF (2010)

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 N/A	
2	
All other program-related investments See instructions	
3	

Total. Add lines 1 through 3

0.

Form 990-PF (2010)

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	1,124,889.
b	Average of monthly cash balances	1b	74,084.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	1,198,973.
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	1,198,973.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	17,985.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	1,180,988.
6	Minimum investment return. Enter 5% of line 5	6	59,049.

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	59,049.
2a	Tax on investment income for 2010 from Part VI, line 5	2a	912.
b	Income tax for 2010 (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	912.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	58,137.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	58,137.
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	58,137.

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	57,826.
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	57,826.
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	0.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	57,826.

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.

Form 990-PF (2010)

Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2009	(c) 2009	(d) 2010
1 Distributable amount for 2010 from Part XI, line 7				58,137.
2 Undistributed income, if any, as of the end of 2010				
a Enter amount for 2009 only			0.	
b Total for prior years		0.		
3 Excess distributions carryover, if any, to 2010				
a From 2005	3,391.			
b From 2006				
c From 2007				
d From 2008	2,312.			
e From 2009	949.			
f Total of lines 3a through e	6,652.			
4 Qualifying distributions for 2010 from Part XII, line 4 ▶ \$	57,826.			
a Applied to 2009, 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 2010 distributable amount				57,826.
e Remaining amount distributed out of corpus	0.			
5 Excess distributions carryover applied to 2010 (If an amount appears in column (d), the same amount must be shown in column (a))	311.			311.
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	6,341.			
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 2009 Subtract line 4a from line 2a Taxable amount - see instr			0.	
f Undistributed income for 2010 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2011				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 2005 not applied on line 5 or line 7	3,080.			
9 Excess distributions carryover to 2011. Subtract lines 7 and 8 from line 6a	3,261.			
10 Analysis of line 9				
a Excess from 2006				
b Excess from 2007				
c Excess from 2008	2,312.			
d Excess from 2009	949.			
e Excess from 2010				

Form 990-PF (2010)

20-6063002

Page 10

N/A

- b** Check box to indicate whether the foundation is a private operating foundation described in section

☐ 4942(j)(3) or ☐ 4942(j)(5)

- 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.**

See Statement 9

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

- c Any submission deadlines**

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

Schedule B(Form 990, 990-EZ,
or 990-PF)Department of the Treasury
Internal Revenue Service**Schedule of Contributors**

▶ Attach to Form 990, 990-EZ, or 990-PF.

OMB No 1545-0047

2010**Name of the organization**FRANCIS J. AND EDITH JACKSON FOUNDATION
UNITED BANK INC.**Employer identification number**

20-6063002

Organization type (check one):**Filers of:****Section:**

Form 990 or 990-EZ

☐ 501(c)() (enter number) organization☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation☐ 527 political organization

Form 990-PF

☒ 501(c)(3) exempt private foundation☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation☐ 501(c)(3) taxable private foundationCheck if your organization is covered by the **General Rule** or a **Special Rule**.**Note.** Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.**General Rule**

- ☒ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II.

Special Rules

- ☐ For a section 501(c)(3) organization filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), and received from any one contributor, during the year, a contribution of the greater of (1) \$5,000 or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- ☐ For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, aggregate contributions of more than \$1,000 for use *exclusively* for religious, charitable, scientific, literary, or educational purposes, or the prevention of cruelty to children or animals. Complete Parts I, II, and III.
- ☐ For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions for use *exclusively* for religious, charitable, etc., purposes, but these contributions did not aggregate to more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received nonexclusively religious, charitable, etc., contributions of \$5,000 or more during the year. ▶ \$ _____

Caution. An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2 of its Form 990, or check the box on line H of its Form 990-EZ, or on line 2 of its Form 990-PF, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990, 990-EZ, or 990-PF. Schedule B (Form 990, 990-EZ, or 990-PF) (2010)

Name of organization

FRANCIS J. AND EDITH JACKSON FOUNDATION
UNITED BANK INC.

Employer identification number

20-6063002

Part I Contributors (see instructions)

(a) No.	(b) Name, address, and ZIP + 4	(c) Aggregate contributions	(d) Type of contribution
1	FRANCIS J. JACKSON CHARITABLE LEAD UNITRUST UNITED BANK INC. 21 TWELFTH STREET WHEELING, WV 26003	\$ 112,665.	Person <input checked="checked" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)

Name of organization

FRANCIS J. AND EDITH JACKSON FOUNDATION
UNITED BANK INC.

Employer identification number

20-6063002

Part II Noncash Property (see instructions)

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	

Name of organization

Employer identification number

FRANCIS J. AND EDITH JACKSON FOUNDATION
UNITED BANK INC.

20-6063002

Part III Exclusively religious, charitable, etc., individual contributions to section 501(c)(7), (8), or (10) organizations aggregating more than \$1,000 for the year. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of exclusively religious, charitable, etc., contributions of \$1,000 or less for the year. (Enter this information once. See instructions.) ▶ \$

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee

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	ARBITRAGE FUND	P		12/20/10
b	DRIEHAUS FUNDS ACTIVE INCOME FUND	P		12/22/10
c	PIMCO GLOBAL BOND FUND	P		12/10/10
d	T ROWE PRICE HIGH YIELD FUND	P		12/09/10
e	MANNING & NAPIER WORLD OPPORTUNITIES FUND	P		09/16/10
f	MANNING & NAPIER WORLD OPPORTUNITIES FUND	P		12/16/10
g	NATIXIS VAUGHAN NELSON SMALL CAP VALUE FUND	P		04/15/10
h	NATIXIS VAUGHAN NELSON SMALL CAP VALUE FUND	P		12/30/10
i	MCDONALDS CORP	P	03/05/09	02/23/10
j	CALAMOS CONVERTIBLE FUND	P	04/08/09	03/11/10
k	PIMCO LOW DURATION FUND	P	12/23/09	03/11/10
l	PIMCO INVESTMENT GRADE CORP BD	P	03/10/10	09/10/10
m	ARTIO INTERNATIONAL EQUITY FUND	P	04/09/09	03/11/10
n	BARON GROWTH FUND	P	04/08/09	03/18/10
o	AMERICAN GROWTH FUND OF AMERICA	P	04/13/09	03/11/10

(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 667.			667.
b 180.			180.
c 237.			237.
d 68.			68.
e 243.			243.
f 210.			210.
g 225.			225.
h 3,104.			3,104.
i 4,818.		3,840.	978.
j 20,239.		16,000.	4,239.
k 25,264.		25,000.	264.
l 10,420.		10,002.	418.
m 7,724.		6,000.	1,724.
n 6,000.		3,992.	2,008.
o 28,000.		21,092.	6,908.

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

(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Losses (from col (h)) Gains (excess of col (h) gain over col (k), but not less than "-0-")
a			667.
b			180.
c			237.
d			68.
e			243.
f			210.
g			225.
h			3,104.
i			978.
j			4,239.
k			264.
l			418.
m			1,724.
n			2,008.
o			6,908.

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 }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

2

3

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	TFS MARKET NEUTRAL FUND	P	12/22/09	09/10/10
b	FREDDIE MAC	P	04/26/10	07/28/10
c	FREDDIE MAC	P	03/11/10	06/30/10
d	HOME PPTYS INC.	P	03/10/10	05/24/10
e	HATTERAS ALPHA HEDGED STRATEGIES FUND	P	03/10/10	09/02/10
f	PIMCO FOREIGN BOND	P	11/16/09	03/11/10
g	RYDEX MANAGED FUTURES STRATEGY	P	12/22/09	09/16/10
h	PIMCO GLOBAL BOND FUND	P		12/10/10
i	HARDING LOEVNER GLOBAL EQUITY	P		12/20/10
j	MANNING & NAPIER WORLD OPPORTUNITIES FUND	P		12/16/10
k	NATIXIS VAUGHAN NELSON SMALL CAP VALUE FUND	P		12/30/10
l	BP PLC	P	05/21/04	03/15/10
m	CISCO SYSTEMS INC.	P	11/06/03	03/15/10
n	FPL GROUP INC.	P	03/16/05	01/20/10
o	ISHARES PHLX SOX MSCI EMERGING MKT	P	03/07/05	09/14/10

(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 20,327.		20,001.	326.
b 16,000.		16,001.	<1.>
c 16,000.		16,008.	<8.>
d 4,644.		4,725.	<81.>
e 3,870.		4,007.	<137.>
f 29,023.		30,001.	<978.>
g 17,000.		18,445.	<1,445.>
h 341.			341.
i 331.			331.
j 484.			484.
k 4,920.			4,920.
l 11,104.		10,358.	746.
m 10,280.		9,150.	1,130.
n 9,964.		8,120.	1,844.
o 9,391.		5,540.	3,851.

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

(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Losses (from col (h)) Gains (excess of col (h) gain over col (k), but not less than "-0-")
a			326.
b			<1.>
c			<8.>
d			<81.>
e			<137.>
f			<978.>
g			<1,445.>
h			341.
i			331.
j			484.
k			4,920.
l			746.
m			1,130.
n			1,844.
o			3,851.

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	

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	GEORGIA POWER PFD	P	10/08/08	09/27/10
b	VANGUARD 500 INDEX FUND SIGNAL	P	04/13/09	09/02/10
c	VANGUARD 500 INDEX FUND SIGNAL	P	05/14/09	09/02/10
d	FHLMC SOVEREIGN AGENCY	P	04/08/09	04/21/10
e	FFCB SOVEREIGN AGENCY	P	08/20/08	08/25/10
f	HARTFORD LIFE INSURANCE HIG	P	05/12/08	05/17/10
g	GENERAL ELECTRIC CORP COMPANY	P	11/06/03	03/15/10
h	ISHARES PHLX SOX MSCI EMERGING MKT	P	08/17/06	09/14/10
i	MICROSOFT CORP.	P	11/06/03	08/09/10
j	PPG INDUSTRIES INC.	P	03/04/05	09/14/10
k	SYSCO CORP	P	09/02/04	03/15/10
l	SYSCO CORP	P	03/04/05	03/15/10
m	HATTERAS ALPHA HEDGED STRATEGIES FUND	P	09/05/07	09/02/10
n	HATTERAS ALPHA HEDGED STRATEGIES FUND	P	05/28/08	09/02/10
o	T ROWE PRICE HIGH YIELD FUND	P	06/04/08	03/11/10

(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 8,000.		6,282.	1,718.
b 25,242.		20,000.	5,242.
c 24,213.		20,000.	4,213.
d 16,000.		16,001.	<1.>
e 16,000.		16,001.	<1.>
f 16,000.		16,001.	<1.>
g 8,185.		14,123.	<5,938.>
h 5,531.		6,085.	<554.>
i 7,613.		7,845.	<232.>
j 9,714.		10,454.	<740.>
k 8,454.		9,908.	<1,454.>
l 5,636.		7,026.	<1,390.>
m 13,380.		18,561.	<5,181.>
n 3,793.		5,000.	<1,207.>
o 29,999.		30,000.	<1.>

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

(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Losses (from col (h)) Gains (excess of col (h) gain over col (k), but not less than "-0-")
a			1,718.
b			5,242.
c			4,213.
d			<1.>
e			<1.>
f			<1.>
g			<5,938.>
h			<554.>
i			<232.>
j			<740.>
k			<1,454.>
l			<1,390.>
m			<5,181.>
n			<1,207.>
o			<1.>

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

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	ARTIO INTERNATIONAL EQUITY FUND	P	08/24/06	03/11/10
b				
c				
d				
e				
f				
g				
h				
i				
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 20,927.		31,003.	<10,076.>
b			
c			
d			
e			
f			
g			
h			
i			
j			
k			
l			
m			
n			
o			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Losses (from col (h)) Gains (excess of col (h) gain over col (k), but not less than "-0-")
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a			<10,076.>
b			
c			
d			
e			
f			
g			
h			
i			
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	17,193.
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

Form 990-PF Interest on Savings and Temporary Cash Investments Statement 1

Source	Amount
CATERPILLAR FINANCIAL SERVICES	680.
FFCB SOVEREIGN AGENCY	620.
FFCB SOVEREIGN AGENCY	800.
FHLB	336.
FHLMC SOVEREIGN AGENCY	240.
FNMA	<4.>
FREDDIE MAC	140.
FREDDIE MAC	142.
GENERAL ELECTRIC CAP CRP 4.3%	688.
GENERAL ELECTRIC CAP CRP 5.25%	840.
HARTFORD LIFE INSURANCE	384.
PEPSICO INC BOND 3.125%	<16.>
UNITED LIQUID ASSET FUND	62.
WALMART STORES INC. BOND 5.375%	430.
Total to Form 990-PF, Part I, line 3, Column A	5,342.

Form 990-PF Dividends and Interest from Securities Statement 2

Source	Gross Amount	Capital Gains Dividends	Column (A) Amount
ABBOTT LABORATORIES	129.	0.	129.
ACADIAN EMERGING MARKETS	76.	0.	76.
ACADIAN EMERGING MARKETS	62.	0.	62.
ACADIAN EMERGING MARKETS	40.	0.	40.
ACADIAN EMERGING MARKETS	8.	0.	8.
ALPHA HEDGED STRATEGIES FUND	1,088.	0.	1,088.
ALTRIA GROUP INC.	114.	0.	114.
AMERICAN GROWTH FUND OF AMERICA	426.	0.	426.
ARBITRAGE FUND	7.	0.	7.
ARBITRAGE FUND	53.	0.	53.
AT&T INC.	252.	0.	252.
BP AMOCO	168.	0.	168.
CHEVRON CORP	284.	0.	284.
COCA COLA CO	176.	0.	176.
DEERE AND CO	130.	0.	130.
DIAMOND HILL LONG SHORT FUND	8.	0.	8.
DRIEHAUS FUNDS ACTIVE INCOME FUND	779.	0.	779.
EXXON MOBIL CORP	435.	0.	435.
FEDERATED CAPITAL APPRECIATION FUND	705.	0.	705.
GATEWAY FUND CLASS Y	392.	0.	392.
GENERAL ELECTRIC COMPANY	100.	0.	100.

GEORGIA POWER PFD	436.	0.	436.
HARBOR INTERNATIONAL FUND	619.	0.	619.
HARBOR INTERNATIONAL FUND	93.	0.	93.
HARDING LOEVNER EMRG MKTS	294.	0.	294.
HARDING LOEVNER GLOBAL EQUITY FUND	121.	0.	121.
HARDING LOEVNER GLOBAL EQUITY FUND	5.	0.	5.
HEINZ HJ COMPANY	218.	0.	218.
HOME PPTYS INC.	58.	0.	58.
HONEYWELL INTL INC.	136.	0.	136.
INTEL CORP	47.	0.	47.
ISHARE S&P SMALL CAP 600 INDEX	173.	0.	173.
ISHARES MSCI EMERGING MKT	62.	0.	62.
JP MORGAN CHASE PFD STOCK	690.	0.	690.
JPMCHASE MORTGAGE-BACKED SECURITIES FUND	3,422.	0.	3,422.
KINDER MORGAN ENERGY PARTNERS	111.	0.	111.
MANNING & NAPIER WORLD OPPORTUNITIES FUND	413.	0.	413.
MANNING & NAPIER WORLD OPPORTUNITIES FUND	14.	0.	14.
MERCK & CO INC.	148.	0.	148.
MICROSOFT CORP.	78.	0.	78.
NATIXIS LOOMIS SAYLES FDS INV GRADE BOND FD	1.	0.	1.
NATIXIS LOOMIS SAYLES FDS INV GRADE BOND FD	972.	0.	972.
NEW YORK COMMUNITY BANCORP INC.	140.	0.	140.
ONEOK INC.	60.	0.	60.
PIMCO ALL ASSET FUND	23.	0.	23.
PIMCO ALL ASSET FUND	4,566.	0.	4,566.
PIMCO ALL ASSET FUND	2,232.	0.	2,232.
PIMCO EMERGING LOCAL BOND FUND	849.	0.	849.
PIMCO FOREIGN BOND	137.	0.	137.
PIMCO GLOBAL BOND FUND HEDGED	512.	0.	512.
PIMCO INVESTMENT GRADE CORP BD	279.	0.	279.
PIMCO LOW DURATION FUND	82.	0.	82.
PPG INDS INC.	448.	0.	448.
ROYCE MICRO CAP INV CL FUND	535.	0.	535.
ROYCE MICRO CAP INV CL FUND	270.	0.	270.
ROYCE MICRO CAP INV CL FUND	30.	0.	30.
ROYCE TOTAL RETURN FUND	240.	0.	240.
ROYCE TOTAL RETURN FUND	218.	0.	218.
ROYCE TOTAL RETURN FUND	2.	0.	2.
ROYCE TOTAL RETURN FUND	5.	0.	5.
SYSCO CORP.	125.	0.	125.
T ROWE PRICE HIGH YIELD FUND	1,574.	0.	1,574.
VANGUARD 500 INDEX FUND SIGNAL CLASS	493.	0.	493.
VANGUARD DIVIDEND GROWTH FUND	502.	0.	502.
Total to Fm 990-PF, Part I, ln 4	26,865.	0.	26,865.

Form 990-PF	Accounting Fees			Statement	3
Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes	
TAX PREPARATION	625.	0.		625.	
To Form 990-PF, Pg 1, ln 16b	625.	0.		625.	

Form 990-PF	Taxes			Statement	4
Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes	
EXCISE TAX ON INVESTMENT INCOME	62.	0.		0.	
EXCISE TAX (ESTIMATES	520.	0.		0.	
To Form 990-PF, Pg 1, ln 18	582.	0.		0.	

Form 990-PF	U.S. and State/City Government Obligations			Statement	5
Description	U.S. Gov't	Other Gov't	Book Value	Fair Market Value	
FEDERAL FARM CREDIT BANK SOVERIGN AGENCY	X		16,008.	16,029.	
FHLB CALLABLE 2/22/11	X		15,003.	14,711.	
FHLB CALLABLE 6/3/11	X		16,001.	15,989.	
FNMA	X		16,001.	15,834.	
Total U.S. Government Obligations			63,013.	62,563.	
Total State and Municipal Government Obligations					
Total to Form 990-PF, Part II, line 10a			63,013.	62,563.	

Form 990-PF

Corporate Stock

Statement 6

Description	Book Value	Fair Market Value
EXXON MOBIL CORP	8,975.	18,280.
CHEVRONTXACO	4,505.	9,125.
PPG INDS INC.	5,495.	8,407.
PIMCO ALL ASSET FUND	54,008.	56,162.
GATEWAY FUND CLASS Y	22,885.	23,754.
HARBOR INTERNATIONAL FUND	42,881.	49,447.
JP MORGAN CHASE PFD STOCK	-8,001.	8,816.
T ROWE PRICE HIGH YIELD FUND	45,001.	45,880.
ROYCE MICRO CAP INV CL FUND	50,003.	57,936.
ROYCE TOTAL RETURN FUND INV	35,007.	36,137.
AT&T INC.	3,815.	4,407.
ABBOTT LABORATORIES	3,425.	3,593.
ARBITRAGE FUND	31,002.	31,346.
BARON GROWTH FUND	16,008.	27,871.
COCA COLA CO	3,941.	6,577.
DEERE & CO	5,057.	9,302.
DIAMOND HILL LONG SHORT FUND	24,005.	24,111.
FEDERATED CAPITAL APPRECIATION FUND	75,000.	82,022.
AMERICAN GROWTH FUND OF AMERICA	28,908.	40,508.
HARDING LOEVNER EMERGING MARKET	46,002.	75,215.
HJ HEINZ CO	4,056.	6,183.
JPMCHASE MORTGAGE BACKED SECURITIES	80,002.	81,183.
MANNING & NAPIER WORLD OPPORTUNITIES FUND	35,002.	47,001.
NATIXIS VAUGHAN NELSON SMALL CAP VALUE FUND	36,000.	38,617.
NORTEL NETWORKS CORP	1.	1.
RYDEX/SGI MANAGED FUTURES STRATEGY FUND	36,558.	36,220.
ACADIAN EMERGING MARKETS	17,001.	20,404.
ALTRIA GROUP INC.	6,755.	7,386.
DRIEHAUS FUNDS ACTIVE INCOME FUND	33,000.	33,271.
HARDING LOEVNER GLOBAL EQUITY	45,001.	50,233.
HONEYWELL INTL INC.	6,403.	7,974.
INTEL CORP	6,288.	6,309.
ISHARES PHLX SOX S&P SMALL CAP	12,169.	13,694.
KINDER MORGAN ENERGY PARTNERS LP	6,891.	7,026.
NATIXIS LOOMIS SAYLES FDS INV GRADE BOND FD	26,002.	26,414.
MERCK & CO INC.	4,820.	4,685.
NEW YORK COMMUNITY BANCORP INC.	4,505.	5,259.
ONEOK INC.	5,956.	6,934.
PIMCO GLOBAL BOND FUND	26,001.	26,461.
PIMCO EMERGING LOCAL BOND FUND	23,001.	22,618.
VANGUARD DIVIDEND GROWTH FUND	45,129.	50,859.
Total to Form 990-PF, Part II, line 10b	974,465.	1,117,628.

Form 990-PF	Corporate Bonds	Statement	7
Description	Book Value	Fair Market Value	
WALMART STORES INC.	7,827.	9,044.	
CATERPILLAR FIN SERV CRP 4.25%	16,001.	16,193.	
GENERAL ELECTRIC CAP CORP	16,001.	16,504.	
GENERAL ELECTRIC CAP CORP	16,001.	16,041.	
PEPSICO INC BOND	15,005.	14,097.	
Total to Form 990-PF, Part II, line 10c	70,835.	71,879.	

Form 990-PF	Other Assets	Statement	8
Description	Beginning of Yr Book Value	End of Year Book Value	Fair Market Value
INCOME POSTED AFTER PERIOD END	377.	4,315.	4,315.
To Form 990-PF, Part II, line 15	377.	4,315.	4,315.

Form 990-PF	Grant Application Submission Information Part XV, Lines 2a through 2d	Statement	9
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Name and Address of Person to Whom Applications Should be Submitted

UNITED BANK, INC.
21 12TH STREET
WHEELING, WV 26003

Telephone Number

(304) 231-1905

Form and Content of Applications

WRITTEN FORM WITH DESCRIPTION OF CHARITABLE PURPOSES AND EVIDENCE OF
EXEMPTION UNDER INTERNAL REVENUE CODE SECTION 501 (C) (3).

Any Submission Deadlines

NONE

Restrictions and Limitations on Awards

TRUSTEES WILL GIVE SPECIAL CONSIDERATION TO CHARITABLE ORGANIZATIONS AND
CHARITABLE PURPOSES SERVING THE NEEDS OF THE WHEELING WV METROPOLITAN AREA.

Form 990-PF

Grants and Contributions
Paid During the Year

Statement 10

Recipient Name and Address	Recipient Relationship and Purpose of Grant	Recipient Status	Amount
APPALACHIAN OUTREACH INC. WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	2,000.
AUGUSTA LEVY LEARNING CENTER WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	2,000.
BIG BROTHERS/BIG SISTERS OF OHIO & MARSHALL COUNTIES INC. WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	1,000.
CATHOLIC NEIGHBORHOOD CENTER WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	4,000.
CHRIST UNITED METHODIST CHURCH WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	2,000.
HOPE UNITED METHODIST CHURCH - FOOD PANTRY WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	4,000.
KING'S DAUGHTERS CHILD CARE CENTER WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	1,000.
KIWANIS - FRESH AIR FARM WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	1,000.

LAUGHLIN MEMORIAL CHAPEL WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	4,000.
OHIO COUNTY ANIMAL SHELTER WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	1,000.
OHIO COUNTY SCHOOLS ANCHOR AFTERSCHOOL PROGRAM WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	2,000.
SALVATION ARMY WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	4,000.
ST LUKES EPISCOPAL CHURCH WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	4,000.
ST. JAMES EVANGELICAL LUTHERN CHURCH - FOOD PANTRY WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	4,000.
THE HOUSE OF THE CARPENTER INC. WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	4,000.
THE SOUP KITCHEN OF GREATER WHEELING WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	4,000.
WEBARK ESTATES WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	1,000.
WEST LIBERTY STATE COLLEGE - SCHOLARSHIPS WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	4,000.

WV NORTHERN COMMUNITY COLLEGE FOUNDATION - SCHOLARSHIPS WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	4,000.
YWCA - FAMILY VIOLENCE PREVENTION WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	2,000.
YWCA - CASA PROGRAMS WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	2,000.

Total to Form 990-PF, Part XV, line 3a

57,000.