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Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

or Section 4947(a)(1) Trust Treated as Private Foundation

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▶ Information about Form 990-PF and its instructions is at www.irs.gov/form990pf.

OMB No 1545-0052

2014

Open to Public Inspection

For calendar year 2014, or tax year beginning 01-01-2014 , and ending 12-31-2014

Name of foundation LIBERTY BANK FOUNDATION		A Employer identification number 06-1479957	
Number and street (or P O box number if mail is not delivered to street address) 1190 SILAS DEANE HWY		Room/suite	B Telephone number (see instructions) (860) 275-8239
City or town, state or province, country, and ZIP or foreign postal code WETHERSFIELD, CT 06109			C If exemption application is pending, check here <input type="checkbox"/>
G Check all that apply <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change			D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
H Check type of organization <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation			E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col. (c), line 16)▶\$ 13,600,492		J Accounting method <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ (Part I, column (d) must be on cash basis.)	
		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>	

Part I Analysis of Revenue and Expenses <small>(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))</small>		(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)	2,999,047			
	2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities.	339,666	339,666		
	5a Gross rents				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10	1,541,688			
	b Gross sales price for all assets on line 6a 14,622,450				
	7 Capital gain net income (from Part IV, line 2) . . .		1,541,688		
	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 Total. Add lines 1 through 11	4,880,401	1,881,354	0	
	13 Compensation of officers, directors, trustees, etc	173,192	12,125	0	161,067
	14 Other employee salaries and wages	109,063	0	0	109,063
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)	8,000	4,000	0	4,000
	c Other professional fees (attach schedule)	102,397	102,397	0	0
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	35,257	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)	113,488	0	0	113,488
	24 Total operating and administrative expenses. Add lines 13 through 23	541,397	118,522	0	387,618
	25 Contributions, gifts, grants paid	698,627			678,927
	26 Total expenses and disbursements. Add lines 24 and 25	1,240,024	118,522	0	1,066,545
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	3,640,377			
	b Net investment income (if negative, enter -0-)		1,762,832		
	c Adjusted net income (if negative, enter -0-)			0	

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	126,271	418,338	418,338
	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 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	1,122		
	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)	10,906,537	13,182,154	13,182,154
	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)	11,033,930	13,600,492	13,600,492
Liabilities	17	Accounts payable and accrued expenses		25,257	
	18	Grants payable	20,300	40,000	
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶ _____)			
	23	Total liabilities (add lines 17 through 22)	20,300	65,257	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input checked="" type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.				
	24	Unrestricted	11,013,630	13,535,235	
	25	Temporarily restricted			
	26	Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ <input type="checkbox"/> and complete lines 27 through 31.				
	27	Capital stock, trust principal, or current funds			
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds			
	30	Total net assets or fund balances (see instructions)	11,013,630	13,535,235	
	31	Total liabilities and net assets/fund balances (see instructions) . . .	11,033,930	13,600,492	

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)	11,013,630
2	Enter amount from Part I, line 27a	3,640,377
3	Other increases not included in line 2 (itemize) ▶ _____	0
4	Add lines 1, 2, and 3	14,654,007
5	Decreases not included in line 2 (itemize) ▶ _____	1,118,772
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30 .	13,535,235

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	PUBLICLY TRADED SECURITIES - SHORT			
b	PUBLICLY TRADED SECURITIES - SHORT			
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 9,476,404		9,177,236	299,168
b 5,146,046		3,903,526	1,242,520
c			
d			
e			

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

(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
a			299,168
b			1,242,520
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	1,541,688
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 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 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))
2013	1,150,781	10,139,502	0 113495
2012	834,549	9,328,959	0 089458
2011	859,009	9,572,869	0 089734
2010	722,284	9,439,675	0 076516
2009	632,819	8,151,760	0 077630

2 Total of line 1, column (d).	2	0 446833
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 089367
4 Enter the net value of noncharitable-use assets for 2014 from Part X, line 5.	4	12,323,777
5 Multiply line 4 by line 3.	5	1,101,339
6 Enter 1% of net investment income (1% of Part I, line 27b).	6	17,628
7 Add lines 5 and 6.	7	1,118,967
8 Enter qualifying distributions from Part XII, line 4.	8	1,066,545

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate See
the Part VI instructions

Part VI

Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see 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			
b		Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input type="checkbox"/> and enter 1% of Part I, line 27b		135,257	
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-)		20	
3		Add lines 1 and 2.		335,257	
4		Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		40	
5		Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-		535,257	
6		Credits/Payments			
a		2014 estimated tax payments and 2013 overpayment credited to 2014		6a	10,000
b		Exempt foreign organizations—tax withheld at source		6b	
c		Tax paid with application for extension of time to file (Form 8868)		6c	26,000
d		Backup withholding erroneously withheld		6d	
7		Total credits and payments. Add lines 6a through 6d.		7	36,000
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	743
11		Enter the amount of line 10 to be Credited to 2015 estimated tax 743 Refunded		11	0

Part VII-A

Statements 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?		1a	Yes	No
b		Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for definition)?		1b		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?		2		No
		If "Yes," attach a detailed description of the activities.				
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?		5		No
		If "Yes," attach the statement required by General Instruction T.				
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 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 2014 or the taxable year beginning in 2014 (see instructions for Part XIV)? 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 instructions).	11		No
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		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	Yes	
Website address WWW LIBERTY-BANK COM/FOUNDATION				
14	The books are in care of LINA CURTIN Telephone no (860) 343-7495 Located at 315 MAIN 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 2014, 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 instructions for exceptions and filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR) 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? 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.	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 2014?	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 2014, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2014? If "Yes," list the years 20 , 20 , 20 , 20 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).	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? Yes No			
b	If "Yes," did it have excess business holdings in 2014 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 2014.).	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 2014?	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))?

YesNo

(2)

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

YesNo

(3)

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

YesNo

(4)

Provide a grant to an organization other than a charitable, etc , organization described in section 4945(d)(4)(A)? (see instructions).

YesNo

(5)

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

YesNo

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)?

5b

Organizations relying on a current notice regarding disaster assistance check here.

c

If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?

YesNo

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?

YesNo

b

Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?

6b

No

If "Yes" to 6b, file Form 8870.

7a

At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?

YesNo

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 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 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

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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 (see 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 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 instructions.	
3	
Total. Add lines 1 through 3.	0

Part X

Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc , purposes		
a	Average monthly fair market value of securities.	1a	12,106,303
b	Average of monthly cash balances.	1b	405,146
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	12,511,449
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	12,511,449
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	187,672
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	12,323,777
6	Minimum investment return. Enter 5% of line 5.	6	616,189

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	616,189
2a	Tax on investment income for 2014 from Part VI, line 5.	2a	35,257
b	Income tax for 2014 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	35,257
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	580,932
4	Recoveries of amounts treated as qualifying distributions.	4	0
5	Add lines 3 and 4.	5	580,932
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	580,932

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	1,066,545
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	1,066,545
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 instructions).	5	0
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	1,066,545
Note: The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years			

Part XIII

Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2013	(c) 2013	(d) 2014
1 Distributable amount for 2014 from Part XI, line 7				580,932
2 Undistributed income, if any, as of the end of 2014				
a Enter amount for 2013 only.			0	
b Total for prior years 20____, 20____, 20____		0		
3 Excess distributions carryover, if any, to 2014				
a From 2009.	227,759			
b From 2010.	262,722			
c From 2011.	390,078			
d From 2012.	384,189			
e From 2013.	660,432			
f Total of lines 3a through e.	1,925,180			
4 Qualifying distributions for 2014 from Part XII, line 4 ▶ \$ 1,066,545				
a Applied to 2013, 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 2014 distributable amount.				580,932
e Remaining amount distributed out of corpus	485,613			
5 Excess distributions carryover applied to 2014 (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	2,410,793			
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 2013 Subtract line 4a from line 2a Taxable amount—see instructions			0	
f Undistributed income for 2014 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2015				0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions).	0			
8 Excess distributions carryover from 2009 not applied on line 5 or line 7 (see instructions). . .	227,759			
9 Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a	2,183,034			
10 Analysis of line 9				
a Excess from 2010. . . .	262,722			
b Excess from 2011. . . .	390,078			
c Excess from 2012. . . .	384,189			
d Excess from 2013. . . .	660,432			
e Excess from 2014. . . .	485,613			

Part XIVPrivate Operating Foundations (see 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 2014, 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) 2014	(b) 2013	(c) 2012	(d) 2011	
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 XVSupplementary Information (Complete this part only if the organization had \$5,000 or more in assets at any time during the year—see 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 instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

a

The name, address, and telephone number or e-mail address of the person to whom applications should be addressed

THE LIBERTY BANK FOUNDATION INC
1190 SILAS DEANE HWY
WETHERSFIELD, CT 06109
(860) 344-7222

b

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

HTTPS://WWW.LIBERTY-BANK.COM/YOUR-COMMUNITY/LIBERTY-BANK-FOUNDATION

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

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 <i>Paid during the year</i> See Additional Data Table				
Total			 3a	678,927
b <i>Approved for future payment</i> MIDDLESEX HOSPITAL & LAWRENCE MEMORIAL 28 CRESCENT STREET MIDDLETOWN,CT 06457		501(C)3	TO SUPPORT THE CAPITAL CAMPAIGN	24,000
MIDDLESEX HOSPITAL 28 CRESCENT STREET MIDDLETOWN,CT 06457		501(C)3	TO SUPPORT THE CAPITAL CAMPAIGN	16,000
Total			 3b	40,000

Enter gross amounts unless otherwise indicated

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

Form **990-PF** (2014)

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

[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

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) is based on all information of which preparer has any knowledge.


Sign Here	*****	2015-07-08	*****	May the IRS discuss this return with the preparer shown below (see instr)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	Signature of officer or trustee	Date	Title	

Paid Preparer Use Only	Print/Type preparer's name ANDREW G ANDREWS	Preparer's Signature	Date	Check if self-employed <input checked="" type="checkbox"/>	PTIN P00634334
	Firm's name <input checked="" type="checkbox"/> WHITTLESEY & HADLEY PC			Firm's EIN <input checked="" type="checkbox"/> 06-0903326	
	Firm's address <input checked="" type="checkbox"/> 280 TRUMBULL STREET 24TH FLOOR HARTFORD, CT 06103			Phone no (860) 522-3111	


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	4,250	0	0
315 MAIN STREET MIDDLETOWN, CT 06457				
MARK GINGRAS	DIRECTOR 1 20	4,000	0	0
315 MAIN STREET MIDDLETOWN, CT 06457				
RICHARD TOMC	DIRECTOR 1 20	4,000	0	0
315 MAIN STREET MIDDLETOWN, CT 06457				
WILLARD MCRAE	DIRECTOR 1 20	4,000	0	0
315 MAIN STREET MIDDLETOWN, CT 06457				
CATINA CABAN-OWEN	DIRECTOR 1 20	4,000	0	0
315 MAIN STREET MIDDLETOWN, CT 06457				
WILFREDO NIEVES	DIRECTOR 1 20	4,000	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	148,942	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)				
a <i>Paid during the year</i>				
ADELBROOK 60 HICKSVILLE ROAD CROMWELL,CT 06416		501(C)3	TO SUPPORT THE WORK STUDY PROGRAM	3,000
AMITY TEEN CENTER INC PO BOX 3671 WOODBRIDGE,CT 06525		501(C)3	TO SUPPORT THE TEENS MAKING A DIFFERENCE PROGRAM	2,000
BETHSAIDA COMMUNITY PO BOX 913 NORWICH,CT 06360		501(C)3	TO SUPPORT PATRICIA'S PLACE, AN INDEPENDENT TRANSITIONAL LIVING PROGRAM FOR SIX WOMEN	2,500
BEULAH LAND DEVELOPMENT CORPORATION 774 ORCHARD STREET NEW HAVEN,CT 06511		501(C)3	TO SUPPORT THE RENOVATION OF THREE PROPERTIES FOR USE AS AFFORDABLE HOUSING IN NEW HAVEN	5,000
BOY SCOUTS OF AMERICA CT RIVERS COUNCIL 60 DARLIN STREET EAST HARTFORD,CT 06128		501(C)3	TO SUPPORT THE SCOUTREACH PROGRAM IN WILLIMANTIC, NEW LONDON, NORWICH, AND MIDDLETOWN	2,500
BOY SCOUTS OF AMERICA CT RIVERS COUNCIL 99 PRATT STREET HARTFORD,CT 06103		501(C)3	TO SUPPORT THE FINANCIAL COACHING AND EMERGENCY LOAN FUND PROGRAM	2,500
BOYS & GIRLS CLUB OF NEW BRITAIN INC 150 WASHINGTON STREET NEW BRITAIN,CT 06051		501(C)3	TO SUPPORT THE POWER HOUR/HOMEWORK CLUB PROGRAM	3,000
BRISTOL BOARD OF EDUCATION MENTORING PROGRAM 129 CHURCH STREET PO BOX 450 BRISTOL,CT 06011		501(C)3	TO SUPPORT THE PEER MENTORING PROGRAM	2,300
BUSINESS INDUSTRY FOUNDATION OF MIDDLESEX COUNTY 393 MAIN STREET MIDDLETOWN,CT 06457		501(C)3	TO SUPPORT THE MIDDLETOWN MENTOR PROGRAM	4,300
BUSINESS INDUSTRY FOUNDATION OF MIDDLESEX COUNTY 393 MAIN STREET MIDDLETOWN,CT 06457		501(C)3	TO SUPPORT THE SUMMER YOUTH EMPLOYMENT PROGRAM	5,000
BUSINESS INDUSTRY FOUNDATION OF MIDDLESEX COUNTY 393 MAIN STREET MIDDLETOWN,CT 06457		501(C)3	TO SUPPORT THE SUMMER YOUTH EMPLOYMENT PROGRAM	4,300
CAPITAL COMMUNITY COLLEGE 950 MAIN STREET HARTFORD,CT 06103		501(C)3	TO PROVIDE SCHOLARSHIPS FOR STUDENTS WITH FINANCIAL NEED WHO ARE ENTERING FROM LOCAL HIGH SCHOOLS	2,000
CAPITOL REGION EDUCATION COUNCIL FOUNDATION 111 CHARTER OAK AVENUE HARTFORD,CT 06106		501(C)3	TO SUPPORT "1, 2, 3 READ TO ME," A BIRTH-TO-THREE PROGRAM FOR CHILDREN WITH HEARING IMPAIRMENTS	3,000
CATHOLIC CHARITIES AND FAMILY SERVICES 331 MAIN STREET NORWICH,CT 06360		501(C)3	TO SUPPORT THE EMERGENCY BASIC NEEDS FUND	5,000
CATHOLIC CHARITIES ARCHDIOCESE OF HARTFORD 839-841 ASYLUM AVENUE HARTFORD,CT 06105		501(C)3	TO SUPPORT THE CENTRO SAN JOSE FAMILY CENTER'S AFTER-SCHOOL PROGRAM	5,000
Total  3a				678,927


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)				
a <i>Paid during the year</i>				
CHILDREN FIRST NORWICH 80 BROADWAY NORWICH,CT 06360		501(C)3	TO SUPPORT THE VOICES FOR FAMILIES AND VFF TEEN PROGRAMS	5,000
CITY OF MERIDEN YOUTH SERVICES DIVISION 165 MILLER STREET MERIDEN,CT 06450		501(C)3	TO SUPPORT THE SUMMER YOUTH EMPLOYMENT PROGRAM	5,000
COALITION FOR NEW BRITAIN'S CHILDREN 74A VINE STREET NEW BRITAIN,CT 06052		501(C)3	TO SUPPORT NEW BRITAIN'S COLLECTIVE IMPACT FOR CHILDREN PROJECT	5,000
COLLEGE SUMMIT CONNECTICUT 201 ORANGE STREET 2ND FLOOR NEW HAVEN,CT 06510		501(C)3	TO SUPPORT COLLEGE ACCESS AND PREPARATION PROGRAMMING IN NEW HAVEN AND WINDHAM	3,000
COLUMBUS HOUSE INC PO BOX 7093 NEW HAVEN,CT 06519		501(C)3	TO SUPPORT THE MIDDLESEX FAMILY SHELTER	2,500
COMMUNITY HEALTH CENTER PO BOX 1036 MIDDLETOWN,CT 06457		501(C)3	TO MAKE REPAIRS TO THE GUTTERS AND DRIVEWAY OF THE DOMESTIC VIOLENCE SHELTER	4,950
COMMUNITY MENTAL HEALTH AFFILIATES 270 JOHN DOWNEY DRIVE NEW BRITAIN,CT 06051		501(C)3	TO SUPPORT THE UNMET NEEDS FUND	2,500
COMMUNITY SOUP KITCHEN 84 BROADWAY NEW HAVEN,CT 06511		501(C)3	TO PURCHASE FOOD	5,000
CONNECTICUT ASSOCIATION FOR HUMAN SERVICES 110 BARTHOLOMEW AVENUE SUITE 4030 HARTFORD,CT 06106		501(C)3	TO SUPPORT THE FAMILY ECONOMIC SUCCESS PROJECT	7,500
CONNECTICUT COLLEGE 270 MOHEGAN AVENUE NEW LONDON,CT 06320		501(C)3	TO SUPPORT THE FAMILY LITERACY INITIATIVE FOR LOW-INCOME PRESCHOOL CHILDREN	3,000
CONNECTICUT FOOD BANK PO BOX 8686 NEW HAVEN,CT 06531		501(C)3	TO SUPPORT THE MIDDLETOWN KIDS BACKPACK PROGRAM	3,000
COVENANT SHELTER OF NEW LONDON 42 JAY STREET 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 TO CARE FOR CHILDREN INC 120 MOUNTAIN AVENUE BLOOMFIELD,CT 06002		501(C)3	TO SUPPORT THE CRITICAL GOODS DISTRIBUTION PROGRAM	2,000
CT AFTER SCHOOL NETWORK 12 MELROSE AVENUE BRANFORD,CT 06405		501(C)3	TO PURCHASE NEW DATABASE TECHNOLOGY AND NEW COLLATERAL MATERIALS TO SUPPORT OUTREACH AND DEVELOPMENT EFFORTS	5,000
EARLY CHILDHOOD FUNDERS COLLABORATIVE 221 MAIN STREET HARTFORD,CT 06106		501(C)3	TO PARTNER WITH STATE GOVERNMENT TO CREATE AND SUSTAIN A COORDINATED SYSTEM OF CARE AND EDUCATION FOR YOUNG CHILDREN	10,000
Total  3a				678,927


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)				
a <i>Paid during the year</i>				
EASTERN CONNECTICUT HOUSING OPPORTUNITIES 228 STATE STREET NEW LONDON, CT 06320		501(C)3	TO SUPPORT THE RENOVATION A 12-UNIT APARTMENT BUILDING IN NORWICH FOR RENTAL TO LOW-INCOME TENANTS	6,000
EASTERN CT WORKFORCE INVESTMENT BOARD INC 108 NEW PARK AVENUE FRANKLIN, CT 06254		501(C)3	TO SUPPORT THE 2014 SUMMER YOUTH EMPLOYMENT PROGRAM	5,000
GATEWAY COMMUNITY COLLEGE FOUNDATION INC 88 BASSETT ROAD NORTH HAVEN, CT 06473		501(C)3	TO PROVIDE SCHOLARSHIPS FOR STUDENTS WITH FINANCIAL NEED WHO ARE ENTERING FROM LOCAL HIGH SCHOOLS	4,000
GEMMA E MORAN UNITED WAYLABOR FOOD CENTER 374 BROAD STREET NEW LONDON, CT 06320		501(C)3	TO SUPPORT THE MOBILE FOOD PANTRY PROGRAM	5,000
GREEN STREET ARTS CENTER 51 GREEN STREET MIDDLETOWN, CT 06459		501(C)3	TO SUPPORT THE AFTER-SCHOOL ARTS AND SCIENCE PROGRAM	5,000
HABITAT FOR HUMANITY - WINDHAM AREA PO BOX 214 WILLIMANTIC, CT 06226		501(C)3	TO SUPPORT THE CONSTRUCTION OF A HOME ON PERU STREET IN WILLIMANTIC	3,000
HABITAT FOR HUMANITY OF EASTERN CT 377 BROAD STREET NEW LONDON, CT 06320		501(C)3	TO SUPPORT THE REHABILITATION OF A HOME IN NORWICH	5,000
HABITAT FOR HUMANITY OF GREATER NEW HAVEN 37 UNION STREET NEW HAVEN, CT 06511		501(C)3	TO SUPPORT THE CONSTRUCTION OF A HOME IN THE FAIR HAVEN NEIGHBORHOOD OF NEW HAVEN	5,000
HARTFORD AREA HABITAT FOR HUMANITY PO BOX 1933 HARTFORD, CT 06144		501(C)3	TO SUPPORT THE CONSTRUCTION OF THREE SINGLE-FAMILY HOMES IN NEW BRITAIN	5,000
HEALTHY EYES ALLIANCE 129 CHURCH STREET NEW HAVEN, CT 06510		501(C)3	TO SUPPORT THE HEALTHY EYES FOR CONNECTICUT KIDS PROJECT	2,500
HIGHEREDGE 35 REDDEN AVENUE NEW LONDON, CT 06320		501(C)3	TO PROVIDE INTENSIVE COLLEGE ACCESS AND SUCCESS PROGRAMMING TO LOW-INCOME AND FIRST-GENERATION COLLEGE-BOUND STUDENTS FROM THROUGHOUT NEW LONDON COUNTY	4,000
HOLY FAMILY HOME AND SHELTER 88 JACKSON STREET WILLIMANTIC, CT 06226		501(C)3	TO SUPPORT GENERAL OPERATING EXPENSES	2,500
HYGIENIC ARTS INC 79 BANK STREET NEW LONDON, CT 06320		501(C)3	TO SUPPORT THE DO THE WRITE THING AND IMAGINE MY WORLD LITERACY AND PHOTO PROGRAMS	3,000
IRIS 235 NICOLL STREET SECOND FLOOR NEW HAVEN, CT 06511		501(C)3	TO SUPPORT THE SUMMER LEARNING PROGRAM FOR REFUGEE STUDENTS LIVING IN GREATER NEW HAVEN	5,000
JUMPSTART FOR YOUNG CHILDREN 505 EIGHTH AVENUE SUITE 1100 NEW YORK, NY 10018		501(C)3	TO EXPAND THE JUMPSTART EARLY LITERACY PROGRAM IN NEW HAVEN, WINDHAM/WILLIMANTIC, AND NEW BRITAIN	15,000
Total  3a				678,927


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

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Name and address (home or business)				
a Paid during the year				
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 MACDONOUGH, MOODY, AND WESLEY SCHOOL	3,000
LEAP INC 31 JEFFERSON STREET NEW HAVEN,CT 06511		501(C)3	TO SUPPORT THE STEP INITIATIVE, A CAREER PREPAREDNESS PROGRAM FOR NEW HAVEN TEENS	5,000
LIBERTY BANK DONALD B WILBUR SCHOLARSHIP PO BOX 1212 MIDDLETOWN,CT 06457		501(C)3	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 EARLY LITERACY GRANT PROGRAM PO BOX 1212 MIDDLETOWN,CT 06457		501(C)3	TO SUPPORT EARLY LITERACY PROGRAMS IN K-3 SCHOOLS THROUGHOUT LIBERTY BANK'S MARKET AREA	30,000
LIBERTY BANK FOUNDATION ADULT EDUCATION PROGRAM PO BOX 1212 MIDDLETOWN,CT 06457		501(C)3	TO PROVIDE SCHOLARSHIPS FOR LOW/MODERATE-INCOME GRADUATES OF ADULT EDUCATION PROGRAMS WHO ARE GOING ON TO COLLEGE	28,000
LIBERTY BANK FOUNDATION SCHOLARSHIPS PO BOX 1212 MIDDLETOWN,CT 06457		501(C)3	TO PROVIDE SCHOLARSHIPS FOR OUTSTANDING STUDENTS FROM LIBERTY BANK'S MARKET AREA	35,000
LIBERTY BANK VOLUNTEER HALL OF FAME AWARD PO BOX 1212 MIDDLETOWN,CT 06457		501(C)3	TO FUND DONATIONS TO CHARITIES SELECTED BY THE WINNER(S) OF THE LIBERTY BANK VOLUNTEER HALL OF FAME AWARD	1,000
LIBERTY COMMUNITY SERVICES 129 CHURCH STREET SECOND FLOOR NEW HAVEN,CT 06510		501(C)3	TO SUPPORT HOUSING FIRST PROGRAMS	2,500
LITERACY VOLUNTEERS OF CENTRAL CT INC 20 HIGH STREET NEW BRITAIN,CT 06051		501(C)3	TO SUPPORT THE PARENTING FOR ACADEMIC SUCCESS (PAS) PROGRAM	2,500
LITERACY VOLUNTEERS OF GREATER NEW HAVEN 14 WEST MAIN STREET MERIDEN,CT 06451		501(C)3	TO SUPPORT TRAINING FOR LITERACY TUTORS	3,500
MADONNA PLACE 240 MAIN STREET NORWICH,CT 06360		501(C)3	TO SUPPORT THE FAMILY SCHOOL CONNECTION PROGRAM	3,000
MARTIN HOUSE PO BOX 857 NORWICH,CT 06360		501(C)3	TO PURCHASE FOOD FOR RESIDENT MEALS	2,500
MASTER'S MANNA INC 46 NORTH PLAINS INDUSTRIAL ROAD WALLINGFORD,CT 06492		501(C)3	TO PROVIDE BASIC HUMAN NEEDS TO SUPPORT LOW-INCOME INDIVIDUALS AND FAMILIES FROM WALLINGFORD AND SURROUNDING TOWNS	5,000
MIDDLESEX COALITION FOR CHILDREN 15 COLUMBUS AVENUE MIDDLETOWN,CT 06457		501(C)3	TO SUPPORT THE CONTINUED WORK OF THE COALITION AND THE SALARY OF ITS DIRECTOR	5,000
MIDDLESEX COMMUNITY COLLEGE FOUNDATION INC 100 TRAINING HILL ROAD MIDDLETOWN,CT 06457		501(C)3	TO PROVIDE SCHOLARSHIPS FOR STUDENTS WITH FINANCIAL NEED WHO ARE ENTERING FROM LOCAL HIGH SCHOOLS	5,000
Total  3a				678,927


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)				
a Paid during the year				
MIDDLESEX COUNTY COALITION ON HOUSING AND HOMELESSNESS 100 RIVERVIEW ROAD MIDDLETOWN,CT 06457		501(C)3	TO PROVIDE STAFF SUPPORT TO THE MIDDLESEX COUNTY TEN YEAR PLAN TO END HOMELESSNESS	5,000
MIDDLESEX HABITAT FOR HUMANITY OF CT INC 34 SHUNPIKE ROAD CROMWELL,CT 06416		501(C)3	TO SUPPORT CONSTRUCTION OF A NEW HOME AT 201 LIBERTY STREET IN MIDDLETOWN	5,000
MIDDLESEX HOSPITAL 28 CRESCENT STREET MIDDLETOWN,CT 06457		501(C)3	TO SUPPORT THE CAPITAL CAMPAIGN	33,350
MIDDLESEX UNITED WAY 100 RIVERVIEW ROAD MIDDLETOWN,CT 06457		501(C)3	TO SUPPORT THE ANNUAL APPEAL	47,500
MUSIC HAVEN PO BOX 207332 NEW HAVEN,CT 06511		501(C)3	TO SUPPORT THE AFTERSCHOOL MENTORING PROGRAM	2,500
MYSTIC AREA SHELTER AND HOSPITALITY INC 119 HIGH STREET MYSTIC,CT 06355		501(C)3	TO SUPPORT GENERAL OPERATING EXPENSES	2,500
NEIGHBORHOOD HOUSING SERVICES OF NEW HAVEN 333 SHERMAN AVENUE NEW HAVEN,CT 06511		501(C)3	TO SUPPORT THE AFFORDABLE RENTAL PROGRAM	5,000
NEW FINANCIAL LIFE 224 DIXWELL AVENUE NEW HAVEN,CT 06511		501(C)3	TO SUPPORT THE VOLUNTEER INCOME TAX ASSISTANCE (VITA) PROGRAM IN NEW HAVEN	2,500
NEW HAVEN ECOLOGY PROJECT 358 SPRINGSIDE AVENUE NEW HAVEN,CT 06511		501(C)3	TO SUPPORT THE GREEN JOBS CORPS YOUTH EMPLOYMENT PROGRAM	2,500
NEW HAVEN READS 45 BRISTOL STREET NEW HAVEN,CT 06511		501(C)3	TO SUPPORT LITERACY PROGRAMMING FOR PRE-KINDERGARTEN AND KINDERGARTEN STUDENTS	5,000
NEW LONDON COUNTY FUND TO END HOMELESSNESS 283 STODDARDS WHARF ROAD GALES FERRY,CT 06335		501(C)3	TO SUPPORT THE HOMELESSNESS DIVERSION AND RAPID RE-HOUSING PROGRAM	5,000
NEW LONDON HOMELESS HOSPITALITY CENTER 325 HUNTINGTON STREET NEW LONDON,CT 06320		501(C)3	TO SUPPORT GENERAL OPERATING EXPENSES OF THE SHELTER AND DAYTIME HOSPITALITY CENTER	5,000
NEW LONDON PLTI COLLABORATIVE 120 BROAD STREET NEW LONDON,CT 06320		501(C)3	TO SUPPORT THE PEP (PEOPLE EMPOWERING PEOPLE) PROGRAM IN NEW LONDON	3,000
NEW LONDON YOUTH AFFAIRS 120 BROAD STREET NEW LONDON,CT 06320		501(C)3	TO SUPPORT THE EARLY CHILDHOOD FAMILY CENTER	5,000
NEW REACH 153 EAST STREET NEW HAVEN,CT 06511		501(C)3	TO SUPPORT THE CHILD ENRICHMENT PROGRAM FOR CHILDREN LIVING IN THE LIFE HAVEN SHELTER	2,500
Total  3a				678,927


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)				
a Paid during the year				
NORTHERN MIDDLESEX YMCA 99 UNION STREET MIDDLETOWN,CT 06457		501(C)3	TO FUND THE KIDZLIT AFTER-SCHOOL PROGRAM FOR GRADES K-2	2,500
NORWICH COMMUNITY CARE TEAM 80 BROADWAY NORWICH,CT 06360		501(C)3	TO SUPPORT THE RAPID RE-HOUSING AND SHELTER DIVERSION PROGRAM	3,000
NORWICH SAFETY NET TEAM 80 BROADWAY NORWICH,CT 06360		501(C)3	TO SUPPORT THE GOLDEN WISHES PROGRAM, PHARMACY FUND, JOB RELATED INCIDENTALS FUND, AND UTILITY/FUEL FUND	3,000
NORWICH YOUTH AND FAMILY SERVICES 80 BROADWAY NORWICH,CT 06360		501(C)3	TO SUPPORT THE SUMMER JAM AND LEARN DIVERSION COLLABORATIVE FOR YOUTH AT RISK OF INVOLVEMENT WITH THE JUVENILE JUSTICE SYSTEM	2,000
NUTMEG BIG BROTHERSSISTERS 30 LAUREL STREET HARTFORD,CT 06106		501(C)3	TO SUPPORT THE MENTORING PROGRAM IN FIVE WINDHAM SCHOOLS	2,500
ODDFELLOWS PLAYHOUSE 128 WASHINGTON STREET MIDDLETOWN,CT 06457		501(C)3	TO SUPPORT THE NEW THEATRE EXPLORERS PROGRAM FOR MIDDLE SCHOOL STUDENTS	2,500
OIC OF NEW LONDON COUNTY INC 106 TRUMAN STREET NEW LONDON,CT 06320		501(C)3	TO SUPPORT THE EMPLOYMENT SKILLS TRAINING PROGRAM FOR C N A CANDIDATES	2,500
OUR PIECE OF THE PIE 20-28 SARGEANT STREET HARTFORD,CT 06105		501(C)3	TO SUPPORT PATHWAYS TO SUCCESS, A PROGRAM THAT HELPS YOUTH AGES 14-24 TO SUCCESSFULLY TRANSITION BETWEEN HIGH SCHOOL AND COLLEGE, VOCATIONAL, OR WORK OPPORTUNITIES	3,500
PLAINVILLE COMMUNITY FOOD PANTRY INC 54 SOUTH CANAL STREET PO BOX 233 PLAINVILLE,CT 06062		501(C)3	TO SUPPORT THE BREAD DISTRIBUTION PROGRAM	3,000
PRUDENCE CRANDALL CENTER PO BOX 895 NEW BRITAIN,CT 06050		501(C)3	TO SUPPORT THE PERMANENT SUPPORTIVE HOUSING PROGRAM	5,000
QUINEBAUG VALLEY COMMUNITY COLLEGE FOUNDATION 742 UPPER MAPLE STREET DANIELSON,CT 06239		501(C)3	TO PROVIDE SCHOLARSHIPS FOR STUDENTS WITH FINANCIAL NEED WHO ARE ENTERING FROM LOCAL HIGH SCHOOLS	3,000
REACH OUT AND READ INC 56 ROLAND STREET SUITE 100D BOSTON,MA 02129		501(C)3	TO SUPPORT EARLY LITERACY PROGRAMMING IN BRISTOL, MANSFIELD AND WINDHAM	10,000
REBUILDING TOGETHER NEW BRITAIN 200 MYRTLE STREET NEW BRITAIN,CT 06053		501(C)3	TO SUPPORT HOME REPAIR AND REHABILITATION SERVICES FOR LOW-INCOME HOMEOWNERS IN NEW BRITAIN	2,500
RIVERFRONT CHILDREN'S CENTER INC 476 THAMES STREET GROTON,CT 06340		501(C)3	TO SUPPORT THE EDUCATIONAL PROGRAMMING AT THE CENTER	5,000
SHORELINE SOUP KITCHENS & PANTRIES PO BOX 804 ESSEX,CT 06426		501(C)3	TP PURCHASE FOOD FOR COMMUNITY PANTRIES	5,000
Total  3a				678,927


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)				
a Paid during the year				
SOLAR YOUTH 53 WAYFARER STREET NEW HAVEN, CT 06515		501(C)3	TO SUPPORT THE YOUTH EDUCATOR INTERNSHIP PROGRAM, WHICH TRAINS LOW-INCOME TEENAGERS TO PROVIDE HANDS-ON ENVIRONMENTAL EDUCATION TO YOUNGER CHILDREN	5,000
SPANISH COMMUNITY OF WALLINGFORD 284 WASHINGTON STREET WALLINGFORD, CT 06492		501(C)3	TO SUPPORT THE ADELANTE AMERICA YOUTH LEADERSHIP PROGRAM	2,500
SQUASH HAVEN INC 70 TOWER PARKWAY NEW HAVEN, CT 06520		501(C)3	TO SUPPORT THE AFTERSCHOOL ACADEMIC AND ENRICHMENT PROGRAM	2,500
ST VINCENT DE PAUL PLACE - NORWICH 120 CLIFF STREET NORWICH, CT 06360		501(C)3	TO SUPPORT GENERAL OPERATING EXPENSES	5,000
ST VINCENT DEPAUL MIDDLETOWN 617 MAIN STREET MIDDLETOWN, CT 06457		501(C)3	TO SUPPORT THE MEALS AND COMMUNITY ASSISTANCE PROGRAMS	6,000
ST VINCENT DEPAUL MISSION OF BRISTOL INC PO BOX 1922 BRISTOL, CT 06011		501(C)3	TO SUPPORT THE RAPID REHOUSING PROGRAM	2,500
SURFERS ALUMNI ASSOCIATION INC 77 THAMES STREET NEW LONDON, CT 06320		501(C)3	TO PURCHASE INSTRUMENTS AND PROGRAM MATERIALS TO BE USED IN TEACHING LIFE SKILLS TO YOUTH THROUGH MUSIC	5,000
THAMES RIVER COMMUNITY SERVICE INC ONE THAMES RIVER PLACE NORWICH, CT 06360		501(C)3	TO SUPPORT THE EMPLOYMENT/CAREER TRAINING PROGRAM	3,500
THAMES VALLEY COUNCIL FOR COMMUNITY ACTION INC ONE SYLVAN DALE ROAD JEWETT CITY, CT 06351		501(C)3	TO SUPPORT THE HOUSING SERVICES PROGRAM	3,000
THE NEW LONDON COMMUNITY MEAL CENTER INC 12 MONTAUK AVENUE NEW LONDON, CT 06320		501(C)3	TO PURCHASE FOOD TO BE SERVED TO LOW-INCOME NEW LONDON RESIDENTS	5,000
THE UNIVERSITY OF CONNECTICUT FOUNDATION INC 1800 ASYLUM AVENUE WEST HARTFORD, CT 06117		501(C)3	TO SUPPORT STATEWIDE TRAINING AND ADMINISTRATION FOR THE PEOPLE EMPOWERING PEOPLE (PEP) PROGRAM	5,000
THREE RIVERS COLLEGE FOUNDATION 574 NEW LONDON TURNPIKE NORWICH, CT 06360		501(C)3	TO PROVIDE SCHOLARSHIPS FOR STUDENTS WITH FINANCIAL NEED WHO ARE ENTERING FROM LOCAL HIGH SCHOOLS	4,000
TUNXIS COMMUNITY COLLEGE 271 SCOTT SWAMP ROAD FARMINGTON, CT 06032		501(C)3	TO PROVIDE SCHOLARSHIPS FOR STUDENTS WITH FINANCIAL NEED WHO ARE ENTERING FROM LOCAL HIGH SCHOOLS	3,000
UNITED WAY OF CENTRAL AND NORTHEASTERN CT 30 LAUREL STREET HARTFORD, CT 06106		501(C)3	TO SUPPORT THE ANNUAL APPEAL	8,500
UNITED WAY OF CENTRAL CT 30 LAUREL STREET HARTFORD, CT 06106		501(C)3	TO SUPPORT THE ANNUAL APPEAL	1,000
Total  3a				678,927

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Name and address (home or business)				
a Paid during the year				
UNITED WAY OF GREATER NEW HAVEN 370 JAMES STREET 4TH FLOOR SUITE 403 NEW HAVEN,CT 06510		501(C)3	TO SUPPORT THE ANNUAL APPEAL	3,000
UNITED WAY OF GREATER NEW HAVEN 370 JAMES STREET 4TH FLOOR SUITE 403 NEW HAVEN,CT 06510		501(C)3	TO SUPPORT THE BOOSTI INNOVATION FUND	20,000
UNITED WAY OF MERIDEN AND WALLINGFORD 35 PLEASANT STREET MERIDEN,CT 06450		501(C)3	TO SUPPORT THE ANNUAL APPEAL	4,000
UNITED WAY OF SOUTHEASTERN CT 283 STODDARDS WHARF ROAD GALES FERRY,CT 06335		501(C)3	TO SUPPORT THE ANNUAL APPEAL	15,000
UNITED WAY OF SOUTHEASTERN CT 283 STODDARDS WHARF ROAD GALES FERRY,CT 06335		501(C)3	TO SUPPORT THE ANNUAL APPEAL	15,000
UNITED WAY OF WEST CENTRAL CONNECTICUT 200 MAIN STREET BRISTOL,CT 06010		501(C)3	TO SUPPORT THE ANNUAL APPEAL	727
VALLEY SHORE YMCA 201 SPENCER PLAINS ROAD WESTBROOK,CT 06498		501(C)3	TO SUPPORT THE AFTER-SCHOOL CHILDCARE/ENRICHMENT PROGRAMS	2,500
VILLAGE FOR FAMILIES & CHILDREN 1680 ALBANY AVENUE HARTFORD,CT 06105		501(C)3	TO SUPPORT THE VITA PROGRAM IN WILLIMANTIC	2,500
WALLINGFORD EMERGENCY SHELTER 123 QUINNIPIAC STREET WALLINGFORD,CT 06492		501(C)3	TO SUPPORT THE TRANSITIONAL LIVING PROGRAM FOR HOMELESS FAMILIES	3,500
WALLINGFORD SUMMER YOUTH EMPLOYMENT COLLABORATIVE 6 FAIRFIELD BLVD WALLINGFORD,CT 06492		501(C)3	TO PROVIDE SUMMER EMPLOYMENT FOR LOW-INCOME WALLINGFORD YOUTH	5,000
WESLEYAN UNIVERSITY 237 HIGH STREET MIDDLETOWN,CT 06459		501(C)3	TO SUPPORT THE STUDENT COLLEGE SUCCESS PROGRAM	5,000
WINDHAM AREA INTERFAITH MINISTRY PO BOX 221 WILLIMANTIC,CT 06226		501(C)3	TO SUPPORT THE UNMET NEEDS FUND	3,500
WINDHAM COUNTY HOMELESS COALITIONCONTINUUM OF CARE PO BOX 221 WILLIMANTIC,CT 06226		501(C)3	TO SUPPORT THE WINDHAM HOMELESS INTERVENTION FUND	2,000
WINDHAM REGIONAL COMMUNITY COUNCIL 872 MAIN STREET WILLIMANTIC,CT 06226		501(C)3	TO SUPPORT THE WINDHAM YOUTH FOOD NETWORK	2,500
WINDHAM REGIONAL NO FREEZE HOSPITALITY CENTER INC PO BOX 46 WILLIMANTIC,CT 06226		501(C)3	TO SUPPORT GENERAL OPERATING EXPENSES	5,000
Total  3a				678,927

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Name and address (home or business)				
a <i>Paid during the year</i>				
WORKPATH FUND 560 ELLA T GRASS BLVD NEW HAVEN, CT 06519		501(C)3	TO SUPPORT THE WORKPATH FUND	10,000
WRITER'S BLOCK INK 446 COLMAN STREET NEW LONDON, CT 06320		501(C)3	TO SUPPORT THE SEASONAL SHOWCASE AND PERFORMANCE PROGRAMS FOR STUDENTS AT THE INTERDISTRICT SCHOOL FOR ARTS AND COMMUNICATIONS	2,500
YWCA OF NEW BRITAIN 19 FRANKLIN SQUARE NEW BRITAIN, CT 06051		501(C)3	TO SUPPORT THE STRIVE YOUTH DEVELOPMENT PROGRAM FOR MIDDLE SCHOOL GIRLS FROM NEW BRITAIN	5,000
Total  3a				678,927

TY 2014 Accounting Fees Schedule

Name: LIBERTY BANK FOUNDATION

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 2014 Investments - Other Schedule

Name: LIBERTY BANK FOUNDATION

EIN: 06-1479957

Category / Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
RAYMOND JAMES INVESTMENT PORTFOLIO	FMV	13,182,154	13,182,154

TY 2014 Other Decreases Schedule

Name: LIBERTY BANK FOUNDATION

EIN: 06-1479957

Description	Amount
UNREALIZED LOSS ON INVESTMENTS	1,118,772

TY 2014 Other Expenses Schedule

Name: LIBERTY BANK FOUNDATION

EIN: 06-1479957

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
MISCELLANEOUS	113,488	0	0	113,488

TY 2014 Other Professional Fees Schedule

Name: LIBERTY BANK FOUNDATION

EIN: 06-1479957

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INVESTMENT MANAGEMENT FEES	102,397	102,397	0	0

TY 2014 Taxes Schedule**Name:** LIBERTY BANK FOUNDATION**EIN:** 06-1479957

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
EXCISE TAX	35,257	0	0	0