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ENVELOPE - MAY 12 2016
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Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

▶ Do not enter social security numbers on this form as it may be made public.

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

OMB No 1545-0052

2015

Open to Public Inspection

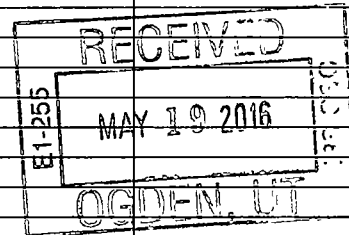
For calendar year 2015 or tax year beginning

, 2015, and ending

, 20

Name of foundation GEORGE CRUISE CHARITABLE FOUNDATION		A Employer identification number 62-6214545
Number and street (or P.O. box number if mail is not delivered to street address)	Room/suite	B Telephone number (see instructions) 304-325-7151
P.O. BOX 950		
City or town, state or province, country, and ZIP or foreign postal code BLUEFIELD, WV 24701		C If exemption application is pending, check here. ☐
G Check all that apply: ☐ Initial return ☐ Final return ☐ Address change ☐ Initial return of a former public charity ☐ Amended return ☐ Name change		D 1 Foreign organizations, check here. ☐ 2 Foreign organizations meeting the 85% test, check here and attach computation. ☐
H Check type of organization. ☒ Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here. ☐
I Fair market value of all assets at end of year (from Part II, col (c), line 16) ▶ \$ 3,267,591.	J Accounting method: ☒ Cash ☐ Accrual ☐ 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. ☐

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)					
2 Check ☐ if the foundation is not required to attach Sch. B.					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities		59,049.	59,677.		STMT 1
5a Gross rents					
b Net rental income or (loss)					
6a Net gain or (loss) from sale of assets not on line 10		340,659.			
b Gross sales price for all assets on line 6a 950,701.					
7 Capital gain net income (from Part IV, line 2)			340,659.		
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		399,708.	400,336.		
13 Compensation of officers, directors, trustees, etc.		22,917.			
14 Other employee salaries and wages			NONE	NONE	
15 Pension plans, employee benefits			NONE	NONE	
16a Legal fees (attach schedule)					
b Accounting fees (attach schedule) STMT 2		900.	900.	NONE	NONE
c Other professional fees (attach schedule)					
17 Interest					
18 Taxes (attach schedule) (see instructions) STMT 3		3,856.	284.		
19 Depreciation (attach schedule) and depletion					
20 Occupancy					
21 Travel, conferences, and meetings			NONE	NONE	
22 Printing and publications			NONE	NONE	
23 Other expenses (attach schedule)					
24 Total operating and administrative expenses Add lines 13 through 23.		27,673.	1,184.	NONE	NONE
25 Contributions, gifts, grants paid		159,600.			159,600.
26 Total expenses and disbursements Add lines 24 and 25		187,273.	1,184.	NONE	159,600.
27 Subtract line 26 from line 12					
a Excess of revenue over expenses and disbursements		212,435.			
b Net investment income (if negative, enter -0-)			399,152.		
c Adjusted net income (if negative, enter -0-)					



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62-6214545

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		-1,500.		
	2	Savings and temporary cash investments		45,784.	64,201.	64,201.
	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 ▶	NONE			
	8	Inventories for sale or use				
	9	Prepaid expenses and deferred charges				
	10a	Investments - U S and state government obligations (attach schedule)	STMT 4	375,121.	374,771.	374,554.
	b	Investments - corporate stock (attach schedule)	STMT 5	1,176,032.	1,011,326.	1,713,948.
	c	Investments - corporate bonds (attach schedule)	STMT 7	753,595.	1,109,651.	1,114,888.
	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)		2,349,032.	2,559,949.	3,267,591.	
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)			NONE		
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ ☐ 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 ▶ ☒ and complete lines 27 through 31.					
	27	Capital stock, trust principal, or current funds		2,349,032.	2,559,949.	
	28	Paid-in or capital surplus, or land, bldg, and equipment fund				
	29	Retained earnings, accumulated income, endowment, or other funds				
	30	Total net assets or fund balances (see instructions)		2,349,032.	2,559,949.	
	31	Total liabilities and net assets/fund balances (see instructions)		2,349,032.	2,559,949.	

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	2,349,032.
2	Enter amount from Part I, line 27a	2	212,435.
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	2,561,467.
5	Decreases not included in line 2 (itemize) ▶ SEE STATEMENT 8	5	1,518.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	2,559,949.

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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 PUBLICLY TRADED SECURITIES					
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 950,701.		610,042.	340,659.		
b					
c					
d					
e					
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) 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			340,659.		
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	340,659.	
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 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	154,969.	3,299,472.	0.046968
2013	149,708.	3,153,807.	0.047469
2012	142,400.	2,957,494.	0.048149
2011	146,100.	2,945,262.	0.049605
2010	134,500.	2,830,731.	0.047514
2 Total of line 1, column (d)			2 0.239705
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 0.047941
4 Enter the net value of noncharitable-use assets for 2015 from Part X, line 5			4 3,316,351.
5 Multiply line 4 by line 3			5 158,989.
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 3,992.
7 Add lines 5 and 6			7 162,981.
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.			8 159,600.

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 ☐ and enter "N/A" on line 1 Date of ruling or determination letter _____ (attach copy of letter if necessary - see instructions)	1	7,983.
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☐ 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	
3 Add lines 1 and 2	3	7,983.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	NONE
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	7,983.
6 Credits/Payments		
a 2015 estimated tax payments and 2014 overpayment credited to 2015	6a	2,500.
b Exempt foreign organizations - tax withheld at source	6b	NONE
c Tax paid with application for extension of time to file (Form 8868)	6c	NONE
d Backup withholding erroneously withheld	6d	
7 Total credits and payments. Add lines 6a through 6d	7	2,500.
8 Enter any penalty for underpayment of estimated tax. Check here ☐ 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	5,483.
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 ☐ NONE Refunded ☐	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 ☐ \$ _____ (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) ☐ WV		
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

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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 ► N/A	13	X
14 The books are in care of ► FIRST COMMUNITY BANK, N.A. Telephone no ► (304) 325-7151 Located at ► 211 FEDERAL ST, BLUEFIELD, WV ZIP+4 ► 24701		
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the year	15	
16 At any time during calendar year 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?	☐ Yes ☒ No	
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	☐ Yes ☒ No	
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	☐ Yes ☒ No	
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	☐ Yes ☒ No	
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	☐ Yes ☒ No	
(6) Agree to pay money or property to a government official? (Exception: Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days)	☐ Yes ☒ No	
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here	1b	
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? If "Yes," list the years ►	☐ Yes ☒ No	
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions)	2b	X
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?	☐ Yes ☒ 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)	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))? ☐ 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
FIRST COMMUNITY BANK	TRUSTEE			
P.O. BOX 950, BLUEFIELD, WV 24701	5	22,917.	-0-	-0-
JEFFREY L. FARMER	SELECTION COMMIT			
P.O. BOX 950, BLUEFIELD, WV 24701	1	-0-	-0-	-0-
ANNETTE OSBORNE	SELECTION COMMIT			
P.O. BOX 950, BLUEFIELD, WV 24701	1	-0-	-0-	-0-
SAM HILL	SELECTION COMMIT			
P O BOX 950, BLUEFIELD, WV 24701	1	-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		NONE	NONE	NONE

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

NONE

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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		NONE
Total number of others receiving over \$50,000 for professional services		NONE

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 NONE	
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	

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	3,259,093.
b	Average of monthly cash balances	1b	107,761.
c	Fair market value of all other assets (see instructions).	1c	NONE
d	Total (add lines 1a, b, and c)	1d	3,366,854.
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	NONE
3	Subtract line 2 from line 1d	3	3,366,854.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	50,503.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	3,316,351.
6	Minimum investment return. Enter 5% of line 5	6	165,818.

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	165,818.
2a	Tax on investment income for 2015 from Part VI, line 5 2a		7,983.
b	Income tax for 2015. (This does not include the tax from Part VI). 2b		
c	Add lines 2a and 2b	2c	7,983.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	157,835.
4	Recoveries of amounts treated as qualifying distributions	4	1,500.
5	Add lines 3 and 4	5	159,335.
6	Deduction from distributable amount (see instructions).	6	NONE
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	159,335.

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	159,600.
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	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	159,600.
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	N/A
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	159,600.

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				159,335.
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only.			159,387.	
b Total for prior years 20 <u>13</u> , 20____, 20____		NONE		
3 Excess distributions carryover, if any, to 2015:				
a From 2010	NONE			
b From 2011	NONE			
c From 2012	NONE			
d From 2013	NONE			
e From 2014	NONE			
f Total of lines 3a through e	NONE			
4 Qualifying distributions for 2015 from Part XII, line 4 ▶ \$ <u>159,600.</u>				
a Applied to 2014, but not more than line 2a			159,387.	
b Applied to undistributed income of prior years (Election required - see instructions)		NONE		
c Treated as distributions out of corpus (Election required - see instructions)	NONE			
d Applied to 2015 distributable amount				213.
e Remaining amount distributed out of corpus.	NONE			
5 Excess distributions carryover applied to 2015. (If an amount appears in column (d), the same amount must be shown in column (a))	NONE			NONE
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	NONE			
b Prior years' undistributed income. Subtract line 4b from line 2b.		NONE		
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		NONE		
d Subtract line 6c from line 6b. Taxable amount - see instructions		NONE		
e Undistributed income for 2014 Subtract line 4a from line 2a Taxable amount - see instructions				
f Undistributed income for 2015 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2016.				159,122.
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)	NONE			
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions)	NONE			
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a	NONE			
10 Analysis of line 9:				
a Excess from 2011	NONE			
b Excess from 2012	NONE			
c Excess from 2013	NONE			
d Excess from 2014	NONE			
e Excess from 2015	NONE			

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year				
SEE ATTACHED				159,600.
Total			3a	159,600.
b Approved for future payment				
Total			3b	

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 (See instructions.)
		(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1	Program service revenue.					
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					
4	Dividends and interest from securities			14	59,049.	
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			18	340,659.	
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)				399,708.	
13	Total. Add line 12, columns (b), (d), and (e)					399,708.

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

[illegible]

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

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

[illegible]

- 2a** Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? ☐ Yes ☒ No
- b** If "Yes," complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Sign Here  05/10/2016  **TRUSTEE**

Signature of officer or trustee Date Title

FIRST COMMUNITY BANK BY:

May the IRS discuss this return with the preparer shown below (see instructions)? ☒ Yes ☐ No

Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
	CHARLOTTE F. HARRIS	<i>Charlotte F Harris</i>	05/10/2016		P01398337
	Firm's name ▶ ERNST & YOUNG U.S. LLP	Firm's EIN ▶ 34-6565596			
	Firm's address ▶ 2100 E. CARY STREET, SUITE 201 RICHMOND, VA 23223	Phone no 804-344-4548			

Date	Type	Posting Description	Amount	Payee First Address Line	Payee Second Address Line	Payee City	State	Zip Code
7/13/2015	615	BLUEFIELD STATE COLLEGE	(1,000.00)	219 ROCK STREET		BLUEFIELD	WV	24701
	615	SCHOLARSHIP						
	615	MIRANDA HAGERMAN						
07/13/2015	615	BLUEFIELD STATE COLLEGE	(1,000.00)	219 ROCK STREET		BLUEFIELD	WV	24701
	615	SCHOLARSHIP						
	615	STEPHANIE KENDRICK						
7/13/2015	615	BLUEFIELD STATE COLLEGE	(1,000.00)	219 ROCK STREET		BLUEFIELD	WV	24701
	615	SCHOLARSHIP						
	615	HAYLEY PARNELL						
7/13/2015	615	BLUEFIELD STATE COLLEGE	(1,000.00)	219 ROCK STREET		BLUEFIELD	WV	24701
	615	SCHOLARSHIP						
	615	DARANIQUE SCOTT						
7/13/2015	615	BLUEFIELD STATE COLLEGE	(1,000.00)	219 ROCK STREET		BLUEFIELD	WV	24701
	615	SCHOLARSHIP						
	615	SAMUEL STEPHENS						
7/13/2015	615	BLUEFIELD STATE COLLEGE	(1,000.00)	219 ROCK STREET		BLUEFIELD	WV	24701
	615	SCHOLARSHIP						
	615	HEATHER VANCE						
7/13/2015	615	BLUEFIELD STATE COLLEGE	(1,000.00)	219 ROCK STREET		BLUEFIELD	WV	24701
	615	SCHOLARSHIP						
	615	BILLY WALDRON						
7/13/2015	615	BLUEFIELD COLLEGE	(1,000.00)	BUSINESS OFFICE	3000 COLLEGE DRIVE	BLUEFIELD	VA	24605
	615	SCHOLARSHIP						
	615	AARON SWINGLE						
7/13/2015	615	CONCORD UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	PO BOX 1000	ATHENS	WV	24712
	615	SCHOLARSHIP						
	615	EMILY DAVIS						
7/13/2015	615	CONCORD UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	PO BOX 1000	ATHENS	WV	24712
	615	SCHOLARSHIP						
	615	KIERSTEN DORITY						
7/13/2015	615	CONCORD UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	PO BOX 1000	ATHENS	WV	24712
	615	SCHOLARSHIP						
	615	ALYSSA O'DONNELL						
7/13/2015	615	SOUTHWEST VIRGINIA COMMUNITY COLLEGE	(1,000.00)	FINANCIAL AID OFFICE	PO BOX SVCC	RICHLANDS	VA	24641
	615	SCHOLARSHIP						
	615	RHIANNA STACY						
7/13/2015	615	VIRGINIA TECH	(1,000.00)	STUDENT ACCOUNTS	225 BURRUSS HALL	BLACKSBURG	VA	24061-0139
	615	SCHOLARSHIP						
	615	CYMA MOUNZER						
7/13/2015	615	VIRGINIA TECH	(1,000.00)	STUDENT ACCOUNTS	225 BURRUSS HALL	BLACKSBURG	VA	24061-0139
	615	SCHOLARSHIP						
	615	SKYLAR HEARL						
7/13/2015	615	WEST VIRGINIA UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	P O BOX 6004	MORGANTOWN	WV	26506
	615	SCHOLARSHIP						
	615	KILE MULLINS						
7/13/2015	615	WEST VIRGINIA UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	P O BOX 6004	MORGANTOWN	WV	26506
	615	SCHOLARSHIP						
	615	DANIEL JONES						
7/13/2015	615	WEST VIRGINIA UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	P O BOX 6004	MORGANTOWN	WV	26506
	615	SCHOLARSHIP						
	615	THOMAS MEADOWS						

7/13/2015	615	WEST VIRGINIA UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	P O BOX 6004	MORGANTOWN	WV	26506
	615	SCHOLARSHIP						
	615	LINDA LEHMAN						
7/13/2015	615	WEST VIRGINIA UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	P O BOX 6004	MORGANTOWN	WV	26506
	615	SCHOLARSHIP						
	615	JOSIAH BAILEY						
7/13/2015	615	WASHINGTON AND LEE UNIVERSITY	(1,000.00)	204 WEST WASHINGTON STREET		LEXINGTON	VA	24450
	615	SCHOLARSHIP						
	615	AUSTIN SMITH						
7/14/2015	615	BLUEFIELD STATE COLLEGE	(1,000.00)	219 ROCK STREET		BLUEFIELD	WV	24701
	615	SCHOLARSHIP						
	615	HANNAH SHEREE HURT						
7/14/2015	615	BLUEFIELD STATE COLLEGE	(1,000.00)	219 ROCK STREET		BLUEFIELD	WV	24701
	615	SCHOLARSHIP						
	615	ELLAMAE JOHNSON						
7/14/2015	615	BLUEFIELD STATE COLLEGE	(1,000.00)	219 ROCK STREET		BLUEFIELD	WV	24701
	615	SCHOLARSHIP						
	615	JACOB TIBBS						
7/14/2015	615	BLUEFIELD COLLEGE	(1,000.00)	BUSINESS OFFICE	3000 COLLEGE DRIVE	BLUEFIELD	VA	24605
	615	SCHOLARSHIP						
	615	JARA ARMS TRONG						
7/14/2015	615	CONCORD UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	PO BOX 1000	ATHENS	WV	24712
	615	SCHOLARSHIP						
	615	TONI CAMPBELL						
7/14/2015	615	CONCORD UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	PO BOX 1000	ATHENS	WV	24712
	615	SCHOLARSHIP						
	615	HUNTER CHRISTIAN						
7/14/2015	615	CONCORD UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	PO BOX 1000	ATHENS	WV	24712
	615	SCHOLARSHIP						
	615	OLIVIA GRONDZIX						
7/14/2015	615	CONCORD UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	PO BOX 1000	ATHENS	WV	24712
	615	SCHOLARSHIP						
	615	TIMOTHY JENNINGS II						
7/14/2015	615	CONCORD UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	PO BOX 1000	ATHENS	WV	24712
	615	SCHOLARSHIP						
	615	MICHAEL YOST						
7/14/2015	615	CONCORD UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	PO BOX 1000	ATHENS	WV	24712
	615	SCHOLARSHIP						
	615	LILLIAN KEYS						
7/14/2015	615	JAMES MADISON UNIVERSITY	(1,000.00)	800 S MAIN ST		HARRISONBURG	VA	22807
	615	SCHOLARSHIP						
	615	OLIVIA LAWSON						
7/14/2015	615	MARSHALL UNIVERSITY	(1,000.00)	ONE JOHN MARSHALL DRIVE		HUNTINGTON	WV	25755
	615	SCHOLARSHIP						
	615	SAMANTHA MEADOWS						
7/14/2015	615	VIRGINIA TECH	(1,000.00)	STUDENT ACCOUNTS	225 BURRUSS HALL	BLACKSBURG	VA	24061-0139
	615	SCHOLARSHIP						
	615	REBECCA DAY						
7/14/2015	615	VIRGINIA TECH	(1,000.00)	STUDENT ACCOUNTS	225 BURRUSS HALL	BLACKSBURG	VA	24061-0139
	615	SCHOLARSHIP						
	615	KATELYNN RAY						

7/14/2015	615	WAKE FOREST UNIVERSITY	(1,000.00)	PO BOX 7201	WINSTON SALEM	NC	27109
	615	SCHOLARSHIP					
	615	KARLY BALL					
7/14/2015	615	WEST VIRGINIA UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	MORGANTOWN	WV	26506
	615	SCHOLARSHIP		P O BOX 6004			
	615	TIMOTHY BROWN					
7/14/2015	615	WEST VIRGINIA UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	MORGANTOWN	WV	26506
	615	SCHOLARSHIP		P O BOX 6004			
	615	BETHANY BRYANT					
7/14/2015	615	WEST VIRGINIA UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	MORGANTOWN	WV	26506
	615	SCHOLARSHIP		P O BOX 6004			
	615	JONATHAN CASTO					
7/14/2015	615	WEST VIRGINIA UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	MORGANTOWN	WV	26506
	615	SCHOLARSHIP		P O BOX 6004			
	615	RAVEN KENNEDY					
7/14/2015	615	WEST VIRGINIA UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	MORGANTOWN	WV	26506
	615	SCHOLARSHIP		P O BOX 6004			
	615	JOHNATHAN PRUETT					
7/14/2015	615	WEST VIRGINIA UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	MORGANTOWN	WV	26506
	615	SCHOLARSHIP		P O BOX 6004			
	615	KEVIN SHRADER					
7/14/2015	615	FAIRMONT STATE UNIVERSITY	(1,000.00)	1201 LOCUST AVENUE	FAIRMONT	WV	26554
	615	SCHOLARSHIP					
	615	MCKENNA ANDERSON					
7/15/2015	615	BLUEFIELD STATE COLLEGE	(1,000.00)	219 ROCK STREET	BLUEFIELD	WV	24701
	615	SCHOLARSHIP					
	615	KAYLA J MCCROSKEY					
7/15/2015	615	BLUEFIELD STATE COLLEGE	(1,000.00)	219 ROCK STREET	BLUEFIELD	WV	24701
	615	SCHOLARSHIP					
	615	DESTANY CLINE					
7/15/2015	615	CONCORD UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	ATHENS	WV	24712
	615	SCHOLARSHIP		PO BOX 1000			
	615	MATTHEW WOODRUM					
7/15/2015	615	CONCORD UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	ATHENS	WV	24712
	615	SCHOLARSHIP		PO BOX 1000			
	615	SAMANTHA BOWLES					
7/15/2015	615	CONCORD UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	ATHENS	WV	24712
	615	SCHOLARSHIP		PO BOX 1000			
	615	BRADLEY GIBSON					
7/15/2015	615	CONCORD UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	ATHENS	WV	24712
	615	SCHOLARSHIP		PO BOX 1000			
	615	JASMINE JOHNSON					
7/15/2015	615	CONCORD UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	ATHENS	WV	24712
	615	SCHOLARSHIP		PO BOX 1000			
	615	ANDREA PAYNE					
7/15/2015	615	EAST TENNESSEE STATE UNIVERSITY	(1,000.00)	BOX 70731	JOHNSON CITY	TN	37604-9902
	615	SCHOLARSHIP					
	615	TIMOTHY BOYD					
7/15/2015	615	EMORY AND HENRY COLLEGE	(1,000.00)	PO BOX 947	EMORY	VA	24327-0947
	615	SCHOLARSHIP					
	615	EMILEE YOUNG					

7/15/2015	615	KING UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	1350 KING COLLEGE ROAD	BRISTOL	TN	37620-2699
	615	SCHOLARSHIP						
	615	TAYLOR SMITH						
7/15/2015	615	MARSHALL UNIVERSITY	(1,000.00)	ONE JOHN MARSHALL DRIVE		HUNTINGTON	WV	25755
	615	SCHOLARSHIP						
	615	JUSTIN FREUND						
7/15/2015	615	MARSHALL UNIVERSITY	(1,000.00)	ONE JOHN MARSHALL DRIVE		HUNTINGTON	WV	25755
	615	SCHOLARSHIP						
	615	MATTHEW SABO						
7/15/2015	615	UNIVERSITY OF VIRGINIA	(1,000.00)	PO BOX 400204		CHARLOTTESVILLE	VA	22904-4204
	615	SCHOLARSHIP						
	615	MARY WILLIAMS						
7/15/2015	615	UNIVERSITY OF VIRGINIA	(1,000.00)	PO BOX 400204		CHARLOTTESVILLE	VA	22904-4204
	615	SCHOLARSHIP						
	615	SHAMECCA PERKINS						
7/15/2015	615	VIRGINIA TECH	(1,000.00)	STUDENT ACCOUNTS	225 BURRUSS HALL	BLACKSBURG	VA	24061-0139
	615	SCHOLARSHIP						
	615	DONOVAN BUTERAKOS						
7/15/2015	615	WEST VIRGINIA UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	P O BOX 6004	MORGANTOWN	WV	26506
	615	SCHOLARSHIP						
	615	CASSANDRA COLEMAN						
7/15/2015	615	WEST VIRGINIA UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	P O BOX 6004	MORGANTOWN	WV	26506
	615	SCHOLARSHIP						
	615	DARAH LILLY						
7/15/2015	615	WEST VIRGINIA UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	P O BOX 6004	MORGANTOWN	WV	26506
	615	SCHOLARSHIP						
	615	LATNE VENERI						
7/15/2015	615	WEST VIRGINIA UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	P O BOX 6004	MORGANTOWN	WV	26506
	615	SCHOLARSHIP						
	615	JOSHUA PERRY						
7/15/2015	615	WEST VIRGINIA UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	P O BOX 6004	MORGANTOWN	WV	26506
	615	SCHOLARSHIP						
	615	MICHAEL WILSON						
7/16/2015	615	BLUEFIELD STATE COLLEGE	(1,000.00)	219 ROCK STREET		BLUEFIELD	WV	24701
	615	SCHOLARSHIP						
	615	PHYLLIS WALDRON						
7/16/2015	615	BLUEFIELD STATE COLLEGE	(1,000.00)	219 ROCK STREET		BLUEFIELD	WV	24701
	615	SCHOLARSHIP						
	615	NATHANIEL BLANKENSHIP						
7/16/2015	615	BLUEFIELD COLLEGE	(1,000.00)	BUSINESS OFFICE	3000 COLLEGE DRIVE	BLUEFIELD	VA	24605
	615	SCHOLARSHIP						
	615	ALISHA ABBEY						
7/16/2015	615	CONCORD UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	PO BOX 1000	ATHENS	WV	24712
	615	SCHOLARSHIP						
	615	ASHLEY HALE						
7/16/2015	615	CONCORD UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	PO BOX 1000	ATHENS	WV	24712
	615	SCHOLARSHIP						
	615	ALISHA ADAMS						
7/16/2015	615	CONCORD UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	PO BOX 1000	ATHENS	WV	24712
	615	SCHOLARSHIP						
	615	AMANDA KEY						

7/16/2015	615	JAMES MADISON UNIVERSITY	(1,000.00)	800 S MAIN ST			HARRISONBURG	VA	22807
	615	SCHOLARSHIP							
	615	KELLI LOUTHAN							
7/16/2015	615	JAMES MADISON UNIVERSITY	(1,000.00)	800 S MAIN ST			HARRISONBURG	VA	22807
	615	SCHOLARSHIP							
	615	KIMBERLY HALE							
7/16/2015	615	MARSHALL UNIVERSITY	(1,000.00)	ONE JOHN MARSHALL DRIVE					
	615	SCHOLARSHIP							
	615	REAGAN STAFFORD					HUNTINGTON	WV	25755
7/16/2015	615	UNIVERSITY OF VIRGINIA	(1,000.00)	PO BOX 400204			CHARLOTTESVILLE	VA	22904-4204
	615	SCHOLARSHIP							
	615	OTTO LEUNG							
7/16/2015	615	VIRGINIA TECH	(1,000.00)	STUDENT ACCOUNTS		225 BURRUSS HALL	BLACKSBURG	VA	24061-0139
	615	SCHOLARSHIP							
	615	TYLER MCGLOTHLIN							
7/16/2015	615	VIRGINIA TECH	(1,000.00)	STUDENT ACCOUNTS		225 BURRUSS HALL	BLACKSBURG	VA	24061-0139
	615	SCHOLARSHIP							
	615	VICTORIA REPASS							
7/16/2015	615	VIRGINIA TECH	(1,000.00)	STUDENT ACCOUNTS		225 BURRUSS HALL	BLACKSBURG	VA	24061-0139
	615	SCHOLARSHIP							
	615	CAYLA BAKER							
7/16/2015	615	VIRGINIA TECH	(1,000.00)	STUDENT ACCOUNTS		225 BURRUSS HALL	BLACKSBURG	VA	24061-0139
	615	SCHOLARSHIP							
	615	ALANAH MILLER							
7/16/2015	615	VIRGINIA TECH	(1,000.00)	STUDENT ACCOUNTS		225 BURRUSS HALL	BLACKSBURG	VA	24061-0139
	615	SCHOLARSHIP							
	615	TREY PHILLIPS							
7/16/2015	615	WEST VIRGINIA UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE		P O BOX 6004	MORGANTOWN	WV	26506
	615	SCHOLARSHIP							
	615	JILLIAN COCKERHAM							
7/16/2015	615	WEST VIRGINIA UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE		P O BOX 6004	MORGANTOWN	WV	26506
	615	SCHOLARSHIP							
	615	MICHAEL ROGERS							
7/16/2015	615	WEST VIRGINIA UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE		P O BOX 6004	MORGANTOWN	WV	26506
	615	SCHOLARSHIP							
	615	JAMES GROSS							
7/16/2015	615	WEST VIRGINIA UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE		P O BOX 6004	MORGANTOWN	WV	26506
	615	SCHOLARSHIP							
	615	DAKOTA STEVENSON							
7/16/2015	615	BLUE MOUNTAIN COLLEGE	(1,000.00)	P O BOX 160			BLUE MOUNTAIN	MS	38610
	615	SCHOLARSHIP							
	615	JOSHUA COX							
7/23/2015	615	BLUEFIELD COLLEGE	(1,000.00)	BUSINESS OFFICE		3000 COLLEGE DRIVE	BLUEFIELD	VA	24605
	615	SCHOLARSHIP							
	615	KAYLA CLIFTON							
7/23/2015	615	CONCORD UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE		PO BOX 1000	ATHENS	WV	24712
	615	SCHOLARSHIP							
	615	CODY DELONG							
7/23/2015	615	CONCORD UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE		PO BOX 1000	ATHENS	WV	24712
	615	SCHOLARSHIP							
	615	RONALD LOCKHART III							

7/23/2015	615	VIRGINIA TECH	(1,000.00)	STUDENT ACCOUNTS	225 BURRUSS HALL	BLACKSBURG	VA	24061-0139
	615	SCHOLARSHIP						
	615	ALYSIA LEUNG						
7/23/2015	615	WEST VIRGINIA UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	P.O. BOX 6004	MORGANTOWN	WV	26506
	615	SCHOLARSHIP						
	615	MARANDA CRANE						
7/23/2015	615	MILLIGAN COLLEGE	(1,000.00)	P.O. BOX 500		MILLIGAN COLLEGE	TN	37682
	615	SCHOLARSHIP						
	615	KEVIN GRAVIER						
7/24/2015	615	ELON UNIVERSITY	(1,000.00)		PO BOX 65584	CHARLOTTE	NC	28265-0584
	615	SCHOLARSHIP						
	615	JESSICA WOODIE						
7/24/2015	615	WEST VIRGINIA UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	P.O. BOX 6004	MORGANTOWN	WV	26506
	615	SCHOLARSHIP						
	615	LAUREN PECK						
7/27/2015	615	BLUEFIELD STATE COLLEGE	(1,000.00)	219 ROCK STREET		BLUEFIELD	WV	24701
	615	SCHOLARSHIP						
	615	CHRISTOPHER CARDWELL						
7/27/2015	615	CONCORD UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	PO BOX 1000	ATHENS	WV	24712
	615	SCHOLARSHIP						
	615	NIKKI HONOSKY						
8/4/2015	615	BLUEFIELD STATE COLLEGE	(1,000.00)	219 ROCK STREET		BLUEFIELD	WV	24701
	615	SCHOLARSHIP						
	615	EMILY DOBSON						
8/4/2015	615	CONCORD UNIVERSITY	(1,000.00)	FINANCIAL AID OFFICE	PO BOX 1000	ATHENS	WV	24712
	615	SCHOLARSHIP						
	615	BRIANNA FARLEY						
8/14/2015	615	JAMES MADISON UNIVERSITY	(1,000.00)	800 S. MAIN ST		HARRISONBURG	VA	22807
	615	SCHOLARSHIP						
	615	SARAH WADDLE						
04/23/2015	315	GREATER BLUEFIELD CHAMBER OF COMMERCE	(500.00)	PO BOX 4098		BLUEFIELD	WV	24701
11/03/2015	315	CITIZENS FOR THE ARTS, INC	(1,000.00)	1413 FRONT STREET		RICHMOND	VA	24641
	315	GIFT FOR PROGRAM SPONSORSHIP						
12/14/2015	315	BIBLE IN THE SCHOOLS	(1,500.00)	POB 543		BLUEFIELD	WV	24701-0543
	315	CONTRIBUTION						
12/14/2015	315	BLUEFIELD COLLEGE	(2,000.00)	3000 COLLEGE DRIVE		BLUEFIELD	VA	24605-1799
	315	CONTRIBUTION						
	315	TO SUPPORT APPALACHIAN HERITAGE						
	315	SYMPOSIUM						
12/14/2015	315	BLUEFIELD COLLEGE	(2,500.00)	3000 COLLEGE DRIVE		BLUEFIELD	VA	24605-1799
	315	CONTRIBUTION						
	315	FOR NEW OPPORTUNITY SCHOOL FOR						
	315	WOMEN PROGRAM						
12/14/2015	315	BLUEFIELD COLLEGE	(2,200.00)	3000 COLLEGE DRIVE		BLUEFIELD	VA	24605-1799
	315	CONTRIBUTION						
	315	TO PRESIDENT'S DISCRETION FUND						
12/14/2015	315	BLUEFIELD UNION MISSION	(5,000.00)	PO BBOX 4056		BLUEFIELD	WV	24701-4056
	315	CONTRIBUTION						
12/14/2015	315	BUCKSKIN COUNCIL, INC	(1,000.00)	2829 KANAWHA BLVD, EAST		CHARLESTON	WV	25311

12/14/2015	315	READ ALOUD WEST VIRGINIA	(1,000.00)	PO BOX 1264	PRINCETON	WV	24740
	315	OF MERCER COUNTY					
	315	CONTRIBUTION					
12/14/2015	315	GREATER BLUEFIELD CHAMBER OF COMMERCE	(2,000.00)	PO BOX 4098	BLUEFIELD	WV	24701
	315	CONTRIBUTION					
	315	TO SUPPORT YOUTH LEADERSHIP PROGRAM FOR					
	315	BLUEFIELD & GRAHAM HIGH SCHOOLS					
12/14/2015	315	BIG CREEK PEOPLE IN ACTION	(2,500.00)	HC 32 BOX 541	WAR	WV	24892
	315	CONTRIBUTION					
	315	FOR EDUCATION/LITERACY PROGRAM					
12/14/2015	315	W.I.S.E	(1,000.00)	511 COMMERCE STREET	BLUEFIELD	WV	24701
	315	WOMEN'S RESOURCE CTR					
	315	CONTRIBUTION					
12/14/2015	315	TAZEWELL YOUNG LIFE	(1,000.00)	PO BOX 172	TAZEWELL	VA	24851
	315	CONTRIBUTION					
	315	TO GENERAL FUND					
12/14/2015	315	BLUEFIELD BEAUTIFICATION COMMISSION	(1,500.00)	200 ROGERS ST	BLUEFIELD	WV	24701
	315	CONTRIBUTION					
12/14/2015	315	THE BARTER FOUNDATION INC	(2,500.00)	P O BOX 867	ABINGDON	VA	24212
	315	DBA BARTER THEATRE					
	315	GIFT TO SUPPORT PROJECT REAL AT					
	315	RIVERVIEW AND MOUNT VIEW HIGH SCHOOLS					
12/14/2015	315	BLUEFIELD POLICE DEPARTMENT	(2,000.00)	P O BOX 4100	BLUEFIELD	WV	24701
	315	CONTRIBUTION					
	315	FOR PURCHASE OF TWO CANINES					
GRAND TOTAL			(159,600.00)				

GEORGE CRUISE CHARITABLE FOUNDATION

62-6214545

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

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
DIVIDENDS AND INTEREST	59,049.	59,677.
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TOTAL	59,049.	59,677.
	=====	=====

GEORGE CRUISE CHARITABLE FOUNDATION

62-6214545

FORM 990PF, PART I - ACCOUNTING FEES

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DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----	ADJUSTED NET INCOME -----	CHARITABLE PURPOSES -----
TAX PREPARATION FEES	900.	900.		
	-----	-----	-----	-----
TOTALS	900.	900.	NONE	NONE
	=====	=====	=====	=====

GEORGE CRUISE CHARITABLE FOUNDATION

62-6214545

FORM 990PF, PART I - TAXES

=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
FOREIGN TAXES - MUTUAL FUNDS	134.	134.
FOREIGN TAXES - QUAL DIVIDENDS	121.	121.
FOREIGN TAXES - NQ DIVIDENDS	29.	29.
FEDERAL BALANCE DUE	1,072.	
ESTIMATES	2,500.	
	-----	-----
TOTALS	3,856.	284.
	=====	=====

GEORGE CRUISE CHARITABLE FOUNDATION

62-6214545

FORM 990PF, PART II - U.S. AND STATE OBLIGATIONS

=====

DESCRIPTION -----	BEGINNING BOOK VALUE -----	ENDING BOOK VALUE -----	ENDING FMV ---
30000 FFCB 1.70% 10/28/16	30,000.	30,000.	30,227.
FFCB 1.36% 08/20/19	99,664.	99,664.	99,692.
FHLB .50% 11/20/2015	100,325.		
FNMA .50% 09/28/15	50,176.		
FHLMC .875% 3/07/18	19,970.	19,970.	19,860.
FHLB .625% 11/23/16 NONCALLABL	74,986.	74,986.	74,853.
FHLMC .875% 2/22/17		150,151.	149,922.
	-----	-----	-----
TOTALS	375,121.	374,771.	374,554.
	=====	=====	=====

GEORGE CRUISE CHARITABLE FOUNDATION

62-6214545

FORM 990PF, PART II - CORPORATE STOCK

=====

DESCRIPTION -----	BEGINNING BOOK VALUE -----	ENDING BOOK VALUE -----	ENDING FMV ---
MONDELEZ INT INC	17,047.	17,047.	40,356.
ABBOTT LABS	7,733.	2,209.	8,982.
BRISTOL-MYERS	19,905.	3,503.	18,229.
PFIZER	12,691.	12,691.	32,280.
GENERAL ELECTRIC	8,378.	8,378.	24,920.
IBM	15,451.	15,451.	17,203.
BANK OF NY	13,794.	13,794.	17,271.
BAXTER INTL	18,635.	10,062.	26,705.
CARNIVAL CORP	10,489.	10,489.	16,072.
CLOROX	9,317.	9,317.	25,366.
COHEN & STEERS REALTY	84,426.	70,528.	93,743.
CONOCOPHILLIPS	13,414.	3,912.	8,171.
DISNEY	9,649.	2,753.	12,610.
GENERAL MILLS	20,603.	20,603.	53,624.
HARBOR INTL FUND	61,471.	61,471.	105,622.
HARLEY-DAVIDSON	25,792.	25,792.	24,738.
HOME DEPOT	30,603.	6,801.	34,385.
KRAFT FOODS	9,185.	9,185.	21,755.
NEUBERGER & BERMAN GENESIS	72,454.	72,454.	86,692.
QUALCOMM	7,572.	2,248.	4,749.
T ROWE PRICE MID CAP GR	94,092.	28,006.	49,827.
T ROWE PRICE MID CAP VALUE	94,100.	94,100.	120,133.
ROYCE TOTAL RETURN	72,458.	72,458.	81,591.
STAPLES	16,537.	16,537.	8,807.
US BANCORP	23,573.	23,573.	37,763.
ACCENTURE CL A	13,247.	3,606.	15,153.
APACHE CORP	15,954.	15,954.	13,341.
EXELON CORP COM	14,077.	14,077.	8,331.
EXXON MOBIL CORP	21,668.	21,668.	31,180.

GEORGE CRUISE CHARITABLE FOUNDATION

62-6214545

FORM 990PF, PART II - CORPORATE STOCK

=====

DESCRIPTION -----	BEGINNING BOOK VALUE -----	ENDING BOOK VALUE -----	ENDING FMV ---
MICROSOFT CORP	16,999.	16,999.	38,836.
SPDR MATERIALS SECTOR	13,744.	13,744.	21,710.
UNITED TECHNOLOGIES CORP	35,596.	35,596.	67,249.
COLGATE PALMOLIVE CO	47,014.	47,014.	87,938.
PEPSICO INC	10,225.	10,225.	19,984.
CHEVRON CORP	20,406.	20,406.	26,988.
COCA COLA	9,013.	9,013.	17,184.
JOHNSON AND JOHNSON	16,550.	16,550.	30,816.
KIMBERLY-CLARK CORP	14,593.	14,593.	38,190.
ALTRIA GROUP INC	9,981.	9,981.	29,105.
BERKSHIRE HATHAWAY	15,083.	15,083.	26,408.
DANAHER CORP DEL	7,292.	7,292.	18,576.
DARDEN RESTAURANTES INC	14,924.	13,282.	22,274.
NEXTERA ENERGY	32,877.	32,877.	72,723.
APPLE INC	29,183.	29,183.	33,157.
STARBUCKS CORP	39,853.	39,853.	84,042.
ABBVIE INC	8,384.	2,395.	11,848.
BAXALTA INC		8,573.	27,321.
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TOTALS	1,176,032.	1,011,326.	1,713,948.
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GEORGE CRUISE CHARITABLE FOUNDATION

62-6214545

FORM 990PF, PART II - CORPORATE BONDS

=====

DESCRIPTION -----	BEGINNING BOOK VALUE -----	ENDING BOOK VALUE -----	ENDING FMV ---
50,000 GE CAP 5.5% 2/15/15	50,001.		
50000 COCA COLA CO SENIOR NOTE	49,810.		
150000 DUPONT EI DE NEMOURS	149,516.	149,516.	150,047.
100000 WALMART STORES INC	99,501.	99,501.	106,996.
INTEL CORP 2.7% DUE 12/15/22	15,150.	15,136.	14,840.
INTEL CORP NT 1.35% 12/15/2017	14,976.	14,976.	15,020.
PHILIP MORRIS INTL1.625%	49,972.	49,972.	50,296.
AMAZON.COM INC 1.20% 11/29/17	104,327.	104,327.	104,675.
IBM 1.25% 02/08/2018	100,504.	100,402.	99,808.
CITIGROUP INC 1.30% 11/15/16	50,201.	150,253.	149,633.
GILEAD SCIENCES. INC 2.35%	16,096.	16,084.	16,011.
PUTNAM INCOME A INT-TERM BOND	8,336.	8,336.	7,813.
UNITEDHEALTH GROUP INC 1.40%	45,205.	45,148.	44,914.
GE CAP 1% 1/8/16		55,140.	55,001.
MORGAN STANLEY NOTES 1.75% 2/2		100,458.	100,116.
WRIGLEY WM JR CO 1.4% 10/21/16		100,116.	99,897.
STARBUCKS CORP NOTES .875% 12/		100,286.	99,821.
	-----	-----	-----
TOTALS	753,595.	1,109,651.	1,114,888.
	=====	=====	=====

FORM 990PF, PART III - OTHER DECREASES IN NET WORTH OR FUND BALANCES

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DESCRIPTION -----	AMOUNT -----
ADJUSTMENT DUE TO ROUNDING	18.
RECOVERIES OF PRIOR DISTRIBUTIONS	1,500.

TOTAL	1,518.
	=====

GEORGE CRUISE CHARITABLE FOUNDATION
FORM 990PF, PART XV - LINES 2a - 2d
=====

62-6214545

RECIPIENT NAME:

GEORGE CRUISE FD, FIRST COMMUNITY BANK

ADDRESS:

P O BOX 950

BLUEFIELD, WV 24701

RECIPIENT'S PHONE NUMBER: 304-325-7151

FORM, INFORMATION AND MATERIALS:

SEE ATTACHED COPY OF APPLICATION

SUBMISSION DEADLINES:

MAY OF EACH YEAR FOR FALL SEMESTER SCHOLARSHIPS

RESTRICTIONS OR LIMITATIONS ON AWARDS:

SOUTHERN WV OR SOUTHWESTERN VIRGINIA

AREA RESIDENTS WHO MAY ATTEND COLLEGE ANYWHERE IN U.S.

STATEMENT 9

GEORGE CRUISE CHARITABLE FOUNDATION
P.O. BOX 950
BLUEFIELD, WV 24701
62-6214545

Election to Amortize Bond Premium

Taxpayer hereby elects to amortize bond premium pursuant to IRC Sec.
171(c) and Treasury Regulation 1.171-4(a).