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Return of Private Foundation

OMB No 1545-0052

Department of the Treasury
Internal Revenue Service

or Section 4947(a)(1) Trust Treated as Private Foundation
 Do not enter Social Security numbers on this form as it may be made public.
 Information about Form 990-PF and its separate instructions is at www.irs.gov/form990pf.

2013

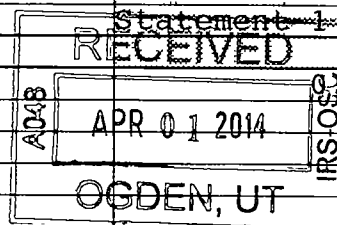
Open to Public Inspection

For calendar year 2013 or tax year beginning

, and ending

Name of foundation Franklin Savings Bank Community Development Foundation		A Employer identification number 31-1719226
Number and street (or P.O. box number if mail is not delivered to street address) 198 Front Street, P.O. Box 825	Room/suite	B Telephone number (207) 778-3339
City or town, state or province, country, and ZIP or foreign postal code Farmington, ME 04938-0825		C If exemption application is pending, check here ☐
G Check all that apply ☐ Initial return ☐ Final return ☐ Address change ☐ Initial return of a former public charity ☐ Amended return ☐ Name change		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		E If private foundation status was terminated under section 507(b)(1)(A), check here ☐
I Fair market value of all assets at end of year (from Part II, col (c), line 16) \$ 2,354,507.	J Accounting method ☐ Cash ☒ Accrual ☐ Other (specify) _____	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))		(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	150,000.		N/A	
	2 Check ☐ if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	45,809.	45,809.		
	4 Dividends and interest from securities				
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10				
	b Gross sales price for all assets on line 6a				
	7 Capital gain net income (from Part IV, line 2)		0.		
	8 Net short-term capital gain				
	9 Income modifications Gross sales less returns and allowances				
	b Less Cost of goods sold				
c Gross profit or (loss)					
11 Other income	726.	0.			
12 Total Add lines 1 through 11	196,535.	45,809.			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	0.	0.		
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees				
	b Accounting fees				
	c Other professional fees				
	17 Interest				
	18 Taxes Stmt 2	726.	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	726.	0.		0.
	25 Contributions, gifts, grants paid	189,505.			189,505.
26 Total expenses and disbursements. Add lines 24 and 25	190,231.	0.		189,505.	
27 Subtract line 26 from line 12					
a Excess of revenue over expenses and disbursements	6,304.				
b Net investment income (if negative, enter -0-)		45,809.			
c Adjusted net income (if negative, enter -0-)			N/A		



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Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only		Beginning of year	End of year	
				(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash - non-interest-bearing				
	2	Savings and temporary cash investments		2,348,203.	2,354,507.	2,354,507.
	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				
	b	Investments - corporate stock				
	c	Investments - corporate bonds				
	Liabilities	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 ▶)				
16		Total assets (to be completed by all filers - see the instructions. Also, see page 1, item 1)		2,348,203.	2,354,507.	2,354,507.
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 ☐ and complete lines 24 through 26 and lines 30 and 31.					
	24	Unrestricted				
	25	Temporarily restricted				
	26	Permanently restricted				
	Foundations that do not follow SFAS 117, check here ☒ and complete lines 27 through 31.					
	27	Capital stock, trust principal, or current funds		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		2,348,203.	2,354,507.	
30	Total net assets or fund balances		2,348,203.	2,354,507.		
31	Total liabilities and net assets/fund balances		2,348,203.	2,354,507.		

Part III Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	2,348,203.
2	Enter amount from Part I, line 27a	2	6,304.
3	Other increases not included in line 2 (itemize) ▶	3	0.
4	Add lines 1, 2, and 3	4	2,354,507.
5	Decreases not included in line 2 (itemize) ▶	5	0.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	2,354,507.

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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 NONE				
c				
d				
e				

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a			
b			
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(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			
b			
c			
d			
e			

2 Capital gain net income or (net capital loss)	If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7	2	
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 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 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))
2012	164,543.	2,315,879.	.071050
2011	191,553.	2,388,877.	.080185
2010	174,927.	2,521,692.	.069369
2009	115,426.	2,602,096.	.044359
2008	112,205.	2,613,543.	.042932

2 Total of line 1, column (d)	2	.307895
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	.061579
4 Enter the net value of noncharitable-use assets for 2013 from Part X, line 5	4	2,316,085.
5 Multiply line 4 by line 3	5	142,622.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	458.
7 Add lines 5 and 6	7	143,080.
8 Enter qualifying distributions from Part XII, line 4	8	189,505.

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.

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

1a Exempt operating foundations described in section 4940(d)(2), check here ☐ and enter "N/A" on line 1 Date of ruling or determination letter _____ (attach copy of letter if necessary-see instructions)		1	458.
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☒ and enter 1% of Part I, line 27b			
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)		2	0.
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		3	458.
3 Add lines 1 and 2		4	0.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		5	458.
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-			
6 Credits/Payments			
a 2013 estimated tax payments and 2012 overpayment credited to 2013	6a	726.	
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	726.	
8 Enter any penalty for underpayment of estimated tax. Check here ☐ if Form 2220 is attached	8		
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9		
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	268.	
11 Enter the amount of line 10 to be Credited to 2014 estimated tax ☒ 268. Refunded ☒	11	0.	

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
1b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see instructions for the 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
1c 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 ☒ \$ 0. (2) On foundation managers ☒ \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ☒ \$ 0.		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities.	2	X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes	3	X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?	4a	X
b If "Yes," has it filed a tax return on Form 990-T for this year?	4b	
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T.	5	X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	X
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col (c), and Part XV	7	X
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ☒ ME		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation	8b	X
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2013 or the taxable year beginning in 2013 (see instructions for Part XIV)? If "Yes," complete Part XIV	9	X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses	10	X

N/A

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Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	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 ► Peter L. Judkins Located at ► Franklin Savings Bank, Farmington, ME	Telephone no ► (207) 778-3339 ZIP+4 ► 04938		
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 2013, 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 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?	☐ Yes	☒ No
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	☐ Yes	☒ No
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	☐ Yes	☒ No
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	☐ Yes	☒ No
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	☐ Yes	☒ No
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.)	☐ Yes	☒ No
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here	N/A	
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 2013?	1b	
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))	1c	X
a At the end of tax year 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013? If "Yes," list the years ►	☐ Yes ☒ No	
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	
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ►	2b	
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	☐ Yes ☒ No	
b If "Yes," did it have excess business holdings in 2013 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 2013.)	N/A	
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	3b	
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 2013?	4a	X
	4b	X

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

5a During the year did the foundation pay or incur any amount to

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?

☐ Yes ☒ No

(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?

☐ Yes ☒ No

(3) Provide a grant to an individual for travel, study, or other similar purposes?

☐ Yes ☒ No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)?

☐ Yes ☒ No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?

☐ Yes ☒ No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?

N/A

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?

If "Yes" to 6b, file Form 8870

☐ Yes ☒ 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?

N/A

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, foundation managers and their compensation.

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

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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.

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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	0.
b	Average of monthly cash balances	1b	2,351,355.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	2,351,355.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0.
2	Acquisition indebtedness applicable to line 1 assets	2	0.
3	Subtract line 2 from line 1d	3	2,351,355.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	35,270.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	2,316,085.
6	Minimum investment return. Enter 5% of line 5	6	115,804.

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	115,804.
2a	Tax on investment income for 2013 from Part VI, line 5	2a	458.
b	Income tax for 2013 (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	458.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	115,346.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	115,346.
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	115,346.

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	189,505.
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	189,505.
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	458.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	189,047.

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

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Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2012	(c) 2012	(d) 2013
1 Distributable amount for 2013 from Part XI, line 7				115,346.
2 Undistributed income, if any, as of the end of 2013				
a Enter amount for 2012 only			0.	
b Total for prior years		0.		
3 Excess distributions carryover, if any, to 2013				
a From 2008				
b From 2009				
c From 2010	49,822.			
d From 2011	73,103.			
e From 2012	48,923.			
f Total of lines 3a through e	171,848.			
4 Qualifying distributions for 2013 from Part XII, line 4 ▶ \$ 189,505.				
a Applied to 2012, 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 2013 distributable amount				115,346.
e Remaining amount distributed out of corpus	74,159.			
5 Excess distributions carryover applied to 2013 (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	246,007.			
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 2012 Subtract line 4a from line 2a Taxable amount - see instr			0.	
f Undistributed income for 2013 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2014				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 2008 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a	246,007.			
10 Analysis of line 9				
a Excess from 2009				
b Excess from 2010	49,822.			
c Excess from 2011	73,103.			
d Excess from 2012	48,923.			
e Excess from 2013	74,159.			

Form 990-PF (2013)

Part XV	Supplementary Information (continued)
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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 <i>Paid during the year</i>				
See Statement 4				189,505.
Total			▶ 3a	189,505.
b <i>Approved for future payment</i>				
None				
Total			▶ 3b	0.

Unrelated business income		Excluded by section 512, 513, or 514		(e)
(a) Business code	(b) Amount	(c) Exclu- sion code	(d) Amount	Related or exempt function income
		14	45,809.	
		01	726.	
	0.		46,535.	0.
			13	46,535.

(See worksheet in line 13 instructions to verify calculations.)

[illegible]

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

- ▶ Attach to Form 990, Form 990-EZ, or Form 990-PF.
▶ Information about Schedule B (Form 990, 990-EZ, or 990-PF) and
its instructions is at www.irs.gov/form990

OMB No 1545-0047

2013**Name of the organization**Franklin Savings Bank Community
Development Foundation**Employer identification number**

31-1719226

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 foundation

Check 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, total 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 total 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 its Form 990-PF, Part I, line 2, 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) (2013)

Name of organization Franklin Savings Bank Community Development Foundation	Employer identification number 31-1719226
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Part I Contributors (see instructions). Use duplicate copies of Part I if additional space is needed

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	Franklin Savings Bank 198 Front Street Farmington, ME 04938	\$ 150,000.	Person ☒ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)

Name of organization

Franklin Savings Bank Community
Development Foundation

Employer identification number

31-1719226

Part II Noncash Property (see instructions). Use duplicate copies of Part II if additional space is needed

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

Name of organization Franklin Savings Bank Community Development Foundation	Employer identification number 31-1719226
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Part III Exclusively religious, charitable, etc., individual contributions to section 501(c)(7), (8), or (10) organizations that total 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) ▶ \$ _____

Use duplicate copies of Part III if additional space is needed.

(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

Form 990-PF	Other Income	Statement	1
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Description	(a) Revenue Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income
Excise Tax Refund	726.	0.	
Total to Form 990-PF, Part I, line 11	726.	0.	

Form 990-PF	Taxes	Statement	2
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Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Excise Taxes	726.	0.		0.
To Form 990-PF, Pg 1, ln 18	726.	0.		0.

Form 990-PF	Part VIII - List of Officers, Directors Trustees and Foundation Managers	Statement	3
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Name and Address	Title and Avrg Hrs/Wk	Compen- sation	Employee Ben Plan Contrib	Expense Account
William J. Bernard 198 Front Street Farmington, ME 04938	Chairperson 1.00	0.	0.	0.
Peter Judkins 198 Front Street Farmington, ME 04938	President 1.00	0.	0.	0.
Timothy J. Thompson 198 Front Street Farmington, ME 04938	Treasurer/Clerk 1.00	0.	0.	0.
Shelley W. Deane 198 Front Street Farmington, ME 04938	Secretary 1.00	0.	0.	0.
Richard H. Smith 198 Front Street Farmington, ME 04938	Director 1.00	0.	0.	0.
Richard M. Walker 198 Front Street Farmington, ME 04938	Director 1.00	0.	0.	0.
Totals included on 990-PF, Page 6, Part VIII		0.	0.	0.

Franklin Savings Bank Community Development Foundation

2013 Form 990-PF

Part XV-Grants and Contributions, Supplementary Information, Line 3

Recipient	Relationship	Foundation Status	Town	State	Purpose of grant or contribution	Amount
30 Mile River Watershed Association	None	PC	Mt Vernon	ME	2013/2014 Donation	750
Alzheimer's Association, Maine Chapter	None	PC	Scarborough	ME	Memory Walk	250
American Cancer Society - Hope Lodge	None	PC	Poland	ME	Maine Golf Fundraiser	140
American Cancer Society	None	PC	Skowhegan	ME	Relay for Life Skowhegan	500
American Cancer Society	None	PC	Topsham	ME	Relay for Farmington & River Valley	1,000
American Heart Association	None	PC	Scarborough	ME	Heart Walk - Rumford	500
American Lung Association of Maine	None	PC	Augusta	ME	Trek Marceau #329 Farmington Flyers	200
American Red Cross of Southern Maine	None	PC	Portland	ME	Disaster Relief Fund Donation	500
Androscoggin Home Health Service Inc	None	PC	Lewiston	ME	5K & Remembrance Walk	1,500
Androscoggin Land Trust	None	PC	Jay	ME	Chisolm Trail Race	100
Androscoggin Valley Council of Governments	None	PC	Farmington	ME	Celtic Festival Donation	1,000
Area Youth Sports Inc	None	PC	Jay	ME	Softball Visors	75
Autism Society of Maine	None	PC	Farmington	ME	Gold Sponsor Farmington Walk	500
AVCOG F/b/o Western Maine Children's Museum	None	PC	Farmington	ME	Start Up Contribution	3,000
Bethel Historical Society	None	PC	Bethel	ME	Window Replacement Project	500
Black Mountain of Maine	None	PC	Rumford	ME	Free Ski Night	1,500
Black Mountain Of Maine	None	PC	Rumford	ME	Friend of Black Mountain Donation	10,000
Black Mountain of Maine	None	PC	Rumford	ME	Need to Ski Program	200
Black Mountain of Maine	None	PC	Rumford	ME	2/27/14 Free Ski Night	1,500
Carabec High School	None	PC	Carabec	ME	K Cowan Scholarship	3,000
Central Maine Youth Hockey Assoc	None	PC	Oakland	ME	Program Donation (Skow & Madison)	500
Community Concepts Inc F/b/o Big Brothers/Sisters	None	PC	West Farmington	ME	Bowl for kids sake	250
Curtain Up Enterprises Inc or Lakewood Theater	None	PC	Skowhegan	ME	Lakewood Jesters Series	2,180
Cystic Fibrosis Foundation F/b/o Rangeley World Record	None	PC	Oquossoc	ME	2/8/2014 Snowmobile Fundraiser Event	500
Drigo High School	None	PC	Dixfield	ME	L Kleim 2013 Scholarship	3,000
Double B Equine Rescue Corp	None	PC	Industry	ME	Contribution	100
Farmington Area Ecumenical Ministry F/b/o Care & Share	None	PC	Farmington	ME	Care & Share Food Closet Donation	1,000
Farmington Area Ecumenical Ministry F/b/o Care & Share	None	PC	Farmington	ME	Speakeasy Matching Funds	1,500
Farmington Historical Society	None	PC	Farmington	ME	Toward Octagon House & North Church	25,000
Foster Technology Center	None	PC	Farmington	ME	Culinary Arts Program Donation	200
Franklin Community Health Network	None	PC	Farmington	ME	Field Hockey Battle for Breast Cancer	100
Franklin Community Health Network (Golf Classic)	None	PC	Farmington	ME	Healthcare Golf Classic Sponsor/Team	700
Franklin Community Health Network (Golf Classic)	None	PC	Farmington	ME	WMFS Sponsor FCHN/Webber Golf Classic	700
Franklin County Animal Shelter	None	PC	Farmington	ME	Annual Appeal From WMFS	500
Franklin County Children's Task Force	None	PC	Farmington	ME	WMFS Children's Run Sponsor	500
Franklin County Children's Task Force	None	PC	Farmington	ME	10/19/13 Kids Walk For Kids Donation	2,000
Free ME From Lung Cancer F/k/a Lung Cancer Free Alliance	None	PC	Augusta	ME	Contribution	250
Friends Of The Belgrade Public Library	None	PC	Belgrade	ME	Golf Tour Platinum Sponsor	500
Greater Franklin Economic Dev Corp	None	PC	Farmington	ME	Contribution	10,000
Gulf Of Maine Research Institute	None	PC	Portland	ME	LabVenture Donation	1,000
Homeworks	None	PC	Augusta	ME	Homeworks Donation	500
Hope Association	None	PC	Rumford	ME	Membership Donation	10
Hospice Of Somerset County Inc	None	PC	Skowhegan	ME	Moonlight Madness - Bounce House Sponsor	150
Kingfield POPS	None	PC	Kingfield	ME	2013 Youth Ticket Program	4,000
KVCAP - Family Enrichment Council	None	PC	Waterville	ME	"Skow-pendous" Event	150
KVCAP - Family Enrichment Council	None	PC	Waterville	ME	2013 Annual Drive	250

KVCAP - Somerset Explorer	None	PC	Waterville	ME	Public Transportation Project Donation	500
Lake George Corporation	None	PC	Skowhegan	ME	Sprint Triathlon	500
LEAP Inc	None	PC	Farmington	ME	Golf Tournament	250
Madison Area Memorial High School (Chris LeBlanc)	None	PC	Madison	ME	Score Table Donation	3,150
Madison Area Memorial High School	None	PC	Madison	ME	L Bruneau 2013 Scholarship	3,000
Maine Development Foundation	None	PC	Augusta	ME	Membership	500
Maine Handicapped Sking	None	PC	Newry	ME	Luke's Lucky Skiers - Mary Corkum	100
Maine Medical Center-Maine Children's Cancer	None	PC	Portland	ME	Rumford Walk	25
Maine Special Olympics Inc	None	PC	Farmington	ME	Law Enforcement Torch Run - Adopt-A-Mile	100
Maine Special Olympics Inc (Farmington Mat Casavant)	None	PC	Augusta	ME	Law Enforcement Torch Run - Adopt-A-Mile	100
Maine Special Olympics, Inc	None	PC	Jay	ME	Colin Richard Memorial Golf Scramble	50
Maine Street Skowhegan	None	PC	Skowhegan	ME	River Fest Donation	2,500
Maine Youth Leadership Inc	None	PC	Portland	ME	Student Sponsor	250
Mercer Community Club	None	PC	Mercer	ME	Longaberger Fundraiser Donation	200
Michael J. Fox Foundation	None	PC	Rangeley	ME	TEAMFOX Dick Deery Run/Walk	200
Mountain Valley High School (Athletic Acct)	None	PC	Rumford	ME	Scorers Table Donation	3,150
Mountain Valley High School	None	PC	Rumford	ME	Girls Talk Donation	250
Mountain Valley High School	None	PC	Rumford	ME	A Gorham 2013 Scholarship	3,000
Mt Abram High School	None	PC	Salem	ME	Scorers Table Donation	3,150
Mt Abram High School - Jazz Band	None	PC	Salem	ME	T S Jordan 2013 Scholarship	3,000
Mt Blue High School	None	PC	Farmington	ME	Jazz Mentor Sponsor	200
Mt Blue High School (Elaine Najarian Scholarships)	None	PC	Farmington	ME	Score Table from BSN Sports Inc	3,150
Mt Blue High School F/b/o Mt Blue Music Boosters	None	PC	Farmington	ME	M Burdick & Ashli Frost 2013 Scholarships	6,000
Mt Blue State Park	None	PC	Weld	ME	2013 Big Band-Al Corey Jazz Band	200
Mt Blue State Park	None	PC	Weld	ME	Take it Outside Donation	100
North Pond Associates Inc	None	PC	Mercer	ME	Take it Outside Donation	100
Operation Tribute	None	PC	Gorham	ME	Comedy Night at Mercer Comm Ctr	100
Phillips Public Library	None	PC	Phillips	ME	2013 Donation	100
Pine Tree Society for Handicapped Children & Adults	None	PC	Mercer	ME	\$1/Day Fundraising Drive	365
Pine Tree Society for Handicapped Children	None	PC	Farmington	ME	Fishing Derby Fund Raising Contribution	500
Rangeley Lakes Regional School	None	PC	Rangeley	ME	Fishing Derby	500
Rangeley Region Guides & Sportsmen Association	None	PC	Rangeley	ME	M Crosson 2013 Scholarship	3,000
Rangeley Regional Health Center Inc	None	PC	Rangeley	ME	Safety Candle Vigil	2,000
River Valley Growth Council (60 Lowell St)	None	PC	Rumford	ME	Concert Transport Sponsor	5,000
River Valley Growth Council (EnvisionRumford PO Box L)	None	PC	Rumford	ME	Contribution	2,500
River Valley Healthy Communities Coalition	None	PC	Rumford	ME	Contribution	2,500
Roxbury ATV Riders	None	PC	Rumford	ME	Heart Walk	100
RSU #10 (145 Weld St Dixfield)	None	PC	Roxbury	ME	Autism Awareness Ride	50
RSU #73/Spruce Mountain HS - F/b/o Smart Robotics	None	PC	Dixfield	ME	2013 DHS Scorers Table	3,150
RSU #9 - Cushing School F/b/o Wilton PTF	None	PC	Jay	ME	Trailer Purchase Donation	500
RSU #9 - Mt Blue High School	None	PC	Wilton	ME	Missoula Children's Theatre	250
RSU #9 Cape Cod Hill School	None	PC	Farmington	ME	Author Padian Books/Food Donation	880
Rumford Hospital	None	PC	New Sharon	ME	Campership Fund Donation	500
Safe Voices	None	PC	Rumford	ME	2013-2014 Annual Appeal	500
Ski Museum of Maine (Bo Bigelow - Golf Classic)	None	PC	West Farmington	ME	Oct 2013 Domestic Violence Awareness month Contrib	500
Ski Museum of Maine (Dave Irons)	None	PC	Portland	ME	Golf Classic Reg & Hole Sponsor	525
Skowhegan Area High School	None	PC	Westbrook	ME	Program Support	500
Skowhegan Area High School (Jane Bigelow for Scholarship)	None	PC	Skowhegan	ME	Boys/Girls State Program	275
Skowhegan Area Middle School / 21st Century After School Prgm	None	PC	Skowhegan	ME	Al York 2013 Scholarship	3,000
Somerset Economic Development Corp	None	PC	Skowhegan	ME	Sk/Board Program	250
	None	PC	Skowhegan	ME	Donation	2,500

Somerset Woods Trustees	None	PC	Skowhegan	ME	Donation	250
Spruce Mountain Education Foundation	None	PC	Jay	ME	Ski Free Night	1,000
Spruce Mountain High School	None	PC	Jay	ME	Score Table/Sign	3,150
Spruce Mountain High School	None	PC	Jay	ME	Project Graduation	100
Spruce Mountain High School (Scholarships)	None	PC	Jay	ME	L Allen (No) & C Esty (So) 2013 Scholarships	6,000
Spruce Mountain Robotics Team	None	PC	Jay	ME	Robotics Team Donation	100
Stanley Museum, Inc	None	PC	Kingfield	ME	Archivist Fund	500
Sugarloaf Charity Summit	None	PC	Carrabasset Valley	ME	Bronze Sponsor ME Cancer Fnd & MWBCC	2,000
Sugarloaf Region Charitable Trust	None	PC	Carrabasset Valley	ME	Sugarloaf Marathon & 15k contribution	500
Susan L Curtis Charitable Foundation	None	PC	Portland	ME	Camp Program Donation	1,200
The Maine Children's Home for Little Wanderers	None	PC	Waterville	ME	Appeal Donation	100
The Maine Grain Alliance	None	PC	Skowhegan	ME	Educational Workshop Donations	100
The Summer Camp	None	PC	Bridgton	ME	Scholarship Donation	2,800
Titcomb Ski Education Foundation	None	PC	Farmington	ME	Golf Tournament Corporate Sponsor	600
Titcomb Ski Education Foundation	None	PC	Farmington	ME	Golf Tournament FSB Team & Hole Sponsor	500
Titcomb Ski Education Foundation	None	PC	Farmington	ME	Ski Free Night Sponsor	2,000
Town of Industry	None	PC	Industry	ME	Fireworks Donation	200
Town of Madison F/b/o Parks & Playground Committee	None	PC	Madison	ME	Main St. Park Project Contribution	500
Town of Mexico F/b/o Mexico Recreation Dept	None	PC	Mexico	ME	Safety Mats for Gym	1,500
Town of Strong F/b/o Fire Department	None	PC	Strong	ME	SCBA Pack Donation	1,000
Town of Wilton F/b/o Events Committee	None	PC	Wilton	ME	Summer Kick-Off BBQ	100
Tri-County Mental Health Services	None	PC	Lewiston	ME	Inspired Voices Donation	250
Trinity EFC F/b/o Men's Shelter	None	PC	Skowhegan	ME	June & August 2013 Golf Scramble Contributions	500
UMF - Arts Institute Of Western Maine	None	PC	Farmington	ME	Donation	100
United Way Of Tri-Valley Area	None	PC	Farmington	ME	Synergy Black Diamond Sponsor	500
University Maine of Farmington (Sesquicentennial)	None	PC	Farmington	ME	2013/2014 Sesquicentennial Celebration	10,000
Western Maine Community Action Inc	None	PC	East Wilton	ME	Freezing for A Reason Polar Dip Contrib	500
Western Maine Community Action Council	None	PC	East Wilton	ME	Homebuyers Education Class	750
Western Maine Community Action Inc	None	PC	East Wilton	ME	Golf Tournament Sponsor	150
Western Maine Community Action Inc Keep ME Warm	None	PC	East Wilton	ME	WMFS Donation in Honor of Clients	580
Western Mountains Alliance	None	PC	Farmington	ME	f/b/o Maine Fiddlehead Festival Comm	500
Western Mountains Charitable Foundation	None	PC	Kingfield	ME	2013/2014 Donation	5,000
Work First Inc	None	PC	Farmington	ME	Fundraiser Contribution	200
A-T Children's Project	None	PC	Coconut Creek	FL	Hope with Every Step Walk - Silver Sponsor	250
						<u>189,505</u>