



See a Social Security Number? Say Something!  
Report Privacy Problems to <https://public.resource.org/privacy>  
Or call the IRS Identity Theft Hotline at 1-800-908-4490



Form **990-PF**

Department of the Treasury  
Internal Revenue Service

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

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

OMB No 1545-0052

**2011**

For calendar year 2011, or tax year beginning 01-01-2011 , and ending 12-31-2011

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  
LIBERTY BANK FOUNDATION INC

**A Employer identification number**  
06-1479957

Number and street (or P O box number if mail is not delivered to street address)  
PO BOX 1212 55 HIGH STREET

Room/suite

**B Telephone number** (see page 10 of the instructions)  
(860) 275-8239

City or town, state, and ZIP code  
MIDDLETOWN, CT 06457

**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 foundation

**I** Fair market value of all assets at end of year (from Part II, col. (c), line 16)  
\$ 8,815,570

**J** Accounting method ☐ Cash ☒ Accrual  
☐ Other (specify) \_\_\_\_\_  
(Part I, column (d) must be on cash basis.)

**E** If private foundation status was terminated under section 507(b)(1)(A), check here ☐

**F** If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see page 11 of the instructions) )		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc , received (attach schedule)				
	2 Check <input checked="" type="checkbox"/> if the foundation is <b>not</b> required to attach Sch B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities. . . . .	232,113	232,113		
	5a Gross rents . . . . .				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10	335,153			
	b Gross sales price for all assets on line 6a _____ 6,566,084				
	7 Capital gain net income (from Part IV, line 2) . . . .		335,153		
	8 Net short-term capital gain . . . . .				
	9 Income modifications . . . . .				
	10a Gross sales less returns and allowances				
Operating and Administrative Expenses	b Less Cost of goods sold . . . . .				
	c Gross profit or (loss) (attach schedule) . . . . .				
	11 Other income (attach schedule) . . . . .				
	12 <b>Total.</b> Add lines 1 through 11 . . . . .	567,266	567,266	0	
	13 Compensation of officers, directors, trustees, etc	142,527	8,500	0	134,027
	14 Other employee salaries and wages . . . . .	87,674	0	0	87,674
	15 Pension plans, employee benefits . . . . .	17,745	0	0	17,745
	16a Legal fees (attach schedule). . . . .				
	b Accounting fees (attach schedule). . . . .	8,000	4,000	0	4,000
	c Other professional fees (attach schedule) . . . . .	69,173	69,173	0	0
	17 Interest . . . . .				
	18 Taxes (attach schedule) (see page 14 of the instructions)	4,856	0	0	0
	19 Depreciation (attach schedule) and depletion . . . .				
	20 Occupancy . . . . .				
	21 Travel, conferences, and meetings . . . . .				
	22 Printing and publications . . . . .				
	23 Other expenses (attach schedule). . . . .	55,955	0	0	55,955
	24 <b>Total operating and administrative expenses.</b> Add lines 13 through 23 . . . . .	385,930	81,673	0	299,401
	25 Contributions, gifts, grants paid . . . . .	564,464			564,464
	26 <b>Total expenses and disbursements.</b> Add lines 24 and 25	950,394	81,673	0	863,865
	27 Subtract line 26 from line 12				
	a <b>Excess of revenue over expenses and disbursements</b>	-383,128			
	b <b>Net investment income</b> (if negative, enter -0-)		485,593		
c <b>Adjusted net income</b> (if negative, enter -0-)				0	

For Privacy Act and Paperwork Reduction Act Notice, see page 30 of the instructions.

Cat No 11289X

Form **990-PF** (2011)

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 . . . . .	318,253	70,648	70,648
	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 15 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 . . . . .		1,384	1,384
	10a	Investments—U S and state government obligations (attach schedule)			
	b	Investments—corporate stock (attach schedule) . . . . .			
	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) . . . . .	9,576,042	8,743,538	8,743,538
	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)	9,894,295	8,815,570	8,815,570	
Liabilities	17	Accounts payable and accrued expenses . . . . .			
	18	Grants payable . . . . .	68,341	32,202	
	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 ▶ _____)	1,475	0	
	23	Total liabilities (add lines 17 through 22) . . . . .	69,816	32,202	
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 . . . . .	0	0	
	28	Paid-in or capital surplus, or land, bldg , and equipment fund	0	0	
	29	Retained earnings, accumulated income, endowment, or other funds	9,824,479	8,783,368	
	30	Total net assets or fund balances (see page 17 of the instructions) . . . . .	9,824,479	8,783,368	
	31	Total liabilities and net assets/fund balances (see page 17 of the instructions) . . . . .	9,894,295	8,815,570	

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 9,824,479
2	Enter amount from Part I, line 27a . . . . .	2 -383,128
3	Other increases not included in line 2 (itemize) ▶ _____	3 0
4	Add lines 1, 2, and 3 . . . . .	4 9,441,351
5	Decreases not included in line 2 (itemize) ▶ _____	5 657,983
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30 . . . . .	6 8,783,368

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 )
1 a	RAYMOND JAMES	P		
b	RAYMOND JAMES	P		
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 2,698,643		2,822,558	-123,915
b 3,867,441		3,408,373	459,068
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(I) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a			-123,915
b			459,068
c			
d			
e			

2	Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }	2	335,153
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))
2010	722,284	9,439,675	0 076516
2009	632,819	8,151,760	0 077630
2008	710,012	9,807,218	0 072397
2007	715,473	11,992,579	0 059660
2006	720,462	11,448,685	0 062930

2	Total of line 1, column (d). . . . .	2	0 349133
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 069827
4	Enter the net value of noncharitable-use assets for 2011 from Part X, line 5. . . . .	4	9,572,869
5	Multiply line 4 by line 3. . . . .	5	668,445
6	Enter 1% of net investment income (1% of Part I, line 27b). . . . .	6	4,856
7	Add lines 5 and 6. . . . .	7	673,301
8	Enter qualifying distributions from Part XII, line 4. . . . .	8	863,865

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

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

1a		Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1			
		Date of ruling or determination letter _____ (attach copy of letter if necessary—see instructions)			
b		Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b . . . . .		1	4,856
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	4,856
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	4,856
6		Credits/Payments			
a		2011 estimated tax payments and 2010 overpayment credited to 2011	6a	6,240	
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	6,240
8		Enter any penalty for underpayment of estimated tax Check here <input checked="" 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	
10		Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid. . . . .		10	1,384
11		Enter the amount of line 10 to be Credited to 2012 estimated tax	1,384	Refunded	0

Part VII-AStatements Regarding Activities

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? . . . . .		Yes	No
		1a		No
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)? . . . . .			No
	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.			
c	Did the foundation file Form 1120-POL for this year? . . . . .	1c		No
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation  \$ _____ 0 (2) On foundation managers  \$ _____ 0			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers  \$ _____ 0			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? . . . . . If "Yes," attach a detailed description of the activities.	2		No
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes . . . . .	3		No
4a	Did the foundation have unrelated business gross income of \$1,000 or more during the year? . . . . .	4a		No
b	If "Yes," has it filed a tax return on Form 990-T for this year? . . . . .	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? . . . . . If "Yes," attach the statement required by General Instruction T.	5		No
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument? . . . . .	6	Yes	
7	Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col (c), and Part XV	7	Yes	
8a	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 .	8b	Yes	
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 2011 or the taxable year beginning in 2011 (see instructions for Part XIV on page 27)? If "Yes," complete Part XIV . . . . .	9		No
10	Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses	10		No

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		No
12	Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address WWW LIBERTY-BANK COM/FOUNDATION	13	Yes	
14	The books are in care of LINA CURTIN Telephone no (860) 343-7495 Located at 291 COURT STREET MIDDLETOWN CT ZIP+4 06457			
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		
16	At any time during calendar year 2011, 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?	16	Yes	No
See the instructions for exceptions and filing requirements for Form TD F 90-22.1 If "Yes", enter the name of the foreign country				

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? (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? (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)? (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 ).			
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		No
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 2011?	1c		No
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 2011, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2011? If "Yes," list the years 20 , 20 , 20 , 20			
b	Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement—see page 20 of the instructions ).	2b		
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here 20 , 20 , 20 , 20			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?			
b	If "Yes," did it have excess business holdings in 2011 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 2011.).	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
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 2011?	4b		No

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))?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
	(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
	(3) Provide a grant to an individual for travel, study, or other similar purposes?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> 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).	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> 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?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
b	If any answer is "Yes" to 5a(1)–(5), did <b>any</b> 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)? Organizations relying on a current notice regarding disaster assistance check here.	5b		
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? <i>If "Yes," attach the statement required by Regulations section 53.4945–5(d).</i>			
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?			
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? <i>If "Yes" to 6b, file Form 8870.</i>	6b		No
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?			
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
See Additional Data Table				
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.				0

Part VIII

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

3 Five highest-paid independent contractors for professional services (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. . . . .		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	
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	
2	
All other program-related investments. See page 24 of the instructions.	
3	
Total. Add lines 1 through 3. . . . .	0



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	9,409,812
b	Average of monthly cash balances. . . . .	1b	307,453
c	Fair market value of all other assets (see page 24 of the instructions). . . . .	1c	1,384
d	Total (add lines 1a, b, and c). . . . .	1d	9,718,649
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	9,718,649
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see page 25 of the instructions). . . . .	4	145,780
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	9,572,869
6	Minimum investment return. Enter 5% of line 5. . . . .	6	478,643

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	478,643
2a	Tax on investment income for 2011 from Part VI, line 5. . . . .	2a	4,856
b	Income tax for 2011 (This does not include the tax from Part VI ). . . . .	2b	
c	Add lines 2a and 2b. . . . .	2c	4,856
3	Distributable amount before adjustments Subtract line 2c from line 1. . . . .	3	473,787
4	Recoveries of amounts treated as qualifying distributions. . . . .	4	0
5	Add lines 3 and 4. . . . .	5	473,787
6	Deduction from distributable amount (see page 25 of the instructions). . . . .	6	0
7	Distributable amount as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1. . . . .	7	473,787

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	863,865
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	863,865
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	4,856
6	Adjusted qualifying distributions. Subtract line 5 from line 4. . . . .	6	859,009
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 2010	(c) 2010	(d) 2011
1 Distributable amount for 2011 from Part XI, line 7				473,787
2 Undistributed income, if any, as of the end of 2011				
a Enter amount for 2010 only. . . . .			0	
b Total for prior years 20____, 20____, 20____		0		
3 Excess distributions carryover, if any, to 2011				
a From 2006. . . . .				153,679
b From 2007. . . . .				138,668
c From 2008. . . . .				222,007
d From 2009. . . . .				227,759
e From 2010. . . . .				262,722
f Total of lines 3a through e. . . . .	1,004,835			
4 Qualifying distributions for 2011 from Part XII, line 4 ▶ \$ 863,865				
a Applied to 2010, but not more than line 2a			0	
b Applied to undistributed income of prior years (Election required—see page 26 of the instructions)		0		
c Treated as distributions out of corpus (Election required—see page 26 of the instructions). . .	0			
d Applied to 2011 distributable amount. . . . .				473,787
e Remaining amount distributed out of corpus	390,078			
5 Excess distributions carryover applied to 2011 (If an amount appears in column (d), the same amount must be shown in column (a).)	0			0
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	1,394,913			
b Prior years' undistributed income Subtract line 4b from line 2b. . . . .		0		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed. . . . .		0		
d Subtract line 6c from line 6b Taxable amount—see page 27 of the instructions . . .		0		
e Undistributed income for 2010 Subtract line 4a from line 2a Taxable amount—see page 27 of the instructions . . . . .			0	
f Undistributed income for 2011 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) (see page 27 of the instructions). . . . .	0			
8 Excess distributions carryover from 2006 not applied on line 5 or line 7 (see page 27 of the instructions). . . . .	153,679			
9 Excess distributions carryover to 2012. Subtract lines 7 and 8 from line 6a . . . . .	1,241,234			
10 Analysis of line 9				
a Excess from 2007. . . .				138,668
b Excess from 2008. . . .				222,007
c Excess from 2009. . . .				227,759
d Excess from 2010. . . .				262,722
e Excess from 2011. . . .				390,078

Part XIV

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

1a

If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2011, enter the date of the ruling.

b

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

☐ 4942(j)(3) or ☐ 4942(j)(5)

2a	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) 2011	(b) 2010	(c) 2009	(d) 2008	
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 organization had \$5,000 or more in assets at any time during the year—see page 27 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) )

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

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

THE LIBERTY BANK FOUNDATION INC  
55 HIGH STREET  
MIDDLETOWN,CT 06457  
(860) 344-7222

b

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

SEE FOUNDATION WEBSITE

c

Any submission deadlines

NONE

d

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

NONE

Form 990-PF (2011)

Part XV

Supplementary Information (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a Paid during the year See Additional Data Table				
Total . . . . .			3a	561,603
b Approved for future payment				
Total . . . . .			3b	0

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See page 28 of the instructions )
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
<b>1</b> Program service revenue					
<b>a</b> _____					
<b>b</b> _____					
<b>c</b> _____					
<b>d</b> _____					
<b>e</b> _____					
<b>f</b> _____					
<b>g</b> Fees and contracts from government agencies					
<b>2</b> Membership dues and assessments. . . .					
<b>3</b> Interest on savings and temporary cash investments					
<b>4</b> Dividends and interest from securities. . . .			14	232,113	
<b>5</b> Net rental income or (loss) from real estate					
<b>a</b> Debt-financed property. . . . .					
<b>b</b> Not debt-financed property. . . . .					
<b>6</b> Net rental income or (loss) from personal property					
<b>7</b> Other investment income. . . . .					
<b>8</b> Gain or (loss) from sales of assets other than inventory			18	335,153	
<b>9</b> Net income or (loss) from special events					
<b>10</b> Gross profit or (loss) from sales of inventory. .					
<b>11</b> Other revenue <b>a</b> _____					
<b>b</b> _____					
<b>c</b> _____					
<b>d</b> _____					
<b>e</b> _____					
<b>12</b> Subtotal. Add columns (b), (d), and (e). .		0		567,266	0
<b>13 Total.</b> Add line 12, columns (b), (d), and (e). . . . .			<b>13</b>		567,266

[illegible]

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

[illegible]

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

**b** If "Yes," complete the following schedule

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

**Sign Here**

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete Declaration of preparer (other than taxpayer or fiduciary) is based on all information of which preparer has any knowledge				
*****			2012-07-24	
Signature of officer or trustee			Date	
Signature of officer or trustee			Title	
Paid Preparer's Use Only	Preparer's Signature ANDREW G ANDREWS		Date	
	Check if self-employed <input checked="" type="checkbox"/>		PTIN P00634334	
	Firm's name WHITTLESEY & HADLEY PC 147 CHARTER OAK AVE Firm's address HARTFORD, CT 061065100		Firm's EIN 06-0903326 Phone no (860) 522-3111	

May the IRS discuss this return with the preparer shown above? See instructions . . . . . ☒ Yes ☐ No

**Additional Data**

**Software ID:**  
**Software Version:**  
**EIN:** 06-1479957  
**Name:** LIBERTY BANK FOUNDATION INC

**Form 990PF - Special Condition Description:**

<b>Special Condition Description</b>
--------------------------------------

Form 990PF Part VIII Line 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
CHANDLER HOWARD	PRESIDENT 1 20	0	0	0
315 MAIN STREET MIDDLETOWN, CT 06457				
MICHAEL HELFGOTT	CHAIRMAN 1 20	2,600	0	0
315 MAIN STREET MIDDLETOWN, CT 06457				
MARK GINGRAS	DIRECTOR 1 20	2,400	0	0
315 MAIN STREET MIDDLETOWN, CT 06457				
RICHARD TOMC	DIRECTOR 1 20	2,400	0	0
315 MAIN STREET MIDDLETOWN, CT 06457				
WILLARD MCRAE	DIRECTOR 1 20	2,400	0	0
315 MAIN STREET MIDDLETOWN, CT 06457				
CATINA CABAN-OWEN	DIRECTOR 1 20	2,400	0	0
315 MAIN STREET MIDDLETOWN, CT 06457				
WILFREDO NIEVES	DIRECTOR 1 20	2,400	0	0
315 MAIN STREET MIDDLETOWN, CT 06457				
THOMAS J PASTORELLO	DIRECTOR 1 20	0	0	0
315 MAIN STREET MIDDLETOWN, CT 06457				
CALVIN PRICE	DIRECTOR 1 20	0	0	0
315 MAIN STREET MIDDLETOWN, CT 06457				
MARY MURPHY	DIRECTOR 1 20	0	0	0
315 MAIN STREET MIDDLETOWN, CT 06457				
SUSAN MURPHY	DIRECTOR, EXEC DIRECTOR, V 40 00	127,927	0	0
315 MAIN STREET MIDDLETOWN, CT 06457				
KATHLEEN DOUCETTE	TREASURER 1 20	0	0	0
315 MAIN STREET MIDDLETOWN, CT 06457				



Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
<b>a</b> Paid during the year				
BUSINESS INDUSTRY FOUNDATION OF MIDDLESEX COUNTY393 MAIN STREET MIDDLETOWN,CT 06457		501(C)(3)	TO SUPPORT THE MIDDLETOWN MENTOR PROGRAM	4,300
CAMP HORIZONSP.O BOX 323 SOUTH WINDHAM,CT 06266		501(C)(3)	TO FUND THE FAMILY SUPPORT PROGRAM, WHICH ASSISTS PARENTS IN TEACHING ACTIVITIES OF DAILY LIVING TO THEIR DEVELOPMENTALLY DISABLED CHILDREN	2,700
CATHOLIC CHARITIES AND FAMILY SERVICES331 MAIN STREET NORWICH,CT 06360		501(C)(3)	TO SUPPORT THE EMERGENCY BASIC NEEDS ASSISTANCE AND CASE MANAGEMENT PROGRAM	5,000
CHILD AND FAMILY AGENCY OF SOUTHEASTERN CT INC255 HEMPSTEAD STREET NEW LONDON,CT 06320		501(C)(3)	TO SUPPORT THE EARLY CHILDHOOD SERVICES PROGRAM	5,000
CHILD FIRST28 CRESCENT STREET MIDDLETOWN,CT 06457		501(C)(3)	TO SUPPORT CHILD FIRST, A SYSTEM THAT PROVIDES COMPREHENSIVE EARLY CHILDHOOD CARE AND SUPPORT TO HIGH-RISK FAMILIES IN MIDDLESEX COUNTY	7,500
CHILDREN FIRST NORWICH80 BROADWAY NORWICH,CT 06360		501(C)(3)	TO SUPPORT THE VOICES FOR FAMILIES AND VFF TEEN PROGRAMS	5,000
COMMUNITY CENTER PLANNING COLLABORATIVE120 BROAD STREET NEW LONDON,CT 06320		501(C)(3)	TO SUPPORT A NEW LONDON COMMUNITY CENTER FEASIBILITY STUDY	5,000
CONCEPTS FOR ADAPTIVE LEARNINGP.O BOX 8265 NEW HAVEN,CT 06530		501(C)(3)	TO SUPPORT THE IMPLEMENTATION OF THE TECHNOLOGY CASCADE & TRAINING PROGRAM IN MERIDEN	2,700
CONNECTICUT COLLEGE270 MOHEGAN AVENUE NEW LONDON,CT 06320			TO SUPPORT AN ANNUAL NEED-BASED SCHOLARSHIP FOR A SOUTHEASTERN CT STUDENT	2,000
CONNECTICUT COMMISSION ON CHILDREN18-20 TRINITY STREET HARTFORD,CT 06106			TO EXPAND AND STRENGTHEN PARENT CIVIC ENGAGEMENT AROUND THE STATE	5,000
CONNECTICUT FOOD BANKP.O BOX 8686 NEW HAVEN,CT 06531			TO SUPPORT THE MIDDLETOWN KIDS BACKPACK PROGRAM	3,000
COVENANT SHELTER OF NEW LONDONP.O BOX 1653 NEW LONDON,CT 06320		501(C)(3)	TO PROVIDE FRESH PRODUCE, DAIRY, AND PROTEIN FOODS FOR HOMELESS MEN, WOMEN, AND CHILDREN RESIDING AT THE SHELTER	2,500
COVENANT SOUP KITCHENST PAULS CHURCH WILLIMANTIC,CT 06226		501(C)(3)	TO PURCHASE EMERGENCY FOOD SUPPLIES FOR THE PANTRY AND MEALS PROGRAM	5,000
COVENANT TO CARE FOR CHILDREN INC120 MOUNTAIN AVENUE BLOOMFIELD,CT 06002		501(C)(3)	TO SUPPORT THE CRITICAL GOODS DISTRIBUTION PROGRAM	2,000
CT CENTER FOR SCHOOL CHANGE 151 NEW PARK AVENUE HARTFORD,CT 06106			TO SUPPORT THE PARENTS SUPPORTING EDUCATIONAL EXCELLENCE (PARENTS SEE) PROGRAM	5,000
DURHAMMIDDLEFIELD YOUTH AND FAMILY SERVICES405 MAIN STREET SUITE 11 MIDDLEFIELD,CT 06455		501(C)(3)	TO SUPPORT THE STRONG FAMILIES INITIATIVE	1,500
EASTERN CONNECTICUT STATE UNIVERSITY FOUNDATIONGELSI-YOUNG HALL ROOM 125 WILLIMANTIC,CT 06226			TO UNDERWRITE A SCHOLARSHIP FOR AN UNDERGRADUATE STUDENT MAJORING IN ECONOMICS OR BUSINESS	2,000
GATEWAY COMMUNITY COLLEGE FOUNDATION INC88 BASSETT ROAD NORTH HAVEN,CT 06473			TO SUPPORT SCHOLARSHIPS FOR LOCAL STUDENTS WITH FINANCIAL NEED	5,000
GEMMA E MORAN UNITED WAYLABOR FOOD CENTERP.O BOX 429 NEW LONDON,CT 06320			TO PURCHASE NUTRITIOUS EMERGENCY FOOD FOR THOSE IN NEED IN NEW LONDON COUNTY	5,000
GREATER WINDHAM REGION TEN-YEAR PLAN TO END HOMELESSNESS872 MAIN STREET WILLIMANTIC,CT 06226			TO FUND STAFF TO SUPPORT THE CONTINUED IMPLEMENTATION OF THE GREATER WINDHAM REGION TEN-YEAR PLAN TO END HOMELESSNESS	5,000
HABITAT FOR HUMANITY OF SOUTHEASTERN CT377 BROAD STREET NEW LONDON,CT 06320		501(C)(3)	TO SUPPORT THE CONSTRUCTION OF TWO AFFORDABLE HOMES, ONE IN NEW LONDON, AND ONE IN NORWICH	5,000
HARTFORD JEWISH COALITION FOR LITERACY333 BLOOMFIELD AVENUE SUITE WEST HARTFORD,CT 06117		501(C)(3)	TO SUPPORT ELEMENTARY EXPRESS, AN EARLY LITERACY PROGRAM	2,500
HELEN KELLER INTERNATIONAL 352 PARK AVENUE SOUTH NEW YORK,NY 10010		501(C)(3)	TO SUPPORT THE CHILDSIGHT VISION SCREENING PROGRAM	2,500
HOLY FAMILY HOME AND SHELTER P.O BOX 884 WILLIMANTIC,CT 06226			TO SUPPORT GENERAL OPERATING EXPENSES	5,000
HYGIENIC ARTS INC79 BANK STREET NEW LONDON,CT 06320		501(C)(3)	TO SUPPORT "DO THE WRITE THING", AN AFTER-SCHOOL CREATIVE WRITING PROGRAM FOR NEW LONDON MIDDLE SCHOOL STUDENTS	3,500
JEWISH FAMILY SERVICES OF GREATER HARTFORD333 BLOOMFIELD AVENUE SUITE WEST HARTFORD,CT 06117		501(C)(3)	TO SUPPORT THE JEWISH EMPLOYMENT SERVICES PROGRAM	2,500
JUNIOR ACHIEVEMENT OF SOUTHWEST NEW ENGLAND INC 11 ASYLUM STREET HARTFORD,CT 06103		501(C)(3)	TO SUPPORT THE FINANCIAL LITERACY, WORKFORCE READINESS, AND ENTREPRENEURSHIP PROGRAMS AT MIDDLETOWN'S MOODY AND SPENCER ELEMENTARY	2,000
LIBERTY BANK DONALD B WILBUR SCHOLARSHIPLIBERTY BANK FOUNDATION P.O MIDDLETOWN,CT 06457			TO FUND A SCHOLARSHIP FOR A STUDENT FROM LIBERTY BANK'S SERVICE AREA, IN HONOR OF FORMER LIBERTY BANK BOARD CHAIRMAN DONALD B WILBUR	1,000
LIBERTY BANK FOUNDATION ADULT EDUCATION PROGRAM LIBERTY BANK FOUNDATION P.O MIDDLETOWN,CT 06457			TO PROVIDE SCHOLARSHIPS FOR LOW/MODERATE-INCOME GRADUATES OF ADULT EDUCATION PROGRAMS WHO ARE GOING ON TO COLLEGE	16,000
LIBERTY BANK FOUNDATION K-12 GRANTS PROGRAMLIBERTY BANK FOUNDATION P.O MIDDLETOWN,CT 06457			TO SUPPORT REMEDIATION PROGRAMS IN K-12 SCHOOLS THROUGHOUT LIBERTY BANK'S MARKET AREA	19,979


Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
<b>a</b> Paid during the year				
LIBERTY BANK FOUNDATION SCHOLARSHIPS LIBERTY BANK FOUNDATION PO MIDDLETOWN,CT 06457			TO PROVIDE SCHOLARSHIPS TO STUDENTS WITH FINANCIAL NEED WHO ARE GRADUATING FROM HIGH SCHOOLS IN TOWNS WHERE LIBERTY BANK HAS OFFICES	72,424
LIBERTY BANK VOLUNTEER HALL OF FAME AWARD LIBERTY BANK FOUNDATION PO MIDDLETOWN,CT 06457			TO FUND DONATIONS TO CHARITIES SELECTED BY THE WINNER OF THE LIBERTY BANK VOLUNTEER HALL OF FAME AWARD	1,000
LIBERTY BANK ROTARY CLUB THANKSGIVING DINNER DRIVE LIBERTY BANK FOUNDATION PO MIDDLETOWN,CT 06457			TO MATCH FUNDS DONATED AT LIBERTY BANK BRANCHES TO PROVIDE THANKSGIVING DINNERS FOR NEEDY FAMILIES	25,000
LITERACY VOLUNTEERS OF GREATER NEW HAVEN 105 MILLER STREET MERIDEN,CT 06450		501(C)(3)	TO SUPPORT THE FINANCIAL LITERACY PROGRAM FOR ADULTS	2,500
LYME ACADEMY COLLEGE OF FINE ARTS 84 LYME STREET OLD LYME,CT 06371			TO SUPPORT A SCHOLARSHIP FOR A LOW-INCOME STUDENT IN THE ACADEMY'S BFA PROGRAM	2,000
MADONNA PLACE 240 MAIN STREET NORWICH,CT 06360			TO SUPPORT THE FAMILY SCHOOL CONNECTION PROGRAM	2,500
MARTIN HOUSE 401 WEST THAMES STREET BLD NORWICH,CT 06360			TO PURCHASE FOOD FOR RESIDENT MEALS	2,500
MERCY HOUSING & SHELTER 211 WETHERSFIELD AVENUE HARTFORD,CT 06114			TO SUPPORT GENERAL OPERATING EXPENSES OF THE SHEPHERD HOME	5,000
MERIDEN CHILDREN FIRST 105 MILLER STREET MERIDEN,CT 06450		501(C)(3)	TO SUPPORT THE MERIDEN FAMILY ZONE PILOT PROJECT	7,500
MIDDLESEX COMMUNITY COLLEGE FOUNDATION INC 100 TRAINING HILL ROAD MIDDLETOWN,CT 06457			TO SUPPORT SCHOLARSHIPS FOR LOCAL STUDENTS WITH FINANCIAL NEED	5,000
MIDDLESEX HABITAT FOR HUMANITY OF CT INC 34 SHUNPIKE ROAD UNIT 24-2 CROMWELL,CT 06416			TO SUPPORT THE A BRUSH WITH KINDNESS PROGRAM	5,000
MIDDLESEX HOSPITAL 28 CRESCENT STREET MIDDLETOWN,CT 06457		501(C)(3)	TO SUPPORT THE EMERGENCY DEPARTMENT AND INPATIENT ROOM CAPITAL CAMPAIGN	10,000
MIDDLESEX UNITED WAY 100 RIVERVIEW CENTER MIDDLETOWN,CT 06457			TO SUPPORT THE ANNUAL APPEAL	46,500
MIDDLETOWN EMERGENCY WARMING CENTER/O MIDDLESEX UNITED WAY MIDDLETOWN,CT 06457		501(C)(3)	TO SUPPORT AN EMERGENCY WINTER WARMING CENTER FOR HOMELESS PEOPLE IN MIDDLETOWN	3,000
MIDDLETOWN EVEN START FAMILY LITERACY PROGRAM MIDDLETOWN BOARD OF EDUCATI MIDDLETOWN,CT 06457			TO OFFSET THE COST OF ITS FAMILY LUNCH PROGRAM	4,000
MIDSTATE MEDICAL CENTER 435 LEWIS AVENUE MERIDEN,CT 06451		501(C)(3)	TO SUPPORT THE EMERGENCY SERVICES DEPARTMENT EXPANSION CAMPAIGN	4,000
MITCHELL COLLEGE 437 PEQUOT AVENUE NEW LONDON,CT 06320			TO PROVIDE SCHOLARSHIP(S) FOR MITCHELL COLLEGE STUDENTS WHO HAVE FINANCIAL NEED	2,000
MUTUAL HOUSING ASSOCIATION OF SOUTH CENTRAL CT INC 239 WILLIAMS STREET NEW LONDON,CT 06320		501(C)(3)	TO SUPPORT THE CONSTRUCTION OF 15 RESIDENTIAL UNITS OF AFFORDABLE HOUSING IN STONINGTON FOR INDIVIDUALS OR FAMILIES EARNING 50-60% OF THE AREA MEDIAN INCOME	5,000
MYSTIC AREA SHELTER AND HOSPITALITY INC 119 HIGH STREET MYSTIC,CT 06355			TO SUPPORT GENERAL OPERATING EXPENSES	2,500
MYSTIC ARTS CENTER 9 WATER STREET MYSTIC,CT 06355		501(C)(3)	TO SUPPORT THE ARTIST RESIDENCY PROGRAM AT ISAAC SCHOOL IN NEW LONDON	2,500
NEIGHBORHOOD HOUSING SERVICES OF NEW BRITAIN INC 223 BROAD STREET NEW BRITAIN,CT 06053		501(C)(3)	TO SUPPORT THE MORTGAGE FORECLOSURE PREVENTION AND DEFAULT/DELINQUENCY COUNSELING PROJECT	3,000
NEW LONDON PLTI COLLABORATIVE 120 BROAD STREET NEW LONDON,CT 06320			TO SUPPORT PARENT LEADERSHIP TRAINING INSTITUTE AND PARENTS SEE PROGRAMMING IN NEW LONDON	5,000
NIANTIC COMMUNITY CHURCH CHILDREN'S CENTER 170 PENNSYLVANIA AVENUE NIANTIC,CT 06357		501(C)(3)	TO PURCHASE NEW CRIBS	1,000
NORTHERN MIDDLESEX YMCA 99 UNION STREET MIDDLETOWN,CT 06457			TO SUPPORT THE AFTERSCHOOL KIDZLIT PROGRAM	5,000
NORWICH COMMUNITY CARE TEAM C/O NORWICH HUMAN SERVICES NORWICH,CT 06360		501(C)(3)	TO SUPPORT THE NORWICH HOSPITALITY CENTER	5,000
NORWICH PUBLIC SCHOOLS 90 TOWN STREET NORWICH,CT 06360		501(C)(3)	TO SUPPORT THE UNCAS BRIDGES SUMMER PROGRAM	5,000
NUTMEG BIG BROTHERS SISTERS 30 LAUREL STREET HARTFORD,CT 06106		501(C)(3)	TO SUPPORT THE ONE-TO-ONE SCHOOL-BASED MENTORING PROGRAM IN WINDHAM	5,000
ODDFELLOWS PLAYHOUSE 128 WASHINGTON STREET MIDDLETOWN,CT 06457			TO SUPPORT THE NEIGHBORHOOD TROUPES AND ARTS EXPLORERS PROGRAMS	5,000
OIC OF NEW LONDON COUNTY INC 106 TRUMAN STREET NEW LONDON,CT 06320		501(C)(3)	TO SUPPORT THE EMPLOYMENT TRAINING PROGRAM	5,000
PARENT LEADERSHIP TRAINING INSTITUTE 311 HUNTING HILL AVENUE MIDDLETOWN,CT 06457		501(C)(3)	TO SUPPORT THE PARENT/CHILDREN'S LEADERSHIP TRAINING INSTITUTE, PEOPLE EMPOWERING PEOPLE, AND PARENTS SUPPORTING EDUCATIONAL EXCELLENCE PROGRAMS	5,000

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
<b>a</b> Paid during the year				
PLAINVILLE COMMUNITY FOOD PANTRY INC54 SOUTH CANAL STREET PLAINVILLE, CT 06062		501(C)(3)	TO SUPPORT DIRECT ASSISTANCE PROGRAMS AT THE PLAINVILLE COMMUNITY FOOD PANTRY	3,000
PREVENT BLINDNESS TRI-STATE 101 WHITNEY AVENUE NEW HAVEN, CT 06510		501(C)(3)	TO SUPPORT THE HEALTHY EYES FOR CONNECTICUT KIDS PROJECT	2,500
PUBLIC LIBRARY OF NEW LONDON63 HUNTINGTON STREET NEW LONDON, CT 06320		501(C)(3)	TO SUPPORT THE ESTABLISHMENT OF A NONPROFIT RESOURCE CENTER AT THE LIBRARY	5,000
QUINEBAUG VALLEY COMMUNITY COLLEGE FOUNDATION742 UPPER MAPLE STREET DANIELSON, CT 06239		501(C)(3)	TO SUPPORT SCHOLARSHIPS FOR LOCAL STUDENTS WITH FINANCIAL NEED	5,000
RELIANCE HOUSE INC40 BROADWAY NORWICH, CT 06360		501(C)(3)	TO PURCHASE EIGHT NEW BEDS FOR THE EMERGENCY SHELTER	2,000
RIVERFRONT CHILDREN'S CENTER INC476 THAMES STREET GROTON, CT 06340		501(C)(3)	TO SUPPORT THE EARLY LITERACY PROGRAM	1,000
RUSHFORD CENTER883 PADDOCK AVENUE MERIDEN, CT 06450		501(C)(3)	TO SUPPORT THE MERIDEN STUDENTS AGAINST DESTRUCTIVE DECISIONS (SADD) CHAPTER	2,000
RUSSELL LIBRARY123 BROAD STREET MIDDLETOWN, CT 06457			TO SUPPORT A STRATEGIC PLANNING INITIATIVE FOR RUSSELL LIBRARY	3,000
SACRED HEART EDUCATIONAL CENTER54 WEST MAIN STREET BAL TIC, CT 06330			TO SUPPORT THE TUTORING PROGRAM	2,500
SAINT JOSEPH COLLEGE1678 ASYLUM AVENUE WEST HARTFORD, CT 06117			TO SUPPORT SCHOLARSHIPS FOR LOCAL STUDENTS WITH FINANCIAL NEED	2,000
SHORELINE SOUP KITCHENS & PANTRIESPO BOX 804 ESSEX, CT 06426			TO SUPPORT THE PURCHASE OF FOOD FROM THE CT FOOD BANK	5,000
SOUTHEASTERN CONNECTICUT HOUSING ALLIANCE5 CONNECTICUT AVENUE NORWICH, CT 06360		501(C)(3)	TO CREATE AN ONLINE INVENTORY OF SITES AVAILABLE IN NEW LONDON COUNTY FOR DEVELOPMENT OR REDEVELOPMENT OF AFFORDABLE HOUSING	5,000
SOUTHINGTON-CHESHIRE COMMUNITY YMCA961 SOUTH MAIN STREET CHESHIRE, CT 06410		501(C)(3)	TO SUPPORT PRE-SCHOOL AND SCHOOL-AGE AFTER-SCHOOL PROGRAMS IN CHESHIRE	2,000
ST VINCENT DE PAUL PLACE - NORWICH10 RAILROAD PLACE NORWICH, CT 06360			TO SUPPORT GENERAL OPERATING EXPENSES	5,000
ST VINCENT DEPAUL MIDDLETOWNPO BOX 398 MIDDLETOWN, CT 06457		501(C)(3)	TO SUPPORT THE MEALS AND OUTREACH PROGRAMS	6,000
SURFERS ALUMNI ASSOCIATION INC77 THAMES STREET NEW LONDON, CT 06320		501(C)(3)	TO PURCHASE TWO MARIMBAS	2,500
TALVHI7 SOUTH MAIN STREET JEWETT CITY, CT 06351		501(C)(3)	TO FUND THE FURNISHING OF AN APARTMENT FOR A HOMELESS VETERAN FROM NEW LONDON OR WINDHAM COUNTY	2,500
THAMES AREA CITIZEN ADVOCACY PROGRAM INC80 BROADWAY NORWICH, CT 06360		501(C)(3)	TO SUPPORT THE ELDERLY ADVOCACY PROGRAM FOR SENIOR CITIZENS OF SOUTHEASTERN CONNECTICUT	1,000
THAMES RIVER COMMUNITY SERVICE INCONE THAMES RIVER PLACE NORWICH, CT 06360			TO SUPPORT THE CHILD DEVELOPMENT PROGRAMMING FOR CHILDREN WHO LIVE AT THE THAMES RIVER FAMILY PROGRAM FACILITY	3,500
THAMES VALLEY COUNCIL FOR COMMUNITY ACTION INCONE SYLVANDALE ROAD JEWETT CITY, CT 06351		501(C)(3)	TO SUPPORT THE NEW LONDON EARLY CHILD CARE & EDUCATION/HEAD START CENTER CAPITAL CAMPAIGN	5,000
THE ARC OF NEW LONDON COUNTY125 SACHEM STREET NORWICH, CT 06360		501(C)(3)	TO SUPPORT THE EMPLOYMENT TRANSITION CENTER IN ENHANCING TRAINING AND EMPLOYMENT OPPORTUNITIES OFFERED TO SCHOOL-AGE CHILDREN WITH SPECIAL NEEDS	3,000
THE BRIDGE FAMILY CENTER1022 FARMINGTON AVENUE WEST HARTFORD, CT 06107		501(C)(3)	TO SUPPORT THE PARENT LEADERSHIP TRAINING INSTITUTE (PLTI) PROGRAM IN WEST HARTFORD	5,000
THE FURNITURE BANK OF SOUTHEASTERN CONNECTICUT PO BOX 124 GALES FERRY, CT 06335			TO PURCHASE BEDS FOR LOW-INCOME FAMILIES REFERRED BY SOCIAL SERVICE AGENCIES	2,000
THE NEW LIFE PROGRAMPO BOX 871 OLD LYME, CT 06371			TO SUPPORT THE NEW LIFE PROGRAM APARTMENT	1,500
THREE RIVERS COLLEGE FOUNDATIONTHAMES VALLEY CAMPUS NORWICH, CT 06360			TO SUPPORT SCHOLARSHIPS FOR LOCAL STUDENTS WITH FINANCIAL NEED	5,000
UNITED WAY OF CENTRAL AND NORTHEASTERN CT30 LAUREL STREET HARTFORD, CT 06106			TO SUPPORT THE ANNUAL APPEAL	8,000
UNITED WAY OF GREATER NEW HAVEN900 CHAPEL STREET NEW HAVEN, CT 06510			TO SUPPORT THE ANNUAL APPEAL	1,500
UNITED WAY OF GREATER WATERBURY60 NORTH MAIN STREET WATERBURY, CT 06723			TO SUPPORT THE ANNUAL APPEAL	500
UNITED WAY OF MERIDEN AND WALLINGFORD35 PLEASANT STREET MERIDEN, CT 06450			TO SUPPORT THE ANNUAL APPEAL	3,500
UNITED WAY OF SOUTHEASTERN CT283 STODDARDS WHARF ROAD GALES FERRY, CT 06335			TO SUPPORT THE ANNUAL APPEAL	14,500

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
<b>a</b> Paid during the year				
UNITED WAY OF WEST CENTRAL CONNECTICUT200 MAIN STREET BRISTOL,CT 06010		501(C)(3)	TO SUPPORT THE ANNUAL APPEAL	500
UNIVERSITY OF CONNECTICUT SCHOOL OF FINE ARTS2390 ALUMNI DRIVE U-3206 STORRS,CT 06269		501(C)(3)	TO SUPPORT SCHOLARSHIP (S) FOR STUDENTS FROM THE DEPARTMENT OF ART & ART HISTORY	2,500
UNIVERSITY OF HARTFORD200 BLOOMFIELD AVENUE WEST HARTFORD,CT 06117			TO SUPPORT SCHOLARSHIPS FOR LOCAL STUDENTS WITH FINANCIAL NEED	2,000
VALLEY SHORE YMCA201 SPENCER PLAINS ROAD WESTBROOK,CT 06498		501(C)(3)	TO SUPPORT AFTER-SCHOOL PROGRAMMING	2,500
WALLINGFORD EARLY CHILDHOOD ALLIANCE RESOURCE AND EDUCATION COUNCILC/O WALLINGFORD YOUTH SOCI WALLINGFORD,CT 06492			TO CONTINUE TO IMPLEMENT RAISING READERS, AN EARLY LITERACY PROGRAM, FOR BOTH ENGLISH- AND SPANISH-SPEAKING FAMILIES	5,000
WALLINGFORD EMERGENCY SHELTER123 QUINNIPIAC STREET WALLINGFORD,CT 06492		501(C)(3)	TO SUPPORT THE COORDINATOR OF SERVICES	5,000
WARM THE CHILDRENPO BOX 2256 MIDDLETOWN,CT 06457		501(C)(3)	TO PURCHASE NEW WARM WINTER CLOTHING AND FOOTWEAR FOR NORTHERN MIDDLESEX COUNTY CHILDREN WHOSE FAMILIES CANNOT AFFORD TO DO SO	2,500
WILLARD M MCRAE COMMUNITY DIVERSITY AWARDLIBERTY BANK FOUNDATION PO MIDDLETOWN,CT 06457			TO FUND DONATIONS TO CHARITIES SELECTED BY THE WINNER OF LIBERTY'S ANNUAL AWARD TO A COMMUNITY LEADER WHO HAS CHAMPIONED THE CAUSE OF DIVERSITY IN LIBERTY'S SERVICE AREA	5,000
WINDHAM AREA INTERFAITH MINISTRYPO BOX 221 WILLIMANTIC,CT 06226		501(C)(3)	TO SUPPORT THE UNMET NEEDS FUND	3,500
WINDHAM COMMUNITY AFTER SCHOOL PROGRAMWINDHAM PUBLIC SCHOOLS WILLIMANTIC,CT 06226		501(C)(3)	TO SUPPORT BEFORE- AND AFTER-SCHOOL PROGRAMMING FOR ELEMENTARY SCHOOL STUDENTS	10,000
WINDHAM COUNTY HOMELESS COALITIONCONTINUUM OF CARE C/O COVENANT SOUP KITCHEN WILLIMANTIC,CT 06226			TO SUPPORT THE WINDHAM HOMELESSNESS INTERVENTION FUND	2,000
WINDHAM HOSPITAL FOUNDATION INC112 MANSFIELD AVENUE WILLIMANTIC,CT 06226		501(C)(3)	TO SUPPORT AN OUTREACH EDUCATOR TO ASSIST LOW-INCOME WOMEN WITH HEALTH EDUCATION AND ACCESS TO CARE	2,000
WINDHAM PARENT NETWORK872 MAIN STREET WILLIMANTIC,CT 06226		501(C)(3)	TO IMPLEMENT THE PARENTS SEE LEADERSHIP TRAINING PROGRAM	5,000
WOMEN'S CENTER OF SOUTHEASTERN CT16 JAY STREET NEW LONDON,CT 06320			TO SUPPORT THE PHOENIX HOUSE TRANSITIONAL LIVING PROGRAM	2,000
CHILDREN'S HOME60 HICKSVILLE ROAD CROMWELL,CT 06416		501(C)(3)	TO SUPPORT THE "ASCENDING THE HILLTOP" CAPITAL CAMPAIGN	8,000
<b>Total . . . . .</b>  <b>3a</b>				561,603

## TY 2011 Accounting Fees Schedule

**Name:** LIBERTY BANK FOUNDATION INC

**EIN:** 06-1479957

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
PROFESSIONAL FEES	8,000	4,000	0	4,000

**TY 2011 Investments - Other Schedule**

**Name:** LIBERTY BANK FOUNDATION INC

**EIN:** 06-1479957

Category / Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
RAYMOND JAMES INVESTMENT PORTFOLIO	FMV	8,743,538	8,743,538

## TY 2011 Other Decreases Schedule

**Name:** LIBERTY BANK FOUNDATION INC

**EIN:** 06-1479957

Description	Amount
UNREALIZED LOSS ON INVESTMENTS	657,647
OTHER	336

## TY 2011 Other Expenses Schedule

**Name:** LIBERTY BANK FOUNDATION INC

**EIN:** 06-1479957

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
MISCELLANEOUS	55,955	0	0	55,955



TY 2011 Other Liabilities Schedule

**Name:** LIBERTY BANK FOUNDATION INC

**EIN:** 06-1479957

Description	Beginning of Year - Book Value	End of Year - Book Value
EXCISE TAX PAYABLE	1,475	0

## TY 2011 Other Professional Fees Schedule

**Name:** LIBERTY BANK FOUNDATION INC

**EIN:** 06-1479957

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INVESTMENT MANAGEMENT FEES	69,173	69,173	0	0

# TY 2011 Taxes Schedule

**Name:** LIBERTY BANK FOUNDATION INC

**EIN:** 06-1479957

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
EXCISE TAX	4,856	0	0	0