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Form **990-PF****Return of Private Foundation**

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

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OMB No 1545-0052

2014

Open to Public Inspection

Department of the Treasury
Internal Revenue ServiceInformation about Form 990-PF and its separate instructions is at www.irs.gov/form990pf.

For calendar year 2014 or tax year beginning

07/01, 2014, and ending

06/30, 2015

Name of foundation **INSTITUTION FOR SAVINGS IN NEWBURYPORT &
ITS VICINITY CHARITABLE FOUNDATION, INC.**

A Employer identification number

04-3353621

Number and street (or P.O. box number if mail is not delivered to street address)

Room/suite

B Telephone number (see instructions)

(978) 462-3106

93 STATE STREET

P.O. BOX 510

City or town, state or province, country, and ZIP or foreign postal code

NEWBURYPORT, MA 01950

G Check all that apply:

☐ Initial return☐ Initial return of a former public charity☐ Final return☐ Amended return☐ Address change☐ Name change

H Check type of organization:

☒ Section 501(c)(3) exempt private foundation☐ Section 4947(a)(1) nonexempt charitable trust☐ Other taxable private foundation

I Fair market value of all assets at

J Accounting method: ☒ Cash ☐ Accrual

end of year (from Part II, col. (c), line

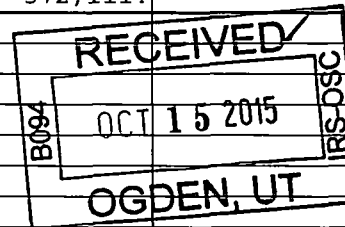
☐ Other (specify)

16) \$ 8,898,754.

(Part I, column (d) must be on cash basis)

C If exemption application is
pending, check here ☐D 1 Foreign organizations, check here ☐2 Foreign organizations meeting the
85% test, check here and attach
computation ☐E If private foundation status was terminated
under section 507(b)(1)(A), check here ☐F If the foundation is in a 60-month termination
under section 507(b)(1)(B), check here ☐**Part I Analysis of Revenue and Expenses** (The
total of amounts in columns (b), (c), and (d)
may not necessarily equal the amounts in
column (a) (see instructions))

	(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 (attach schedule)	765,750.			
2 Check <input type="checkbox"/> if the foundation is not required to attach Sch. B				
3 Interest on savings and temporary cash investments	1,839.	1,839.		ATCH 1
4 Dividends and interest from securities	247,651.	247,651.		ATCH 2
5a Gross rents				
b Net rental income or (loss)				
6a Net gain or (loss) from sale of assets not on line 10	107,602.			
b Gross sales price for all assets on line 6a	421,242.			
7 Capital gain net income (from Part IV, line 2)		122,621.		
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) (attach schedule)				
11 Other income (attach schedule)				
12 Total. Add lines 1 through 11	1,122,842.	372,111.	0	
13 Compensation of officers, directors, trustees, etc.	0			
14 Other employee salaries and wages				
15 Pension plans, employee benefits				
16a Legal fees (attach schedule)				
b Accounting fees (attach schedule) ATCH. 3	1,700.			1,700.
c Other professional fees (attach schedule)				
17 Interest				
18 Taxes (attach schedule) (see instructions) [4]	17,700.			
19 Depreciation (attach schedule) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses (attach schedule) ATCH. 5	70.			70.
24 Total operating and administrative expenses. Add lines 13 through 23.	19,470.			1,770.
25 Contributions, gifts, grants paid	1,254,072.			1,254,072.
26 Total expenses and disbursements. Add lines 24 and 25	1,273,542.	0	0	1,255,842.
27 Subtract line 26 from line 12				
a Excess of revenue over expenses and disbursements	-150,700.			
b Net investment income (if negative, enter -0-)		372,111.		
c Adjusted net income (if negative, enter -0-)			0	



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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		1,223,520.	619,841.	619,841.
	2	Savings and temporary cash investments		43,467.	44,336.	44,336.
	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				
	10 a	Investments - U S and state government obligations (attach schedule)				
	b	Investments - corporate stock (attach schedule) ATCH 6		7,577,907.	8,234,577.	8,234,577.
	c	Investments - corporate bonds (attach schedule)				
	Liabilities	11	Investments - land, buildings, and equipment basis Less accumulated depreciation (attach schedule) ▶			
12		Investments - mortgage loans				
13		Investments - other (attach schedule)				
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)		8,844,894.	8,898,754.	8,898,754.
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 (attach schedule)					
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, . . . ▶ <input checked="" type="checkbox"/> check here 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		8,844,894.	8,898,754.	
	30	Total net assets or fund balances (see instructions)		8,844,894.	8,898,754.	
	31	Total liabilities and net assets/fund balances (see instructions)		8,844,894.	8,898,754.	

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	8,844,894.
2	Enter amount from Part I, line 27a	2	-150,700.
3	Other increases not included in line 2 (itemize) ▶ ATCH 7	3	204,560.
4	Add lines 1, 2, and 3	4	8,898,754.
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	8,898,754.

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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 SEE PART IV SCHEDULE					
b					
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					
(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					
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	122,621.	
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	0	

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	1,026,569.	8,489,399.	0.120924
2012	889,183.	7,445,965.	0.119418
2011	866,954.	5,869,881.	0.147695
2010	863,819.	5,803,913.	0.148834
2009	242,394.	4,987,979.	0.048596
2 Total of line 1, column (d)			2 0.585467
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 0.117093
4 Enter the net value of noncharitable-use assets for 2014 from Part X, line 5			4 8,490,239.
5 Multiply line 4 by line 3			5 994,148.
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 3,721.
7 Add lines 5 and 6			7 997,869.
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 1,255,842.

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		1	3,721.
Date of ruling or determination letter _____ (attach copy of letter if necessary - see instructions)			
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b			
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)		2	
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)			
3 Add lines 1 and 2			
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		3	3,721.
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-		4	0
6 Credits/Payments		5	3,721.
a 2014 estimated tax payments and 2013 overpayment credited to 2014	6a 11,500.	7	11,500.
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		8	
8 Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached		9	
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed		10	7,779.
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid		11	7,779. Refunded
11 Enter the amount of line 10 to be Credited to 2015 estimated tax			

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 \$ _____ (2) On foundation managers \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers \$ _____		
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) ▶ MA, _____		
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?	13	X	
Website address N/A				
14	The books are in care of MICHAEL J JONES, PRESIDENT	Telephone no	978-462-3106	
Located at 2 DEPOT SQUARE IPSWICH, MA		ZIP+4	01938	
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here <input type="checkbox"/> 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 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				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)?	1b	
Organizations relying on a current notice regarding disaster assistance check here <input type="checkbox"/>		
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)	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)	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)? ☐ Yes ☒ NoOrganizations 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? ☐ Yes ☒ No

If "Yes," attach the statement required by Regulations section 53.4945-5(d)

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☒ No**b** Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? ☐ Yes ☒ 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? ☐ Yes ☒ No**b** If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? ☐ Yes ☒ No**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
ATCH 8		0	0	0

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. ☐

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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		0
Total number of others receiving over \$50,000 for professional services		

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.

Expenses

1 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2

Amount

1 NONE	
2	
All other program-related investments See instructions	
3 NONE	
Total. Add lines 1 through 3	

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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	7,938,163.
b	Average of monthly cash balances	1b	681,369.
c	Fair market value of all other assets (see instructions).	1c	
d	Total (add lines 1a, b, and c)	1d	8,619,532.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) 1e		
2	Acquisition indebtedness applicable to line 1 assets	2	
3	Subtract line 2 from line 1d	3	8,619,532.
4	Cash deemed held for charitable activities. Enter 1 1/2 % of line 3 (for greater amount, see instructions).	4	129,293.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	8,490,239.
6	Minimum investment return. Enter 5% of line 5	6	424,512.

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	424,512.
2a	Tax on investment income for 2014 from Part VI, line 5 2a		3,721.
b	Income tax for 2014. (This does not include the tax from Part VI.) 2b		
c	Add lines 2a and 2b	2c	3,721.
3	Distributable amount before adjustments Subtract line 2c from line 1	3	420,791.
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4.	5	420,791.
6	Deduction from distributable amount (see instructions).	6	
7	Distributable amount as adjusted Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	420,791.

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	1,255,842.
b	Program-related investments - total from Part IX-B	1b	
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	1,255,842.
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	3,721.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	1,252,121.

Note. The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.

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Page **9****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				420,791.
2 Undistributed income, if any, as of the end of 2014				
a Enter amount for 2013 only				
b Total for prior years 20 <u>12</u> , 20 <u>11</u> , 20 <u>10</u>				
3 Excess distributions carryover, if any, to 2014				
a From 2009 6,774.				
b From 2010 577,009.				
c From 2011 582,534.				
d From 2012 526,931.				
e From 2013 624,373.				
f Total of lines 3a through e	2,317,621.			
4 Qualifying distributions for 2014 from Part XII, line 4: ► \$ <u>1,255,842.</u>				
a Applied to 2013, but not more than line 2a				
b Applied to undistributed income of prior years (Election required - see instructions).				
c Treated as distributions out of corpus (Election required - see instructions)				
d Applied to 2014 distributable amount				420,791.
e Remaining amount distributed out of corpus	835,051.			
5 Excess distributions carryover applied to 2014 (If an amount appears in column (d), the same amount must be shown in column (a))				
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	3,152,672.			
b Prior years' undistributed income Subtract line 4b from line 2b				
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				
d Subtract line 6c from line 6b Taxable amount - see instructions				
e Undistributed income for 2013 Subtract line 4a from line 2a Taxable amount - see instructions				
f Undistributed income for 2014 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2015				
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)				
8 Excess distributions carryover from 2009 not applied on line 5 or line 7 (see instructions)	6,774.			
9 Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a	3,145,898.			
10 Analysis of line 9				
a Excess from 2010 577,009.				
b Excess from 2011 582,534.				
c Excess from 2012 526,931.				
d Excess from 2013 624,373.				
e Excess from 2014 835,051.				

Form **990-PF** (2014)

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

NOT APPLICABLE

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 foundation is a private operating foundation described in section		4942(j)(3) or	4942(j)(5)
---	--	---------------	------------

		Prior 3 years				(e) Total
		(a) 2014	(b) 2013	(c) 2012	(d) 2011	
2a	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).)

NOT APPLICABLE

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.

NOT APPLICABLE

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

ATCH 9

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

APPLICATIONS AVAILABLE AT ABOVE ADDRESS

c Any submission deadlines:

SEE APPLICATIONS FOR VARIOUS DEADLINES

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

ATCH 10

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

<div>Recipient</div> <div>Name and address (home or business)</div>	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 ATCH 11				
Total			▶ 3a	1,254,072.
b Approved for future payment ATCH 12				
Total			▶ 3b	1,630,666.

Enter gross amounts unless otherwise indicated

(See worksheet in line 13 instructions to verify calculations)

[illegible]

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

OMB No 1545-0047

2014▶ **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.**Name of the organization****Employer identification number**INSTITUTION FOR SAVINGS IN NEWBURYPORT &
ITS VICINITY CHARITABLE FOUNDATION, INC.

04-3353621

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

Form 990 or 990-EZ

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

Form 990-PF

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

- ☒
- For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, 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 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).

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 INSTITUTION FOR SAVINGS IN NEWBURYPORT & ITS VICINITY CHARITABLE FOUNDATION, INC.	Employer identification number 04-3353621
--	---

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	IFSN 1820 SECURITY CORPORATION 93 STATE STREET NEWBURYPORT, MA 01950	\$ 663,938.	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input checked="" type="checkbox"/> (Complete Part II for noncash contributions.)
2	IFSN 1820 SECURITY CORPORATION 93 STATE STREET NEWBURYPORT, MA 01950	\$ 101,812.	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input checked="" 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 INSTITUTION FOR SAVINGS IN NEWBURYPORT &
ITS VICINITY CHARITABLE FOUNDATION, INC.

Employer identification number
04-3353621

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
1	HONEYWELL STOCK	\$ 663,938.	05/20/2015
2	CAMBRIDGE BANCORP STOCK	\$ 101,812.	05/20/2015
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	

Name of organization INSTITUTION FOR SAVINGS IN NEWBURYPORT &
ITS VICINITY CHARITABLE FOUNDATION, INC.

Employer identification number
04-3353621

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 information once. See instructions.) ▶ \$ _____
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
	----- ----- -----	----- ----- -----	

FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
19,246.		CAMBRIDGE BANCORP PROPERTY TYPE: SECURITIES 353.				D	08/31/2012	09/09/2014
							18,893.	
168,087.		ALLSTATE CORP PROPERTY TYPE: SECURITIES 141,256.				P	06/21/2006	06/17/2015
							26,831.	
156,552.		APPLIED MATERIALS INC PROPERTY TYPE: SECURITIES 133,766.				P	03/06/2012	06/17/2015
							22,786.	
69,047.		COSTCO WHOLESALE CORP PROPERTY TYPE: SECURITIES 16,855.				P	11/04/2003	06/17/2015
							52,192.	
8,310.		TALEN ENERGY CORP PROPERTY TYPE: SECURITIES 6,391.				P	06/01/2015	06/17/2015
							1,919.	
TOTAL GAIN(LOSS)							<u>122,621.</u>	

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

ATTACHMENT 1

FORM 990PF, PART I - INTEREST ON TEMPORARY CASH INVESTMENTS

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>	<u>ADJUSTED NET INCOME</u>
INTEREST ON SAVINGS & CDS	1,839.	1,839.	
TOTAL	<u>1,839.</u>	<u>1,839.</u>	

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

ATTACHMENT 2

FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>	<u>ADJUSTED NET INCOME</u>
DIVIDENDS ON STOCKS	247,651.	247,651.	
TOTAL	<u>247,651.</u>	<u>247,651.</u>	

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

ATTACHMENT 3

FORM 990PF, PART I - ACCOUNTING FEES

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>	<u>ADJUSTED NET INCOME</u>	<u>CHARITABLE PURPOSES</u>
WOLF & COMPANY, PC.	1,700.			1,700.
TOTALS	<u>1,700.</u>			<u>1,700.</u>

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

ATTACHMENT 4

FORM 990PF, PART I - TAXES

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>	<u>ADJUSTED NET INCOME</u>	<u>CHARITABLE PURPOSES</u>
FEDERAL TAXES	17,700.			
TOTALS	<u>17,700.</u>			

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

ATTACHMENT 5

FORM 990PF, PART I - OTHER EXPENSES

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>	<u>ADJUSTED NET INCOME</u>	<u>CHARITABLE PURPOSES</u>
BANK SERVICE CHARGES	70.			70.
MASS FILING FEE				
TOTALS	<u>70.</u>			<u>70.</u>

ATTACHMENT 6

FORM 990PF, PART II - CORPORATE STOCK

<u>DESCRIPTION</u>	<u>BEGINNING BOOK VALUE</u>	<u>ENDING BOOK VALUE</u>	<u>ENDING FMV</u>
STOCKS & BONDS	7,577,907.	8,234,577.	8,234,577.
TOTALS	<u>7,577,907.</u>	<u>8,234,577.</u>	<u>8,234,577.</u>

ATTACHMENT 7FORM 990PF, PART III - OTHER INCREASES IN NET WORTH OR FUND BALANCESDESCRIPTIONAMOUNT

UNREALIZED GAINS

204,560.

TOTAL

204,560.

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES

ATTACHMENT 8

<u>NAME AND ADDRESS</u>	<u>TITLE AND AVERAGE HOURS PER WEEK DEVOTED TO POSITION</u>	<u>COMPENSATION</u>	<u>CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS</u>	<u>EXPENSE ACCT AND OTHER ALLOWANCES</u>
PATRICIA D CONNELLY 93 STATE STREET P.O BOX 510 NEWBURYPORT, MA 01950	CLERK 1.00	0	0	0
DAVID A TIBBETTS 93 STATE STREET P O BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1 00	0	0	0
PETER G KELLY 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0
MARY E LARNARD 93 STATE STREET P O BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0
FREEMAN J CONDON 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1 00	0	0	0

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES

ATTACHMENT 8 (CONT'D)

<u>NAME AND ADDRESS</u>	<u>TITLE AND AVERAGE HOURS PER WEEK DEVOTED TO POSITION</u>	<u>COMPENSATION</u>	<u>CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS</u>	<u>EXPENSE ACCT AND OTHER ALLOWANCES</u>
CINDY M JOHNSON 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0
JOHN F LEARY III 93 STATE STREET P O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0
DONALD M GREENOUGH 93 STATE STREET P O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0
MICHAEL J JONES 93 STATE STREET P O BOX 510 NEWBURYPORT, MA 01950	PRESIDENT/TRUSTEE 1.00	0	0	0
JEREMIAH T LEWIS 93 STATE STREET P O BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1 00	0	0	0

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES

ATTACHMENT 8 (CONT'D)

<u>NAME AND ADDRESS</u>	<u>TITLE AND AVERAGE HOURS PER WEEK DEVOTED TO POSITION</u>	<u>COMPENSATION</u>	<u>CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS</u>	<u>EXPENSE ACCT AND OTHER ALLOWANCES</u>
R. DREW MARC-AURELE 93 STATE STREET P O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0
ELLEN G NICH 93 STATE STREET P O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0
ELLEN MACKEY ROSE 93 STATE STREET P O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0
RICHARD J SILVERMAN 93 STATE STREET P O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1 00	0	0	0
KIMBERLY A ROCK 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1 00	0	0	0

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES

ATTACHMENT 8 (CONT'D)

<u>NAME AND ADDRESS</u>	<u>TITLE AND AVERAGE HOURS PER WEEK DEVOTED TO POSITION</u>	<u>COMPENSATION</u>	<u>CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS</u>	<u>EXPENSE ACCT AND OTHER ALLOWANCES</u>
STEPHEN P COTE 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TREASURER 1.00	0	0	0
JAMES V ELLARD 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0
KEVIN M GASIOROWSKI 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0
SAIRA NASEER-GHIASUDDIN 93 STATE STREET P O BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1 00	0	0	0
JOHN J MEANY 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES

ATTACHMENT 8 (CONT'D)

<u>NAME AND ADDRESS</u>	<u>TITLE AND AVERAGE HOURS PER WEEK DEVOTED TO POSITION</u>	<u>COMPENSATION</u>	<u>CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS</u>	<u>EXPENSE ACCT AND OTHER ALLOWANCES</u>
STUART E WINFREY 93 STATE STREET P.O BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0
	GRAND TOTALS	<u>0</u>	<u>0</u>	<u>0</u>

ATTACHMENT 9

FORM 990PF, PART XV - NAME, ADDRESS AND PHONE FOR APPLICATIONS

MICHAEL J JONES
2 DEPOT SQUARE
IPSWICH, MA 01938
978-462-3106

ATTACHMENT 10990PF, PART XV - RESTRICTIONS OR LIMITATIONS ON AWARDS

AWARDS ARE TO BE GRANTED WITHIN NEWBURYPORT, MASSACHUSETTS,
AND ITS VICINITY UNLESS AN EXCEPTION IS MADE BY THE BOARD
OF TRUSTEES TO BENEFIT COMMUNITY, CHARITABLE, EDUCATIONAL,
AND OTHER BENEVOLENT PURPOSES.

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

FORM 990PP, PART XV - GRANTS AND CONTRIBUTIONS PAID DURING THE YEAR

ATTACHMENT 11

RECIPIENT NAME AND ADDRESS		RELATIONSHIP TO SUBSTANTIAL CONTRIBUTOR AND FOUNDATION STATUS OF RECIPIENT	PURPOSE OF GRANT OR CONTRIBUTION	AMOUNT
PLEASE SEE ATTACHED SCHEDULE ON FILE - AVAILABLE UPON REQUEST		NOT RELATED PC	EXEMPT PURPOSE	1 254,072

TOTAL CONTRIBUTIONS PAID 1,254,072



**INSTITUTION
FOR SAVINGS**

BEVERLY BRIDGEMAN COMMITTEE TOGETHER SINCE 1829

INSTITUTION FOR SAVINGS CHARITABLE FOUNDATION

Summary of Grants Awarded

Fiscal YTD June 30, 2015

<u>Organization</u>	<u>Amount</u>
1st Lt. Derek Hines Soldiers Assistance Foundation	5,000
American Univ f/b/o Christian P. Cyr	7,500
American University - f/b/o Christian Cyr	7,500
Amesbury High School	500
Amesbury Public Schools f/b/o Windrush Farm	2,000
Among Friends/St. Paul's Church, Newburyport	5,000
Anna Jacques Hospital Community Health Foundation	50,000
Anna Jacques Hospital Community Health Foundation	250,000
Anna Jaques Hospital Aid Association	5,000
Assisted Living Center	7,500
Bagnall Education Foundation	1,000
Belleville Improvement Society	5,000
Belleville Roots Music Concert Series	3,000
Boston Children's Hospital	250
Boxford Elementary Schools Trust	8,300
Boys & Girls Club of Lower Merrimack Valley	1,500
Boys & Girls Club of Lower Merrimack Valley	1,000
Bridgewell Inc.	2,800
Byfield Community Arts Center	2,500
Central Congregational Church	2,500
Christmas Tree Santas	1,000
City of Newburyport	2,500
City of Newburyport	3,500
City of Newburyport	100,000
Coastal Homebuyers Education	3,000
Community Action Inc.	7,500
Community Service of Newburyport	2,500
Destination Imagination Compassionate Connections	500
Downtown Newburyport Enhancement Team	1,000
Endicott College f/b/o Courtney Brown	5,000
Family Services of Merrimack Valley Playhouse Event	2,500
Firehouse Center for the Arts	15,000
First Parish Church of Newbury	5,000
Fraxa Reseach Foundation	3,500
Friends of the Newburport Public Library	1,000
Friends of the Newburyport Council on Aging	10,000
Friends of the Salisbury Council on Aging	1,500
Girl Scouts of Eastern Ma	1,000
Greater Newburyport Chamber of Commerce	2,000
Greater Newburyport Ovarian Cancer Awareness	1,000
Groveland Youth Soccer	2,500
Half Dozen Di-Destination Imagination Team	1,000
Haverhill YMCA	5,000
His Provision Too-St. Anglican Church	10,000
Horizon Club	2,000
Imagine Studios	2,000
Immaculate Conception School	6,550
Immaculate Conception School	5,000
Jeanne Geiger Crisis Center	20,000
Joppa Flats Running Club	2,500
Larry Fournier Memorial Hockey Tournament	2,500
Link House Inc.	1,000
Lowell's Boat Shop	10,000
Merrimac PTO	3,000



INSTITUTION FOR SAVINGS CHARITABLE FOUNDATION

Summary of Grants Awarded

Fiscal YTD June 30, 2015

<u>Organization</u>	<u>Amount</u>
Merrimack College f/b/o Stephen Levesque	3,660
Merrimack River Feline Rescue Society	7,500
Merrimack Valley Economic Development Council	5,000
Music-for-Music	2,500
New England Exchange Clubs Foundation, Inc.	1,000
Newburyport Adult & Community Education	5,000
Newburyport Art Association	17,500
Newburyport Choral Society	1,000
Newburyport Education Foundation	33,333
Newburyport Education Foundation	100,000
Newburyport Education Foundation	10,000
Newburyport Education Foundation	50,000
Newburyport Elementary PTO	1,200
Newburyport Girls Basketball Assoc.	1,500
Newburyport Lions Club	500
Newburyport Literary Association	5,000
Newburyport Lodge 909 Elks Club	500
Newburyport PTO	2,500
Newburyport Rotary Club	1,000
Newburyport Waterfront Trust	750
Newburyport Youth Services Inc	3,000
NHS Environmental Club	4,000
North Shore YMCA	10,000
Northern Essex Community College	5,000
Opportunity Works	42,333
Opportunity Workshop	1,000
Our Neighbor's Table	10,000
Pan Mass Challenge	2,500
Pennies for Poverty	5,000
Pentucket Athletic Association	1,000
Pentucket Education Foundation	500
Pentucket Education Foundation	5,000
Pentucket Fine & Performing Arts Foundation	5,000
Pentucket Regional High School Senior Celebration	500
Pentucket Youth Lacrosse	5,000
PMC Greater Newburyport Kids Ride	2,500
Princeton University f/b/o Erin Curley	595
Rupert A. Nock Middle School	2,500
Salisbury Beach Partnership	5,000
Salisbury Chamber of Commerce	500
Senior Celebration 2015	500
Society for the Preservation of New England Antiquities	10,000
St. Basil's Kitchen - Greek Church	2,500
St. Vincent de Paul	2,500
The Actors Studio of Newburyport	5,000
The ALS Association MA Chapter	1,000
The Firehouse Center for the Arts	50,000
The Pettengill House	20,000
The Pettengill House	5,000
The Pettengill House	5,000
The Pettingill House	3,000
The Salvation Army	5,000
Timmy Trot 5K	300
Town of Salisbury	100,000

INSTITUTION FOR SAVINGS CHARITABLE FOUNDATION

**Summary of Grants Awarded****Fiscal YTD June 30, 2015**

<u>Organization</u>	<u>Amount</u>
Travis Elliot Landreth Foundation	3,000
Triton Babe Ruth League	2,500
Triton Regional High School Robotics Team	1,500
Triton Regional School District	20,000
Triton Viking Gradventure	500
Tri-Town Council	500
Turning Point	1,000
Umass Lowell f/b/o Ryan Dymek	12,000
Veterans Legacy Initiative	1,000
Winners Circle Running Club	5,000
Turning Point	2,000
Winner's Circle Running Club	4,000
Yankee Clipper Council BSA (Boy Scouts of America)	1,000
YWCA Greater Newburyport	5,000
YWCA Greater Newburyport	15,000
Total Grants Awarded 2015	<u>1,254,072</u>

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

FORM 9900PE, PART XV - CONTRIBUTIONS APPROVED FOR FUTURE PAYMENT

ATTACHMENT 12

<u>RECIPIENT NAME AND ADDRESS</u>	<u>RELATIONSHIP TO SUBSTANTIAL CONTRIBUTOR AND FOUNDATION STATUS OF RECIPIENT</u>	<u>PURPOSE OF GRANT OR CONTRIBUTION</u>	<u>AMOUNT</u>
TRITON REGIONAL HIGH SCHOOL 112 ELM STREET BYFIELD, MA 01922	NOT RELATED PC	STADIUM PROJECT/AUDIO VISUAL/PERFORMING ARTS	225,000
NEWBURYPORT EDUCATIONAL FOUNDATION PO BOX 1002 NEWBURYPORT, MA 01950	NOT RELATED PC	UPGRADE NHS LIBRARY	33,333
RESTORE OUR STADIUM 26 SUMMIT PLACE NEWBURYPORT, MA 01950	NOT RELATED PC	RENOVATIONS TO WORLD WAR MEMORIAL STADIUM FIELD	400,000
NEWBURYPORT EDUCATIONAL FOUNDATION PO BOX 1002 NEWBURYPORT, MA 01950	NOT RELATED PC	SCIENCE LAB MAINTENANCE	10,000
OPPORTUNITY WORKS TEN OPPORTUNITY WAY NEWBURYPORT, MA 01950	NOT RELATED PC	CAPITAL CAMPAIGN-EXECUTIVE CONFERENCE ROOM	33,333
OPPORTUNITY WORKS TEN OPPORTUNITY WAY NEWBURYPORT, MA 01950	NOT RELATED PC	LEND-A-HAND AUCTION & GOLF TOURNAMENT	9,000

8/20/2015

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ATTACHMENT 12

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

FORM 990PP, PART XV - CONTRIBUTIONS APPROVED FOR FUTURE PAYMENT

ATTACHMENT 12 (CONT'D)

<u>RECIPIENT NAME AND ADDRESS</u>	<u>RELATIONSHIP TO SUBSTANTIAL CONTRIBUTOR AND FOUNDATION STATUS OF RECIPIENT</u>	<u>PURPOSE OF GRANT OR CONTRIBUTION</u>	<u>AMOUNT</u>
TOWN OF SALISBURY 17 ELM ST SALISBURY, MA 01952	NOT RELATED PC	CONSTRUCTION OF NEW PUBLIC LIBRARY	400,000
ESSEX COUNTY GREENBELT 82 EASTERN AVENUE ESSEX, MA 01929	NOT RELATED PC	SUPPORT FOR LAND CONSERVATION	500,000
NEWBURYPORT EDUCATIONAL FOUNDATION PO BOX 1002 NEWBURYPORT, 01950	NOT RELATED PC	AMERICAN MUSIC AND HARVEST FESTIVAL	20,000
TOTAL CONTRIBUTIONS APPROVED			<u>1,630,666</u>

8/20/2015

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ATTACHMENT 12