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Return of Private Foundation

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

OMB No 1545-0052

2015

Department of the Treasury
Internal Revenue ServiceDo 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.

Open to Public Inspection

For calendar year 2015 or tax year beginning

, and ending

Name of foundation
SNYDER CHARITABLE FOUNDATION
CHARLES H. SNYDER, JR.; CO-TRUSTEE

Number and street (or P.O. box number if mail is not delivered to street address) Room/suite
PO BOX 1022

City or town, state or province, country, and ZIP or foreign postal code
KITTANNING, PA 16201-5022

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 end of year (from Part II, col. (c), line 16)
\$ 970,918. (Part I, column (d) must be on cash basis)

J Accounting method: ☒ Cash ☐ Accrual
☐ Other (specify)

A Employer identification number
25-1551808

B Telephone number
724-548-8101

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))		(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	246,000.		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	863.	863.		STATEMENT 1
4	Dividends and interest from securities	16,499.	16,499.		STATEMENT 2
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	263,362.	17,362.		
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				
c	Other professional fees				
17	Interest				
18	Taxes STMT 3	157.	0.		0.
19	Depreciation and depletion				
20	Occupancy				
21	Travel, conferences, and meetings				
22	Printing and publications				
23	Other expenses STMT 4	80.	65.		0.
24	Total operating and administrative expenses. Add lines 13 through 23	237.	65.		0.
25	Contributions, gifts, grants paid	101,575.			101,575.
26	Total expenses and disbursements. Add lines 24 and 25	101,812.	65.		101,575.
27	Subtract line 26 from line 12:				
a	Excess of revenue over expenses and disbursements	161,550.			
b	Net investment income (if negative, enter -0-)		17,297.		
c	Adjusted net income (if negative, enter -0-)			N/A	

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only		
		Beginning of year (a) Book Value	End of year (b) Book Value (c) Fair Market Value	
Assets	1 Cash - non-interest-bearing			
	2 Savings and temporary cash investments	112,836.	274,386.	274,386.
	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 STMT 5	573,484.	573,484.	696,532.
	c Investments - corporate bonds			
	Liabilities	11 Investments - land, buildings, and equipment basis ▶		
Less accumulated depreciation ▶				
12 Investments - mortgage loans				
13 Investments - other				
14 Land, buildings, and equipment basis ▶				
Less accumulated depreciation ▶				
15 Other assets (describe ▶)				
16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)		686,320.	847,870.	970,918.
17 Accounts payable and accrued expenses				
18 Grants payable				
Net Assets or Fund Balances	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable			
	22 Other liabilities (describe ▶)			
23 Total liabilities (add lines 17 through 22)	0.	0.		
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here and complete lines 24 through 26 and lines 30 and 31. ▶ <input type="checkbox"/>			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. ▶ <input checked="" type="checkbox"/>			
	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	686,320.	847,870.	
30 Total net assets or fund balances	686,320.	847,870.		
31 Total liabilities and net assets/fund balances	686,320.	847,870.		

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	686,320.
2 Enter amount from Part I, line 27a	2	161,550.
3 Other increases not included in line 2 (itemize) ▶	3	0.
4 Add lines 1, 2, and 3	4	847,870.
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	847,870.

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))
2014	162,825.	681,511.	.238918
2013	156,919.	732,625.	.214187
2012	208,337.	686,388.	.303527
2011	222,093.	903,207.	.245894
2010	197,314.	1,073,306.	.183838

2 Total of line 1, column (d)	2	1.186364
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	.237273
4 Enter the net value of noncharitable-use assets for 2015 from Part X, line 5	4	921,021.
5 Multiply line 4 by line 3	5	218,533.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	173.
7 Add lines 5 and 6	7	218,706.
8 Enter qualifying distributions from Part XII, line 4	8	101,575.

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

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see 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	346.
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input type="checkbox"/> and enter 1% of Part I, line 27b			
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).			
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		2	0.
3 Add lines 1 and 2		3	346.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	0.
5 Tax based on investment income Subtract line 4 from line 3. If zero or less, enter -0-		5	346.
6 Credits/Payments:			
a 2015 estimated tax payments and 2014 overpayment credited to 2015	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		346.
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 2016 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. <input type="checkbox"/> \$ 0. (2) On foundation managers. <input type="checkbox"/> \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. <input type="checkbox"/> \$ 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) <input type="checkbox"/> PA		
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 2015 or the taxable year beginning in 2015 (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

N/A

Part VII-A Statements Regarding Activities (continued)

	Yes	No
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>DAN BOYLSTEIN</u> Telephone no. ► <u>724-548-8101</u> Located at ► <u>ONE GLADE PARK EAST, KITTANNING, PA</u> ZIP+4 ► <u>16201-5022</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 2015, 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. If "Yes," enter the name of the foreign country ►	16	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 ► <u>N/A</u>	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 2015?	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 2015, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2015? <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.) <u>N/A</u>	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 2015 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 2015.) <u>N/A</u>	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 2015?	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))? | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| (2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| (3) Provide a grant to an individual for travel, study, or other similar purposes? | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| (4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions) | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| (5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |

b If any answer is "Yes" to 5a(1)-(5), did **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

N/A
▶ ☐

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

N/A ☐ Yes ☐ No

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

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?

☐ Yes ☒ No

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

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

☐ Yes ☒ No

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

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

N/A

5b

6b

7b

X

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
DAVID E SNYDER	TRUSTEE			
PO BOX 1022				
KITTANNING, PA 16201	0.25	0.	0.	0.
CHARLES H SNYDER JR	TRUSTEE			
PO BOX 1022				
KITTANNING, PA 16201	0.25	0.	0.	0.

2 Compensation of five highest-paid employees (other than those included on line 1). If none, enter "NONE."

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				

Total number of other employees paid over \$50,000

0

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

3 Five highest-paid independent contractors for professional services. If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		

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

Part IX-A Summary of Direct Charitable Activities

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

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	
All other program-related investments. See instructions.	
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	673,019.
b Average of monthly cash balances	1b	262,028.
c Fair market value of all other assets	1c	
d Total (add lines 1a, b, and c)	1d	935,047.
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	935,047.
4 Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	14,026.
5 Net value of noncharitable-use assets Subtract line 4 from line 3. Enter here and on Part V, line 4	5	921,021.
6 Minimum investment return. Enter 5% of line 5	6	46,051.

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	46,051.
2a Tax on investment income for 2015 from Part VI, line 5	2a	346.
b Income tax for 2015. (This does not include the tax from Part VI.)	2b	
c Add lines 2a and 2b	2c	346.
3 Distributable amount before adjustments. Subtract line 2c from line 1	3	45,705.
4 Recoveries of amounts treated as qualifying distributions	4	0.
5 Add lines 3 and 4	5	45,705.
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	45,705.

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	101,575.
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	101,575.
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	101,575.

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

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Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2014	(c) 2014	(d) 2015
1 Distributable amount for 2015 from Part XI, line 7				45,705.
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only			0.	
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2015:				
a From 2010	143,851.			
b From 2011	177,111.			
c From 2012	174,178.			
d From 2013	120,584.			
e From 2014	129,063.			
f Total of lines 3a through e	744,787.			
4 Qualifying distributions for 2015 from Part XII, line 4: ▶ \$	101,575.			
a Applied to 2014, 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 2015 distributable amount				45,705.
e Remaining amount distributed out of corpus	55,870.			
5 Excess distributions carryover applied to 2015 (If an amount appears in column (d), the same amount must be shown in column (a))	0.			0.
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	800,657.			
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 2014. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2015. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2016				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 2010 not applied on line 5 or line 7	143,851.			
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a	656,806.			
10 Analysis of line 9:				
a Excess from 2011	177,111.			
b Excess from 2012	174,178.			
c Excess from 2013	120,584.			
d Excess from 2014	129,063.			
e Excess from 2015	55,870.			

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 2015, 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) 2015	(b) 2014	(c) 2013	(d) 2012	
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:

N/A

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

N/A

c Any submission deadlines:

N/A

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

N/A

Part XV **Supplementary Information** (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year				
SEE SCHEDULE ATTACHED	N/A	PUBLIC	GENERAL FUND	101,575.
Total			3a	101,575.
b Approved for future payment				
NONE				
Total			3b	0.

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.

Enter gross amounts unless otherwise indicated.		Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income
		(a) Business code	(b) Amount	(c) Exclu- sion code	(d) Amount	
1 Program service revenue:						
a N/A						
b						
c						
d						
e						
f						
g Fees and contracts from government agencies						
2 Membership dues and assessments						
3 Interest on savings and temporary cash investments				14	863.	
4 Dividends and interest from securities				14	16,499.	
5 Net rental income or (loss) from real estate:						
a Debt-financed property						
b Not debt-financed property						
6 Net rental income or (loss) from personal property						
7 Other investment income						
8 Gain or (loss) from sales of assets other than inventory						
9 Net income or (loss) from special events						
10 Gross profit or (loss) from sales of inventory						
11 Other revenue:						
a						
b						
c						
d						
e						
12 Subtotal. Add columns (b), (d), and (e)			0.		17,362.	0.
13 Total. Add line 12, columns (b), (d), and (e)					17,362.	17,362.

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

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

[illegible]

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

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

OMB No 1545-0047

2015

Name of the organization

SNYDER CHARITABLE FOUNDATION
CHARLES H. SNYDER, JR.; CO-TRUSTEE

Employer identification number

25-1551808

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) (2015)

Name of organization SNYDER CHARITABLE FOUNDATION CHARLES H. SNYDER, JR.; CO-TRUSTEE	Employer identification number 25-1551808
--	---

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	SNYDER INDUSTRIES, INC 1013 CENTRE ROAD, STE 403S WILMINGTON, DE 19805	\$ 245,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

Name of organization SNYDER CHARITABLE FOUNDATION CHARLES H. SNYDER, JR.; CO-TRUSTEE	Employer identification number 25-1551808
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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

	SNYDER CHARITABLE FOUNDATION FOR YEAR 2015	
	SUPPORT DETAIL	
DATE	ORGANIZATION	AMOUNT
01/27/15	SR. EILEEN CARING FUND	250.00
	c/o Vincentian Charitable Foundation	
	2695 Winchester Drive	
	Pittsburgh, PA 15220	
01/28/15	PENN BRAD OIL MUSEUM	250.00
	901 South Avenue	
	Bradford, PA 16701	
01/30/15	MECHLING-SHAKLEY VETERANS CENTER	5,000.00
	1413 State Route 268	
	Cowansville, PA 16218	
02/04/15	WORTHINGTON WEST FRANKLIN VOLUNTEER FIRE DEPARTMENT	500.00
	171 Linton Street, PO Box P	
	Worthington, PA 16262	
02/11/15	ARMSTRONG RAILS TO TRAILS ASSOCIATION	500.00
	P. O. Box 777	
	Kittanning, PA 16201	
02/11/15	ARTS ON THE ALLEGHENY	5,000.00
	P. O. Box 1015	
	Kittanning, PA 16201	
02/11/15	KITTANNING LITTLE LEAGUE	325.00
	PO Box 1	
	Kittanning, PA 16201	
02/13/15	THE LEUKEMIA & LYMPHOMA SOCIETY	100.00
	333 East Carson Street, Suite 441	
	Pittsburgh, PA 15219	
02/27/15	BOY SCOUTS OF AMERICA	5,000.00
	830 Morton Avenue Ext.	
	Butler, PA 16002	
02/27/15	IUP RESEARCH INSTITUTE	250.00
	1179 Grant Street, Suite 1	
	Indiana, PA 15701	

	SNYDER CHARITABLE FOUNDATION FOR YEAR 2015	
	SUPPORT DETAIL	
<u>DATE</u>	<u>ORGANIZATION</u>	<u>AMOUNT</u>
03/06/15	BRADFORD HOSPITAL FOUNDATION	2,500.00
	116 Interstate Parkway	
	Bradford, PA 16701	
03/18/15	UNIVERSITY OF MARYLAND TERRAPIN CLUB SCHOLARSHIP FUND	1,000.00
	2707 Terrapin Trail	
	College Park, MD 20742	
03/19/15	LIFESTEPS FAMILY CARING FUND	2,500.00
	383 New Castle Road	
	Butler, PA 16001	
04/08/15	CARE FOR CHILDREN	200.00
	723 E. Main Street	
	Bradford, PA 16701	
04/14/15	PULMONARY FIBROSIS FOUNDATION	150.00
	230 East Ohio Street, Suite 304	
	Chicago, IL 60611-3201	
04/14/15	THE ENDOWMENT FOR BUTLER COUNTY	2,500.00
	220 S Main Street	
	Butler, PA 16001	
04/24/15	FOUNDATION FOR IUP	2,500.00
	1011 South Drive	
	Indiana, PA 15705	
04/24/15	SUGARCREEK TOWNSHIP VOLUNTEER FIRE DEPARTMENT	2,500.00
	110 Rodgers Road	
	East Brady, PA 16028	
04/27/15	WORTHINGTON WEST FRANKLIN VOLUNTEER FIRE DEPARTMENT	2,000.00
	171 Linton Street, PO Box P	
	Worthington, PA 16262	
05/20/15	HAVIN	400.00
	PO Box 983	
	Kittanning, PA 16201	

	SNYDER CHARITABLE FOUNDATION FOR YEAR 2015	
	SUPPORT DETAIL	
<u>DATE</u>	<u>ORGANIZATION</u>	<u>AMOUNT</u>
05/29/15	FRATERNAL ORDER OF EAGLES	200.00
	49 E Main Street	
	Bradford, PA 16701	
06/12/15	AMERICAN DIABETES ASSOCIATION	500.00
	100 W. Station Square Drive	
	Pittsburgh, PA- 15219	
07/15/15	ORPHANS OF THE STORM INC.	1,000.00
	11878 State Route 85 East	
	P. O. Box 838	
	Kittanning, PA 16201	
07/23/15	BRADFORD HOSPITAL FOUNDATION	500.00
	116 Interstate Parkway	
	Bradford, PA 16701	
07/24/15	SKATE FOR HOPE	350.00
	7759 Martino Circle	
	Naples, FL 34112-2872	
08/10/15	EAST FRANKLIN TOWNSHIP POLICE DEPARTMENT	2,500.00
	106 Cherry Orchard Avenue	
	Kittanning, PA 16201	
08/10/15	HILLMAN CANCER CENTER	2,500.00
	5115 Centre Avenue	
	Pittsburgh, PA 15232	
08/20/15	FENELTON UNITED METHODIST CHURCH	500.00
	810 Clearfield Road	
	Fenelton, PA 16034	
11/19/15	CENTER UNITED METHODIST CHURCH	500.00
	P.O. Box 121	
	Polk, PA 16342	
11/24/15	BOY SCOUT TROUP 554, MORaine TRAILS COUNCIL	1,000.00
	830 Morton Ave Ext	
	Butler, PA 16002	

	SNYDER CHARITABLE FOUNDATION FOR YEAR 2015	
	SUPPORT DETAIL	
<u>DATE</u>	<u>ORGANIZATION</u>	<u>AMOUNT</u>
11/26/15	ARC MANOR FOUNDATION	500.00
	200 Oak Avenue	
	Kittanning, PA 16201	
12/09/15	ACMH HEALTH & EDUCATION FOUNDATION	2,500.00
	One Nolte Drive	
	Kittanning, PA 16201	
12/09/15	PROGRESSIVE WORKSHOP	2,000.00
	301 Oak Avenue	
	Kittanning, PA 16201	
12/09/15	UNITED WAY OF ARMSTRONG COUNTY	10,000.00
	705 Butler Road	
	Kittanning, PA 16201	
12/09/15	UNITED WAY OF BUTLER COUNTY	5,000.00
	184 Pittsburgh Road	
	Butler, PA 16001	
12/09/15	ALL SAINTS LUTHERAN CHURCH	1,000.00
	351 South Main Street	
	Slippery Rock, PA 16057	
12/09/15	BRUSH VALLEY BRETHREN CHURCH	1,000.00
	112 Church Drive	
	Adrian, PA 16210	
12/09/15	CALVARY ORTHODOX PRESBYTERIAN CHURCH	1,000.00
	443 North Main Street	
	P. O. Box 59	
	Harrisville, PA 16038	
12/09/15	CENTER UNITED PRESBYTERIAN CHURCH	1,000.00
	211 Center Street	
	Slippery Rock, PA 16057	
12/09/15	HARMONY UNITED PRESBYTERIAN CHURCH	1,000.00
	234 North Main Street	
	Harrisville, PA 16038	

	SNYDER CHARITABLE FOUNDATION FOR YEAR 2015	
	SUPPORT DETAIL	
<u>DATE</u>	<u>ORGANIZATION</u>	<u>AMOUNT</u>
12/09/15	HIGHLAND PRESBYTERIAN CHURCH	1,000.00
	310 Franklin Street	
	Slippery Rock, PA 16057	
12/09/15	KEYSTONE TALL TREE GIRL SCOUT COUNCIL	2,000.00
	2359 Freeport Road	
	Kittanning, PA 16201	
12/09/15	ORPHANS OF THE STORM INC.	5,000.00
	11878 State Route 85 East	
	P. O. Box 838	
	Kittanning, PA 16201	
12/09/15	THE SALVATION ARMY	5,000.00
	205 South Jefferson Street	
	Kittanning, PA 16201	
12/09/15	SHERRETT METHODIST CHURCH	1,000.00
	634 Sherrett Road	
	Cowansville, PA 16218	
12/09/15	SLIPPERY ROCK VOLUNTEER FIRE CO. & RESCUE TEAM	1,000.00
	162 Elm Street	
	Slippery Rock, PA 16057	
12/09/15	ST. MARK'S LUTHERAN CHURCH	1,000.00
	280 Saint Marks Road	
	Adrian, PA 16210	
12/09/15	ST. PETER'S CATHOLIC CHURCH	1,000.00
	342 Normal Avenue	
	Slippery Rock, PA 16057	
12/09/15	UNITED METHODIST CHURCH OF HARRISVILLE	1,000.00
	301 S. Main Street	
	Box 215	
	Harrisville, PA 16038	
12/09/15	UNITED METHODIST CHURCH OF SLIPPERY ROCK	1,000.00
	130 Franklin Street	
	Slippery Rock, PA 16057	

	SNYDER CHARITABLE FOUNDATION FOR YEAR 2015	
	SUPPORT DETAIL	
<u>DATE</u>	<u>ORGANIZATION</u>	<u>AMOUNT</u>
12/09/15	LIMESTONE/REESEDALE CHURCH OF GOD	1,000.00
	115 Brown Road	
	Adrian, PA 16210	
12/09/15	HARRISVILLE VOLUNTEER FIRE DEPARTMENT	1,000.00
	313 East Mercer Street	
	Harrisville, PA 16038	
12/09/15	UNITED WAY OF BRADFORD AREA	2,000.00
	161 Main Street	
	P. O. Box 504	
	Bradford, PA 16701	
12/09/15	CRAIGSVILLE UNITED METHODIST CHURCH	1,000.00
	123 Beagle Club Road	
	Craigsville, PA 16262	
12/09/15	SUGARCREEK TOWNSHIP FIRE DEPARTMENT	1,000.00
	110 Rodgers Road	
	East Brady, PA 16028	
12/09/15	AMERICAN RED CROSS	2,500.00
	351 Harvey Avenue, Suite B	
	Greensburg, PA 15601	
12/09/15	CARNEGIE MUSEUMS OF PITTSBURGH	500.00
	4400 Forbes Avenue	
	Pittsburgh, PA 15213-4080	
12/09/15	ARMSTRONG COUNTY COMMUNITY ACTION	1,500.00
	705 Butler Road	
	Kittanning, PA 16201	
12/09/15	SLIPPERY ROCK VOLUNTEER FIRE CO. & RELIEF ASSOCIATION	1,000.00
	162 Elm Street	
	Slippery Rock, PA 16057	
12/09/15	HILLIARDS UNITED METHODIST CHURCH	1,000.00
	103 Railroad Street	
	Hilliards, PA 16040	

	SNYDER CHARITABLE FOUNDATION FOR YEAR 2015	
	SUPPORT DETAIL	
<u>DATE</u>	<u>ORGANIZATION</u>	<u>AMOUNT</u>
12/09/15	OAK GROVE PRESBYTERIAN CHURCH	1,000.00
	7152 Old Route 422	
	Portersville, PA 16051	
12/09/16	ARMSTRONG COUNTY HISTORICAL SOCIETY & MUSEUM	1,000.00
	300 N McKean Street	
	Kittanning, PA 16201	
12/29/15	CHRIST RUPP LUTHERAN CHURCH	100.00
	228 Rupp Church Road	
	Kittanning, PA 16201	
	TOTAL CONTRIBUTIONS FOR 2015	101,575.00

FORM 990-PF INTEREST ON SAVINGS AND TEMPORARY CASH INVESTMENTS STATEMENT 1

SOURCE	(A) REVENUE PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME
NEXTIER BANK	863.	863.	
TOTAL TO PART I, LINE 3	863.	863.	

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 2

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
MERRILL LYNCH	16,499.	0.	16,499.	16,499.	
TO PART I, LINE 4	16,499.	0.	16,499.	16,499.	

FORM 990-PF TAXES STATEMENT 3

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
EXCISE TAXES	157.	0.		0.
TO FORM 990-PF, PG 1, LN 18	157.	0.		0.

FORM 990-PF OTHER EXPENSES STATEMENT 4

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
BROKER CHARGES	65.	65.		0.
PA REGISTRATION FEES	15.	0.		0.
TO FORM 990-PF, PG 1, LN 23	80.	65.		0.

FORM 990-PF

CORPORATE STOCK

STATEMENT 5

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
S&T BANCORP INC	573,484.	696,532.
TOTAL TO FORM 990-PF, PART II, LINE 10B	573,484.	696,532.