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Form **990-PF**

Department of the Treasury
Internal Revenue Service

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

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

OMB No 1545-0052

2015

Open to Public Inspection

For calendar year 2015, or tax year beginning 01-01-2015, and ending 12-31-2015

Name of foundation CHEVIOT SAVINGS BANK CHARITABLE FOUNDATION		A Employer identification number 30-0228735
Number and street (or P O box number if mail is not delivered to street address) Room/suite 3723 GLENMORE AVENUE		B Telephone number (see instructions) (513) 661-0457
City or town, state or province, country, and ZIP or foreign postal code CINCINNATI, OH 45211		C If exemption application is pending, check here <input type="checkbox"/>
G Check all that apply <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
H Check type of organization <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) \$ 1,053,344	J Accounting method <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ (Part I, column (d) must be on cash basis.)	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

Part I Analysis of Revenue and Expenses <i>(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions).)</i>		Revenue and expenses per books (a)	Net investment income (b)	Adjusted net income (c)	Disbursements for charitable purposes (d) (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule)				
	2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	181	181		
	4 Dividends and interest from securities	24,425	24,425		
	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) (attach schedule)					
11 Other income (attach schedule)					
12 Total. Add lines 1 through 11	24,606	24,606			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	0	0		0
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)	1,850	0		1,850
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	950	0		200
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)				
	24 Total operating and administrative expenses. Add lines 13 through 23	2,800	0		2,050
	25 Contributions, gifts, grants paid	82,500			82,500
26 Total expenses and disbursements. Add lines 24 and 25	85,300	0		84,550	
27 Subtract line 26 from line 12					
a Excess of revenue over expenses and disbursements	-60,694				
b Net investment income (if negative, enter -0-)		24,606			
c Adjusted net income (if negative, enter -0-)					

Part II Balance Sheets Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash—non-interest-bearing	128,702	68,008	68,008
	2 Savings and temporary cash investments			
	3 Accounts receivable ▶ _____ Less allowance for doubtful accounts ▶ _____			
	4 Pledges receivable ▶ _____ Less allowance for doubtful accounts ▶ _____			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons (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			
	10a Investments—U S and state government obligations (attach schedule)			
	b Investments—corporate stock (attach schedule)	913,348 <input checked="" type="checkbox"/>	985,336	985,336
	c Investments—corporate bonds (attach schedule)			
	11 Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
	12 Investments—mortgage loans.			
	13 Investments—other (attach schedule)			
	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)	1,042,050	1,053,344	1,053,344	
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable (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, check here <input checked="" type="checkbox"/> and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds	750,000	750,000	
	28 Paid-in or capital surplus, or land, bldg, and equipment fund	750,000	750,000	
	29 Retained earnings, accumulated income, endowment, or other funds	-457,950	-446,656	
30 Total net assets or fund balances (see instructions)	1,042,050	1,053,344		
31 Total liabilities and net assets/fund balances (see instructions)	1,042,050	1,053,344		

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	1,042,050
2	Enter amount from Part I, line 27a	2	-60,694
3	Other increases not included in line 2 (itemize) ▶ _____ <input checked="" type="checkbox"/>	3	71,988
4	Add lines 1, 2, and 3	4	1,053,344
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	1,053,344

Part IV Capital Gains and Losses for Tax on Investment Income

List and describe the kind(s) of property sold (e.g., real estate, (a) 2-story brick warehouse, or common stock, 200 shs MLC Co.)	How acquired P—Purchase (b) D—Donation	Date acquired (c) (mo, day, yr)	Date sold (d) (mo, day, yr)
1a			
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			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a			
b			
c			
d			
e			

2 Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }	2	
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6)			
If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8	}	3	

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income)
 If section 4940(d)(2) applies, leave this part blank

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? Yes No
 If "Yes," the foundation does not qualify under section 4940(e) Do not complete this part

1 Enter the appropriate amount in each column for each year, see instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2014	64,525	894,234	0.072157
2013	80,971	879,875	0.092026
2012	86,248	801,375	0.107625
2011	85,722	933,503	0.091828
2010	73,300	979,784	0.074812
2 Total of line 1, column (d).			2 0.438448
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 0.087690
4 Enter the net value of noncharitable-use assets for 2015 from Part X, line 5.			4 1,017,372
5 Multiply line 4 by line 3.			5 89,213
6 Enter 1% of net investment income (1% of Part I, line 27b).			6 246
7 Add lines 5 and 6.			7 89,459
8 Enter qualifying distributions from Part XII, line 4.			8 84,550

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

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the instructions)

Table with 11 rows for excise tax calculation. Includes fields for exempt foundations, domestic foundations, tax under section 511, and credits/payments. Total tax due is 12.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Includes questions about political influence, expenditures, and reporting requirements. Includes Yes/No columns.

Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions).	11		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address N/A	13	Yes	
14	The books are in care of SCOTT T SMITH Telephone no (513) 661-0457 Located at 3723 GLENMORE AVENUE CINCINNATI OH ZIP+4 45211			
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 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 instructions for exceptions and filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR) If "Yes", enter the name of the foreign country	16	Yes	No

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)? <input type="checkbox"/> Organizations relying on a current notice regarding disaster assistance check here. <input type="checkbox"/>	1b	
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2015?	1c	No
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))		
a	At the end of tax year 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 20___, 20___, 20___, 20___		
b	Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement—see instructions)	2b	
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here 20___, 20___, 20___, 20___		
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? <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? (<i>Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2015.</i>)	3b	
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2015?	4b	No

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

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

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? 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 No
 Organizations relying on a current notice regarding disaster assistance check here.

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? 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	Title, and average hours per week (b) devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
See Additional Data Table				

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

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

Total number of other employees paid over \$50,000. Yes No 0

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

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

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

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

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.	Expenses
1	
2	
3	
4	

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1 NONE	0
2	
All other program-related investments. See instructions.	
3	0

Total. Add lines 1 through 3 0

Part X Minimum Investment Return

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc , purposes		
a	Average monthly fair market value of securities.	1a	942,432
b	Average of monthly cash balances.	1b	90,433
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	1,032,865
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	1,032,865
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	15,493
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	1,017,372
6	Minimum investment return. Enter 5% of line 5.	6	50,869

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	50,869
2a	Tax on investment income for 2015 from Part VI, line 5.	2a	492
b	Income tax for 2015 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	492
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	50,377
4	Recoveries of amounts treated as qualifying distributions.	4	0
5	Add lines 3 and 4.	5	50,377
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	50,377

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	84,550
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	84,550
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income Enter 1% of Part I, line 27b (see instructions).	5	0
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	84,550

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

Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2014	(c) 2014	(d) 2015
1 Distributable amount for 2015 from Part XI, line 7				50,377
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only.			0	
b Total for prior years 20___, 20___, 20___		0		
3 Excess distributions carryover, if any, to 2015				
a From 2010.	25,025			
b From 2011.	39,803			
c From 2012.	46,793			
d From 2013.	37,335			
e From 2014.	20,283			
f Total of lines 3a through e.	169,239			
4 Qualifying distributions for 2015 from Part XII, line 4 ▶ \$ _____ 84,550				
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.				50,377
e Remaining amount distributed out of corpus	34,173			
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	203,412			
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 instructions			0	
f Undistributed income for 2016 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2015				0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions).	0			
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions).	25,025			
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a	178,387			
10 Analysis of line 9				
a Excess from 2011.	39,803			
b Excess from 2012.	46,793			
c Excess from 2013.	37,335			
d Excess from 2014.	20,283			
e Excess from 2015.	34,173			

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

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2015, enter the date of the ruling. . . . ▶

b Check box to indicate whether the organization is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed

	Tax year	Prior 3 years			(e) Total
	(a) 2015	(b) 2014	(c) 2013	(d) 2012	
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 organization had \$5,000 or more in assets at any time during the year—see instructions.)

1 Information Regarding Foundation Managers:

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

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

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:

Check here if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d

a The name, address, and telephone number or email address of the person to whom applications should be addressed

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

c Any submission deadlines

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

Part XV Supplementary Information(continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i> See Additional Data Table				
Total				3a 82,500
b <i>Approved for future payment</i>				
Total				3b 0

Part XVI-A Analysis of Income-Producing Activities

Table with 5 main columns: (a) Business code, (b) Amount, (c) Exclusion code, (d) Amount, and (e) Related or exempt function income. Rows include categories like Program service revenue, Fees and contracts from government agencies, Membership dues, Interest on savings, Dividends, Net rental income, and Subtotal.

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

Table with 2 columns: Line No. and Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes.

Form 990PF Part VIII Line 1 - List all officers, directors, trustees, foundation managers and their compensation

(a) Name and address	Title, and average hours per week (b) devoted to position	(c) Compensation (If not paid, enter -0-)	Contributions to employee benefit plans and deferred compensation (d)	Expense account, (e) other allowances
THOMAS LINNEMAN 3723 GLENMORE AVENUE CINCINNATI, OH 45211	PRESIDENT (PART-YEAR) 1 00	0	0	0
SCOTT SMITH 3723 GLENMORE AVENUE CINCINNATI, OH 45211	TREASURER 1 00	0	0	0
JAMES WILLIAMSON 3723 GLENMORE AVENUE CINCINNATI, OH 45211	SECRETARY 1 00	0	0	0
KEVIN KAPPA 3723 GLENMORE AVENUE CINCINNATI, OH 45211	DIRECTOR 1 00	0	0	0
WILLIAM WESTERHAUS 3723 GLENMORE AVENUE CINCINNATI, OH 45211	DIRECTOR 1 00	0	0	0
JEFFREY LENZER 3723 GLENMORE AVENUE CINCINNATI, OH 45211	DIRECTOR/PRESIDENT (PART YEAR) 1 00	0	0	0

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
A KID AGAIN 9600 MONTGOMERY ROAD LOWER LEVEL SUITE 4 CINCINNATI, OH 45242	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	2,500
ANDERSON HIGH SCHOOL 7560 FOREST RD CINCINNATI, OH 45255	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	2,000
BETHANY HOUSE- NON PROFIT 1841 FAIRMOUNT AVENUE CINCINNATI, OH 45214	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	1,000
BOY SCOUTS OF AMERICA - DAN BEARD COUNCIL 10078 READING ROAD CINCINNATI, OH 45241	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	4,000
CINCINNATI RECREATION FOUNDATION 805 CENTRAL AVENUE SUITE 800 CINCINNATI, OH 45202	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	5,000
CITY OF CHEVIOT- HARVEST HOME PLAYGROUND PO BOX 11174 CINCINNATI, OH 45211	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	3,500
CITYLINK- NON PROFIT 800 BANK STREET CINCINNATI, OH 45214	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	2,500
COLERAIN HIGH SCHOOL 8801 CHEVIOT RD CINCINNATI, OH 452515907	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	2,000
COVEDALE YOUNG PEOPLE'S THEATRE 4990 GLENWAY AVENUE CINCINNATI, OH 45238	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	6,000
HARRISON ATHLETIC BOOSTERS 9860 WEST RD HARRISON, OH 45030	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	2,500
HARRISON HIGH SCHOOL 9860 WEST RD HARRISON, OH 45030	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	2,000
LASALLE HIGH SCHOOL 3091 NORTH BEND ROAD CINCINNATI, OH 45239	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	2,000
MCAULEY HIGH SCHOOL 6000 OAKWOOD CINCINNATI, OH 45224	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	2,000
MCAULEY HIGH SCHOOL 6000 OAKWOOD CINCINNATI, OH 45224	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	2,000
MCNICHOLAS HIGH SCHOOL 6536 BEECHMONT AVE CINCINNATI, OH 45230	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	2,000
Total				82,500

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
MOTHER OF MERCY HIGH SCHOOL 3036 WERK RD CINCINNATI, OH 45211	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	2,000
OAK HILLS HIGH SCHOOL 3200 EBENEZER RD CINCINNATI, OH 452484099	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	2,000
OHAEF-OAK HILLS SCHOOLS 6325 RAPID RUN RD CINCINNATI, OH 45233	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	1,000
PARKINSON'S DISEASE SUPPORT NETWORK - OHIO KENTUCKY INDIANA PO BOX 33077 CINCINNATI, OH 45233	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	5,000
PEOPLE WORKING COOPERATIVELY- NON PROFIT 4612 PADDOCK RD CINCINNATI, OH 45229	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	1,500
PRINCETON HIGH SCHOOL 11080 CHESTER RD CINCINNATI, OH 45216	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	2,000
PURCELL KNIGHTS OF COLUMBUS 3617 GLENMORE AVE CINCINNATI, OH 45211	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	2,500
PURCELL MARIAN HIGH SCHOOL 2935 HACKBERRY ST CINCINNATI, OH 45206	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	2,000
SETON HIGH SCHOOL 3901 GLENWAY AVE CINCINNATI, OH 45205	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	2,000
SUMMIT COUNTRY DAY HIGH SCHOOL 2161 GRANDON RD CINCINNATI, OH 45208	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	2,000
TAYLOR HIGH SCHOOL 36 E HARRISON AVE NORTH BEND, OH 450529704	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	2,000
TURPIN HIGH SCHOOL 2569 BARTELS ROAD TURPIN HILLS, OH 45244	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	2,000
WALNUT HILLS HIGH SCHOOL 3250 VICTORY PARKWAY CINCINNATI, OH 45207	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	2,000
WESTERN HILLS HIGH SCHOOL ATHLETIC FIELD 2144 FERGUSON ROAD CINCINNATI, OH 45238	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	5,000
WESTERN HILLS HIGH SCHOOL 2144 FERGUSON ROAD CINCINNATI, OH 452383799	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	2,000
Total				82,500

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
WINTON WOODS HIGH SCHOOL 1231 WEST KEMPER RD CINCINNATI, OH 45240	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	2,000
WOODWARD HIGH SCHOOL 7001 READING ROAD CINCINNATI, OH 45237	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	2,000
WORKING IN NEIGHBORHOODS 1814 DREMAN AVENUE CINCINNATI, OH 45223	NONE	PUBLIC CHARITY	UNRESTRICTED CHARITABLE CONTRIBUTION	2,500
Total				82,500

TY 2015 Accounting Fees Schedule

Name: CHEVIOT SAVINGS BANK
 CHARITABLE FOUNDATION
EIN: 30-0228735

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
PROFESSIONAL FEES	1,850	0		1,850

TY 2015 All Other Program Related Investments Schedule

Name: CHEVIOT SAVINGS BANK
 CHARITABLE FOUNDATION

EIN: 30-0228735

Category	Amount
NONE	0

TY 2015 Investments Corporate Stock Schedule

Name: CHEVIOT SAVINGS BANK
 CHARITABLE FOUNDATION

EIN: 30-0228735

Name of Stock	End of Year Book Value	End of Year Fair Market Value
CHEVIOT FINANCIAL CORP. STOCK	985,336	985,336

TY 2015 Other Increases Schedule

Name: CHEVIOT SAVINGS BANK
 CHARITABLE FOUNDATION

EIN: 30-0228735

Description	Amount
UNREALIZED GAIN ON INVESTMENTS	71,988

TY 2015 Taxes Schedule

Name: CHEVIOT SAVINGS BANK
 CHARITABLE FOUNDATION

EIN: 30-0228735

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
OH TAX	200	0		200
FEDERAL TAX ESTIMATE	750	0		0