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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

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.

OMB No 1545-0052

2014

Open to Public Inspection

For calendar year 2014 or tax year beginning

, and ending

Name of foundation Northern Bank & Trust Charitable Foundation, Inc.		A Employer identification number 46-1606139
Number and street (or P O box number if mail is not delivered to street address) 275 Mishawum Road	Room/suite	B Telephone number 781-569-5400
City or town, state or province, country, and ZIP or foreign postal code Woburn, MA 01801		C If exemption application is pending, check here <input type="checkbox"/>
G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input type="checkbox"/> Address change <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Amended return <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) \$ 38,287.	J Accounting method: <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify)	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1 Contributions, gifts, grants, etc., received		97,335.		N/A	
2 Check <input type="checkbox"/> if the foundation is not required to attach Sch. B					
3 Interest on savings and temporary cash investments		199.	199.		
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					
10a Gross sales less returns and allowances					
b Less Cost of goods sold					
c Gross profit or (loss)					
11 Other income					
12 Total. Add lines 1 through 11		97,534.	199.		
13 Compensation of officers, directors, trustees, etc		0.	0.		0.
14 Other employee salaries and wages					
15 Pension plans, employee benefits					
16a Legal fees					
b Accounting fees Stmt 1		1,300.	199.		1,101.
c Other professional fees					
17 Interest					
18 Taxes					
19 Depreciation and depletion					
20 Occupancy					
21 Travel, conferences, and meetings					
22 Printing and publications					
23 Other expenses Stmt 2		35.	0.		35.
24 Total operating and administrative expenses. Add lines 13 through 23		1,335.	199.		1,136.
25 Contributions, gifts, grants paid		121,000.			121,000.
26 Total expenses and disbursements. Add lines 24 and 25		122,335.	199.		122,136.
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements		-24,801.			
b Net investment income (if negative, enter -0-)			0.		
c Adjusted net income (if negative, enter -0-)				N/A	

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LHA For Paperwork Reduction Act Notice, see instructions.

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Part II Balance Sheets <small>Attached schedules and amounts in the description column should be for end-of-year amounts only</small>		Beginning of year	End of year		
		(a) Book Value	(b) Book Value	(c) Fair Market Value	
Assets	1 Cash - non-interest-bearing	63,088.	38,287.	38,287.	
	2 Savings and temporary cash investments				
	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				
		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 I)		63,088.	38,287.	38,287.	
Liabilities		17 Accounts payable and accrued expenses			
		18 Grants payable			
	19 Deferred revenue				
	20 Loans from officers, directors, trustees, and other disqualified persons				
	21 Mortgages and other notes payable				
	22 Other liabilities (describe ▶)				
	23 Total liabilities (add lines 17 through 22)	0.	0.		
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/>				
	and complete lines 24 through 26 and lines 30 and 31.				
	24 Unrestricted				
	25 Temporarily restricted				
	26 Permanently restricted				
	Foundations that do not follow SFAS 117, check here ▶ <input checked="" type="checkbox"/>				
	and complete lines 27 through 31.				
	27 Capital stock, trust principal, or current funds	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	63,088.	38,287.		
30 Total net assets or fund balances	63,088.	38,287.			
	31 Total liabilities and net assets/fund balances	63,088.	38,287.		

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	63,088.
2 Enter amount from Part I, line 27a	2	-24,801.
3 Other increases not included in line 2 (itemize) ▶	3	0.
4 Add lines 1, 2, and 3	4	38,287.
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	38,287.

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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) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
a			
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))
2013	55,947.	34,137.	1.638896
2012	0.	19,700.	.000000
2011			
2010			
2009			

2 Total of line 1, column (d)	2	1.638896
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	.819448
4 Enter the net value of noncharitable-use assets for 2014 from Part X, line 5	4	58,593.
5 Multiply line 4 by line 3	5	48,014.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	0.
7 Add lines 5 and 6	7	48,014.
8 Enter qualifying distributions from Part XII, line 4 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.	8	122,136.

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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 <input type="checkbox"/> and enter "N/A" on line 1. Date of ruling or determination letter: _____ (attach copy of letter if necessary-see instructions)		1	0.
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b			
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	0.
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	0.
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-			
6 Credits/Payments:			
a 2014 estimated tax payments and 2013 overpayment credited to 2014	6a		
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		0.
8 Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	8		
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9		0.
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10		
11 Enter the amount of line 10 to be: Credited to 2015 estimated tax <input type="checkbox"/> Refunded <input type="checkbox"/>	11		

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see instructions for 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
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. \$ 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		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col. (c), and Part XV	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <u>MA</u>		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2014 or the taxable year beginning in 2014 (see instructions for Part XIV)? If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

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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 ► <u>N/A</u>	13	X	
14	The books are in care of ► <u>Francis Kenney</u> Telephone no. ► <u>781-569-5400</u> Located at ► <u>275 Mishawum Road, Woburn, MA</u> ZIP+4 ► <u>01801</u>			
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 <u>N/A</u>			
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? See the instructions for exceptions and filing requirements for FinCEN Form 114, (formerly TD F 90-22.1). If "Yes," enter the name of the foreign country ►	16	Yes	No
				X

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

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

		Yes	No
1a	During the year did the foundation (either directly or indirectly):		
(1)	Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2)	Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3)	Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4)	Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(5)	Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(6)	Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here N/A <input type="checkbox"/>	1b	
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2014?	1c	X
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):		
a	At the end of tax year 2014, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2014? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years ►		
b	Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions.) N/A	2b	
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ►		
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If "Yes," did it have excess business holdings in 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.) N/A	3b	
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2014?	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 4945(d)(4)(A)? (see instructions) ☐ Yes ☒ No
- (5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No

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

Organizations relying on a current notice regarding disaster assistance check here

▶ ☐

5b

X

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

6b

X

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

If "Yes" to 6b, file Form 8870

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?

☐ Yes ☒ No

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?

N/A

7b

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

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

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
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	
See Statement 4	6,000.
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	59,485.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	59,485.
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	59,485.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	892.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	58,593.
6	Minimum investment return. Enter 5% of line 5	6	2,930.

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	2,930.
2a	Tax on investment income for 2014 from Part VI, line 5	2a	
b	Income tax for 2014. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	0.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	2,930.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	2,930.
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	2,930.

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	122,136.
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	122,136.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	5	0.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	122,136.

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				2,930.
2 Undistributed income, if any, as of the end of 2014				
a Enter amount for 2013 only			0.	
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2014:				
a From 2009				
b From 2010				
c From 2011				
d From 2012				
e From 2013	54,208.			
f Total of lines 3a through e	54,208.			
4 Qualifying distributions for 2014 from Part XII, line 4: ▶ \$	122,136.			
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				2,930.
e Remaining amount distributed out of corpus	119,206.			
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:	173,414.			
a Corpus Add lines 3f, 4c, and 4e Subtract line 5				
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 instr.			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	0.			
9 Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a	173,414.			
10 Analysis of line 9:				
a Excess from 2010				
b Excess from 2011				
c Excess from 2012				
d Excess from 2013	54,208.			
e Excess from 2014	119,206.			

**Northern Bank & Trust Charitable
Foundation, Inc.**

Form 990-PF (2014)

46-1606139

Page 10

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9) N/A

- 1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2014, enter the date of the ruling ▶
- b Check box to indicate whether the foundation is a private operating foundation described in section ☐ 4942(j)(3) or ☐ 4942(j)(5)

	Tax year	Prior 3 years			(e) Total
	(a) 2014	(b) 2013	(c) 2012	(d) 2011	
2 a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities.					
Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon:					
a "Assets" alternative test - enter:					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test - enter:					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year-see instructions.)

- 1 **Information Regarding Foundation Managers:**
- a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000). (See section 507(d)(2).)

None

- b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest.

None

- 2 **Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:**
- Check here ☐ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

- a The name, address, and telephone number or e-mail address of the person to whom applications should be addressed See Statement 6

See Statement 5

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

- c Any submission deadlines:

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

**Northern Bank & Trust Charitable
Foundation, Inc.**

Part XV **Supplementary Information** (continued)**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year				
Boys & Girls Club of Greater Billerica 19 Campbell Road Billerica, MA 01821	N/A	PC	General Operating Support	5,000.
Boys & Girls Club Woburn 1 Charles Gardner Lane Woburn, MA 01801	N/A	PC	General Operating Support	1,250.
Budget Buddies 14 High Street Chelmsford, MA 01824	N/A	PC	Financial Literacy Program	2,500.
Burbank YMCA 36 Arthur B. Lord Drive Reading, MA 01867	N/A	PC	Summer Camp (\$2,500); After School Program (\$5,000)	7,500.
Cor Unum Meal Center 118 South Broadway Lawrence, MA 01843-1427	N/A	PC	General Operating Support	1,500.
Total	See continuation sheet(s) ▶ 3a			121,000.
b Approved for future payment				
None				
Total	▶ 3b			0.

[illegible]

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

[illegible]

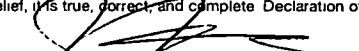
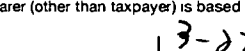
Part XVII Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

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)		X
(2) Other assets	1a(2)		X
b Other transactions:			
(1) Sales of assets to a noncharitable exempt organization	1b(1)		X
(2) Purchases of assets from a noncharitable exempt organization	1b(2)		X
(3) Rental of facilities, equipment, or other assets	1b(3)		X
(4) Reimbursement arrangements	1b(4)		X
(5) Loans or loan guarantees	1b(5)		X
(6) Performance of services or membership or fundraising solicitations	1b(6)		X
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c		X
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
N/A		

Sign Here 	Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.		3-27-15		President		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 Nicholas E. Porto		Preparer's signature 		Date 03/20/15		Check <input type="checkbox"/> if self-employed PTIN P01310283	
	Firm's name ▶ BAKER NEWMAN & NOYES						Firm's EIN ▶ 01-0494526	
	Firm's address ▶ P.O. BOX 507 PORTLAND, ME 04112						Phone no. (207) 879-2100	

Form **990-PF** (2014)

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

2014

Name of the organization

Northern Bank & Trust Charitable
Foundation, Inc.

Employer identification number

46-1606139

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, contributions totaling \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

Special Rules☐

For an organization described in section 501(c)(3) 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), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions 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 an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III☐For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled 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 totaling \$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) (2014)

Name of organization
**Northern Bank & Trust Charitable
 Foundation, Inc.**

Employer identification number

46-1606139

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	Northern Bank & Trust 275 Mishawum Road Woburn, MA 01801	\$ 97,335.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

Name of organization

Northern Bank & Trust Charitable
Foundation, Inc.

Employer identification number

46-1606139

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

Northern Bank & Trust Charitable
Foundation, Inc.

Employer identification number

46-1606139

Part III

Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than \$1,000 for the year from any one contributor. 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 info 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

**Northern Bank & Trust Charitable
Foundation, Inc.**

46-1606139

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Creative Arts 25 Woburn Street Reading, MA 01867	N/A	PC	Scholarships for children from low to moderate income families	1,250.
Eamon Callahan c/o Norwich University, 158 Harmon Drive Northfield, VT 05663	None	I	James McGarry Scholarship Finalist	250.
EMARC 20 Gould Street Reading, MA 01867	N/A	PC	General Operating Support	2,500.
Emily MacLean c/o Worcester Polytechnic Institute, 100 Institute Road Worcester, MA 01609	None	I	James McGarry Scholarship Finalist	250.
Habitat for Humanity of Greater Lowell At Hicks Farm, 124 Main Street Westford, MA 01886	N/A	PC	Building home in Billerica for a low income family with a disabled son	10,000.
Hadley Ballou and UMASS Lowell c/o University of Massachusetts Lowell, 1 University Avenue Lowell, MA 01854	None	I	James McGarry Scholarship	5,000.
Heading Home The Schrafft Center, 529 Main Street, Suite 100 Charlestown, MA 02129	N/A	PC	Assist families from Cambridge, Somerville, Medford and Malden, MA	10,000.
Joyal Capital Management Foundation 50 Resnik Road Plymouth, MA 02360	N/A	PC	Assist low income children obtain sporting equipment and clothing	15,000.
Kailyn MacNeil c/o University of Massachusetts Lowell, 1 University Avenue Lowell, MA 01854	None	I	James McGarry Scholarship Finalist	250.
Melrose Friends of the Aging 201 West Foster Street Melrose, MA 02176	N/A	PC	General Operating Support	2,420.
Total from continuation sheets				103,250.

Northern Bank & Trust Charitable
Foundation, Inc.

46-1606139

Part XV **Supplementary Information**

3 Grants and Contributions Paid During the Year (Continuation)

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Merrimack Valley Housing Partnership, Inc. (MVHP) P.O. Box 1042 Lowell, MA 01853-1042	N/A	PC	Project Genesis, a comprehensive training for first time home buyers	2,500.
Minuteman Senior Services 26 Crosby Drive Bedford, MA 01730	N/A	PC	Money Management Program	2,500.
Mission of Deeds 6 Chapin Avenue Reading, MA 01867	N/A	Public	General Operating Support	2,500.
Mystic Valley Elder Services 300 Commercial Street, #19 Malden, MA 02148	N/A	PC	General Operating Support	2,500.
Nashoba Learning Group 10 Oak Park Drive Bedford, MA 01730	N/A	PC	General Operating Support	11,630.
NuPath 147 New Boston Street Woburn, MA 01801	N/A	PC	General Operating Support	5,000.
People Helping People P.O. Box 343 Burlington, MA 01803	N/A	PC	General Operating Support	5,000.
Reading Clergy Association 6 Salem Street Reading, MA 01867	N/A	PC	Reading Food Pantry	1,250.
The Paul Center 39 Concord Road Chelmsford, MA 01824	N/A	PC	Assist students from low to moderate income families attend The Paul Center	1,000.
Thomas Tedesco c/o Bentley University, 175 Forest Street Waltham, MA 02452	None	I	James McGarry Scholarship Finalist	250.
Total from continuation sheets				

Northern Bank & Trust Charitable
Foundation, Inc.

46-1606139

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Tick-Borne Disease Alliance 188 Ayer Road Harvard, MA 01451	N/A	PC	Fore Lyme Disease Golf Tournament	3,700.
Town of Chelmsford Scholarship Fund P.O. Box 296 Chelmsford, MA 01824	N/A	GOV	Support a scholarship to a Chelmsford High School student from a low to moderate income family	1,000.
VNA Hospice 100 Trade Center, G-500 Woburn, MA 01801	N/A	PC	Assist low income and uninsured patients with hospice care when facing life-limiting illnesses	1,000.
Winchester Hospital Foundation 611 Main Street Winchester, MA 01890	N/A	PC	Winchester Hospital's charity care for low and moderate income families	4,000.
Woburn Council of Social Concern 2 Merrimac Street Woburn, MA 01801	N/A	PC	General Operating Support	10,000.
YMCA of Metro North-Melrose 497 Main Street Melrose, MA 02176	N/A	PC	General Operating Support	2,500.
Total from continuation sheets				

Form 990-PF	Accounting Fees			Statement	1
Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes	
Accounting Fees	1,300.	199.		1,101.	
To Form 990-PF, Pg 1, ln 16b	1,300.	199.		1,101.	

Form 990-PF	Other Expenses			Statement	2
Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes	
Filing Fees	35.	0.		35.	
To Form 990-PF, Pg 1, ln 23	35.	0.		35.	

Form 990-PF	Part VIII - List of Officers, Directors Trustees and Foundation Managers	Statement	3
-------------	---	-----------	---

Name and Address	Title and Avrg Hrs/Wk	Compen- sation	Employee Ben Plan Contrib	Expense Account
James J. Mawn 275 Mishawum Road Woburn, MA 01801	President/Director 0.50	0.	0.	0.
Francis Kenney 275 Mishawum Road Woburn, MA 01801	Treasurer/Director 0.50	0.	0.	0.
Donald Queenin 275 Mishawum Road Woburn, MA 01801	Clerk/Director 0.50	0.	0.	0.
Katie Gatcomb 275 Mishawum Road Woburn, MA 01801	Director 0.50	0.	0.	0.
Mary Elizabeth Mawn-Ferullo 275 Mishawum Road Woburn, MA 01801	Director 0.50	0.	0.	0.
Alicia J. Mawn-Mahlau 275 Mishawum Road Woburn, MA 01801	Director 0.50	0.	0.	0.
Totals included on 990-PF, Page 6, Part VIII		0.	0.	0.

Form 990-PF	Summary of Direct Charitable Activities	Statement	4
-------------	---	-----------	---

Activity One

Northern Bank & Trust Charitable Foundation awards up to 10 scholarships of \$5,000 or less to candidates who are accepted as full-time students in a bachelor's degree program and who have a parent or legal guardian employed as an active firefighter or police officer in the geographic area served by the Foundation.

To Form 990-PF, Part IX-A, line 1

Expenses

6,000.

Form 990-PF	Grant Application Submission Information	Statement	5
	Part XV, Lines 2a through 2d		

Name and Address of Person to Whom Applications Should be Submitted

See Statement 7

Telephone Number	Name of Grant Program
------------------	-----------------------

See Statement	See Statement 7
---------------	-----------------

Email Address

See Statement 7

Form and Content of Applications

See Statement 7

Any Submission Deadlines

See Statement 7

Restrictions and Limitations on Awards

For organizational grants, recipients must be located within the following communities: Acton, Arlington, Bedford, Belmont, Billerica, Burlington, Cambridge, Carlisle, Chelmsford, Concord, Lexington, Lincoln, Littleton, Malden, Maynard, Medford, Melrose, North Reading, Reading, Somerville, Stoneham, Sudbury, Wakefield, Waltham, Watertown, Wayland, Westford, Weston, Wilmington, Winchester or Woburn.

In 2014, Northern Bank & Trust Charitable Foundation received approval from the IRS to provide scholarships to fund the education of certain qualifying students. Up to 10 scholarships of \$5,000 or less are awarded to candidates who are accepted as full-time students in a bachelor's degree program and who have a parent or legal guardian employed as an active firefighter or

Form 990-PF	Grant Application Submission Information	Statement	6
	Part XV, Lines 2a - 2d (Continuation)		

Name or Description of Grant Program

See Statement 7

Restrictions and Limitations on Awards

police officer in the geographic area served by the Foundation.

See Statement 7 for guidelines and applications.


[About](#) | [Rates & Calculators](#) | [Locations & Hours](#) | [Contact](#)

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About > Community Giving

Northern Bank & Trust Company is committed to supporting local charitable organizations within the following communities: Acton, Arlington, Bedford, Belmont, Billerica, Burlington, Cambridge, Carlisle, Chelmsford, Concord, Lexington, Lincoln, Littleton, Malden, Maynard, Medford, Melrose, North Reading, Reading, Somerville, Stoneham, Sudbury, Wakefield, Waltham, Watertown, Wayland, Westford, Weston, Wilmington, Winchester or Woburn, through sponsorships and the Northern Bank & Trust Charitable Foundation

Charitable Foundation

Through the Northern Bank & Trust Charitable Foundation we can support local non-profit 501



**Northern Bank & Trust
Charitable Foundation**

(c)(3) organizations with larger contributions, typically from \$1,000 to \$10,000

Organizations we support through the Foundation include, but are not limited to, those that support educational opportunities or community development within one of the towns listed above

Requests are reviewed on a quarterly basis [Click here to apply](#)

James E. McGarry, Jr. Scholarship for 2015

Established to honor the late James "Jim" McGarry, a former Woburn resident, for his 50 years of service to Northern Bank & Trust Company. It also pays tribute to his lifelong affinity for the fire and police departments in his city.

The \$5,000 scholarship will be awarded to a graduating high school senior with a parent or legal guardian who is an active firefighter or police officer employed in one of the following communities: Acton, Arlington, Bedford, Belmont, Billerica, Burlington, Cambridge, Carlisle, Chelmsford, Concord, Lexington, Lincoln, Littleton, Malden, Maynard, Medford, Melrose, North Reading, Reading, Somerville, Stoneham, Sudbury, Wakefield, Waltham, Watertown, Wayland, Westford, Weston, Wilmington, Winchester, and Woburn.

The James E. McGarry Jr. 2015 Scholarship Application is due by May 1, 2015. [Click here for the application and scholarship guidelines](#). Thank you for applying!

[Click here to learn more about our 2014 recipient](#)

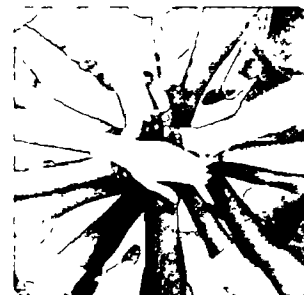
Sponsorships

Types of organizations and events we typically support through sponsorships include, but are not limited to, local celebrations & chamber events, youth sports, arts & education, and municipalities such as police & fire departments.

Typical sponsorship amounts range from \$50 to \$2,500.

Requests are reviewed on a regular basis, but we request at least 4 weeks notice. [Click here to apply](#)

Please note: Northern Bank & Trust Company does not make contributions of any funds to political, religious, individuals or discriminatory organizations.

[Back to top](#)


TAKE ACTION

Community Involvement
Bank News

CONTACT US

Call 800 273 6908
Visit one of our offices
Use our contact form


[Security & Privacy](#) | [Legal](#)



Northern Bank & Trust Charitable Foundation

GRANT APPLICATION

Legal Name of Organization

Address

Contact

Name of Executive Director

Title

Title

Phone

Organization Tax ID #

Fax

Total Number of Board Members

Volunteers

Email

Total Number of Board Staff Full Time

Part Time

Total Annual Organization Budget

Fiscal Year End

Is entity a national organization? YES ☐ NO ☐

IRS 501(c)(3) nonprofit?

YES ☐ NO ☐

If no, identify your fiscal agent and attach the written agreement from the fiscal agent

PROJECT PROPOSAL NARRATIVE – Complete the following fields, or attach a narrative of no longer than 2 pages

Brief Summary of the Proposal

Description of specific request, including goals and objectives

Brief Summary of organization's mission

Describe how your organization benefits low-to-moderate income individuals within any or all of the following communities — Acton, Arlington, Bedford, Belmont, Billerica, Burlington, Cambridge, Carlisle, Chelmsford, Concord, Lexington, Lincoln, Littleton, Malden, Maynard, Medford, Melrose, North Reading, Reading, Somerville, Stoneham, Sudbury, Wakefield, Waltham, Watertown, Wayland, Westford, Weston, Wilmington, Winchester or Woburn

Additional information about the organization's overall programs and project or capital support requested:

Specific activities and timetable for meeting your stated objectives

Identify those organizations, if any, with which you collaborate and other resources which address this issue(s) in the proposal

PROJECT BUDGET

Amount Requested \$

Type of Request (check applicable) ☐ Operating ☐ Project ☐ Capital ☐ Other _____

Use this field or attach a narrative of no longer than 1 page to describe the operating, project, capital, or other improvement for which you are requesting funding, including all associated costs and the period of time that the budget covers

Signature of Authorized Signer

Title

Date

Applicant's Name: _____

II. ACADEMIC INFORMATION

High School Attended: _____ Graduation Date: Mo. _____ Yr. _____

Cumulative Grade Point Average: _____ Class Rank: _____

Highest SAT Reasoning Test: Math _____ Critical Reading _____ Writing _____

ACT: Single highest composite score _____

- ☐ Attach a copy of your official high school transcript
AND
- ☐ Copies of your SAT and/or ACT printed score report(s).

College you will be enrolled in full time during the 2015-2016 academic year?

Major field of study you plan to pursue (if known): _____

III. PERSONAL EXPERIENCE

(Please submit each section on a separate sheet with your name on the top right corner of each sheet.)

Extracurricular Experience: List your primary extracurricular activities in the order of their interest to you. Include dates, an estimate of the time commitment, offices held or major accomplishments and a brief description.

Community Service: List your community service and volunteer activities in the order of their interest to you. Include dates, an estimate of the time commitment, offices held or major accomplishments and a brief description.

Work Experience: List paid employment since the beginning of high school, including the summer. Include the address of the employer, the name of a supervisor, the specific job or duties and the number of hours worked per week.

Honors and Scholarships: List any honors or awards, academic or non-academic, you have received during high school. Provide a brief description.

Applicant's Name: _____

IV. ADDITIONAL INFORMATION (OPTIONAL)

Do you have any family, financial or other responsibilities or experiences that the Selection Committee should consider when reviewing your application? If yes, attach explanation on a separate sheet (with your name on the top right corner).

V. ESSAY

Write an essay on "What it means to me to have my parent or guardian involved in serving our community" and "Discuss a situation when you assisted another person in that person's time of need". The essay should be approximately 250-500 words, type-written and double-spaced, with your name on the top right corner of the page(s).

NORTHERN BANK & TRUST
CHARITABLE FOUNDATION, INC.

Applicant's Name: _____

VI. DEPARTMENT CERTIFICATION (POLICE or FIRE Department Official)

I hereby attest that _____ (the parent or legal guardian)
named in this application is a member in good standing of our department.

Signature of Department Official _____ Date _____

Printed Name of Department Official _____

Department _____

The parent or legal guardian must be an active firefighter or police officer employed in one of the following communities: Acton, Arlington, Bedford, Belmont, Billerica, Burlington, Cambridge, Carlisle, Chelmsford, Concord, Lexington, Lincoln, Littleton, Malden, Maynard, Medford, Melrose, North Reading, Reading, Somerville, Stoneham, Sudbury, Wakefield, Waltham, Watertown, Wayland, Westford, Weston, Wilmington, Winchester, and Woburn.

Applicant's Name: _____

VII. **CERTIFICATIONS/AUTHORIZATIONS**
(Please initial in the appropriate space.)

I authorize my school officials to release additional information about my academic, discipline and attendance records to the Northern Bank & Trust Charitable Foundation, Inc., upon request (Please send current transcript and test scores as outlined on page 6).

Yes _____ No _____

I authorize the Northern Bank & Trust Charitable Foundation, Inc., to review any social networking websites or so-called "blogs" of which I am a member or to which I am a contributor, including my personal webpages or accounts.

Yes _____ No _____

I certify that the information provided on this application and on all attachments is complete and true and my original work. I hereby apply for consideration of the James E. McGarry, Jr. Scholarship. I agree to be bound by all rules and regulations governing the scholarship. I also hereby consent to and authorize the use, reproduction, distribution and publication of my name, photograph, and any part of my application, including written essays, for any purpose relating to this scholarship, without compensation to me. I understand and agree that my name, photograph and/or likeness may be copied and distributed, in the sole discretion of the scholarship, by means of various media, including video, websites and/or newspapers.

Applicant Signature

Date

Applicant's Name: _____

Application Package Summary

Your application package should contain the following:

1. *Signed application form. Be sure your name is on the top right corner of every page of the application and attachments.*
2. *School transcript(s).*
3. *SAT/ACT score reports.*
4. *Personal experience sheets. (Section III)*
5. *Additional Information. (Section IV - Optional)*
6. *Essay. (Section V)*
7. *Department Certification. (VI)*
8. *Certification/Authorization. (VII)*

The application deadline is May 1, 2015. To be considered by the Selection Committee, a completed application package must be postmarked or emailed on or before May 1, 2015. The Selection Committee will not consider late applications or late attachments.

All finalists must be interviewed by the Selection Committee.

Please mail the application package to:

Northern Bank & Trust Charitable Foundation, Inc.
c/o Mary Elizabeth Mawn
275 Mishawum Road
Woburn, MA 01801

Applications can also be scanned and emailed to mcgarryscholarship@nbtcf.com.