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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 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

APR 1, 2015

, and ending

MAR 31, 2016

Name of foundation Bangor Savings Bank Foundation		A Employer identification number 04-3353896
Number and street (or P O box number if mail is not delivered to street address) 99 Franklin Street	Room/suite	B Telephone number (207) 942-5211
City or town, state or province, country, and ZIP or foreign postal code Bangor, ME 04402		C If exemption application is pending, check here <input type="checkbox"/>
G Check all that apply: <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input type="checkbox"/> Address change </div> <div> <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Amended return <input type="checkbox"/> Name change </div> </div>		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: <div style="display: flex; justify-content: space-between;"> <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 </div>		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) \$ 4,522,928. (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"/>
J Accounting method: <div style="display: flex; justify-content: space-between;"> <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ </div>		

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)
Revenue	1 Contributions, gifts, grants, etc., received	500,000.		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	8,042.	8,042.		
	4 Dividends and interest from securities	85,524.	85,524.		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	23,029.			
	b Gross sales price for all assets on line 6a	888,813.			
	7 Capital gain net income (from Part IV, line 2)		23,029.		
	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	616,595.	116,595.			
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				
	b Accounting fees Stmt 1	1,550.	775.		775.
	c Other professional fees Stmt 2	25,842.	25,842.		0.
	17 Interest				
	18 Taxes Stmt 3	8,099.	174.		0.
	19 Depreciation and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses				
	24 Total operating and administrative expenses. Add lines 13 through 23	35,491.	26,791.		775.
	25 Contributions, gifts, grants paid	652,393.			652,393.
26 Total expenses and disbursements. Add lines 24 and 25	687,884.	26,791.		653,168.	
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements	<71,289.>				
b Net investment income (if negative, enter -0-)		89,804.			
c Adjusted net income (if negative, enter -0-)			N/A		

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LHA For Paperwork Reduction Act Notice, see instructions.

Form **990-PF** (2015)

Part II Balance Sheets Attached schedules and amounts in the description column should be for end-of-year amounts only

		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing	500.	500.	500.
	2 Savings and temporary cash investments	339,640.	368,951.	368,951.
	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 4	2,229,323.	2,093,875.	2,993,660.
	c Investments - corporate bonds Stmt 5	1,109,987.	1,144,835.	1,159,817.
	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)	3,679,450.	3,608,161.	4,522,928.	
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable			
	22 Other liabilities (describe ▶)			
	23 Total liabilities (add lines 17 through 22)	0.	0.	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds	3,679,450.	3,608,161.	
	28 Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.	
	29 Retained earnings, accumulated income, endowment, or other funds	0.	0.	
30 Total net assets or fund balances	3,679,450.	3,608,161.		
31 Total liabilities and net assets/fund balances	3,679,450.	3,608,161.		

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	3,679,450.
2 Enter amount from Part I, line 27a	2	<71,289.>
3 Other increases not included in line 2 (itemize) ▶	3	0.
4 Add lines 1, 2, and 3	4	3,608,161.
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	3,608,161.

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 Capital Gains Dividends				
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 888,658.		865,784.	22,874.
b 155.			155.
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
a			22,874.
b			155.
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	23,029.
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	N/A

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	626,775.	4,608,250.	.136012
2013	662,185.	4,391,041.	.150804
2012	578,500.	4,028,769.	.143592
2011	667,477.	4,033,124.	.165499
2010	618,793.	3,853,977.	.160560

2 Total of line 1, column (d)	2	.756467
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	.151293
4 Enter the net value of noncharitable-use assets for 2015 from Part X, line 5	4	4,484,056.
5 Multiply line 4 by line 3	5	678,406.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	898.
7 Add lines 5 and 6	7	679,304.
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	653,168.

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	1,796.
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	0.
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		3	1,796.
3 Add lines 1 and 2		4	0.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		5	1,796.
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-			
6 Credits/Payments:			
a 2015 estimated tax payments and 2014 overpayment credited to 2015	6a 6,600.	7	6,600.
b Exempt foreign organizations - tax withheld at source	6b	8	
c Tax paid with application for extension of time to file (Form 8868)	6c	9	
d Backup withholding erroneously withheld	6d	10	4,804.
7 Total credits and payments. Add lines 6a through 6d		11	0.
8 Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached			
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed			
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid			
11 Enter the amount of line 10 to be: Credited to 2016 estimated tax <input type="checkbox"/> 4,804. Refunded <input type="checkbox"/>			

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
1b 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
1c Did the foundation file Form 1120-POL for this year?		X
2 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"/> ME		
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

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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)		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)		X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► N/A	X	
14 The books are in care of ► Bangor Savings Bank Telephone no. ► (207) 942-5211 Located at ► 99 Franklin Street, Bangor, ME ZIP+4 ► 04402		
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 N/A		
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 ►		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 checked="" type="checkbox"/> Yes <input 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 ► <input type="checkbox"/>	1b	X
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.) N/A c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ► _____	2b	
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.) N/A	3b	
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 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)?

5b

X

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?

See Statement 7

☒ Yes ☐ No

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

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?☐ Yes ☒ No

6b

X

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

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

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?☐ Yes ☒ No**b** If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?

N/A

7b

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors**1** List all officers, directors, trustees, foundation managers and their compensation.

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
See Statement 6		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 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	4,291,249.
b	Average of monthly cash balances	1b	261,092.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	4,552,341.
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	4,552,341.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	68,285.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	4,484,056.
6	Minimum investment return. Enter 5% of line 5	6	224,203.

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	224,203.
2a	Tax on investment income for 2015 from Part VI, line 5	2a	1,796.
b	Income tax for 2015. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	1,796.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	222,407.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	222,407.
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	222,407.

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	653,168.
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	653,168.
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	653,168.

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				222,407.
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	428,490.			
b From 2011	467,331.			
c From 2012	381,570.			
d From 2013	447,678.			
e From 2014	402,887.			
f Total of lines 3a through e	2,127,956.			
4 Qualifying distributions for 2015 from Part XII, line 4: ▶ \$	653,168.			
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				222,407.
e Remaining amount distributed out of corpus	430,761.			
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:	2,558,717.			
a Corpus Add lines 3f, 4c, and 4e Subtract line 5				
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 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	428,490.			
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a	2,130,227.			
10 Analysis of line 9:				
a Excess from 2011	467,331.			
b Excess from 2012	381,570.			
c Excess from 2013	447,678.			
d Excess from 2014	402,887.			
e Excess from 2015	430,761.			

N/A

	4942(1)(3) or		4942(1)(5)
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(4) Gross investment income

[illegible]

2015.04010 Bangor Savings Bank Foundat 04955-61

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				
Aid For Kids 18 Market Square Houlton, ME 04730	None	PC	General Purpose	2,000.
Androscoggin Home Care & Hospice 15 Strawberry Avenue Lewiston, ME 04240	None	PC	2015 Community Matters More	5,000.
Area Interfaith Outreach P.O. Box 113 Rockland, ME 04841	None	PC	General Purpose	2,000.
Arnold Expedition Historical Society 33 Arnold Road Pittston, ME 04345	None	PC	2015 Community Matters More	1,000.
Aroostook Aspirations Initiative 26 North Street Box 138 Presque Isle, ME 04769	None	PC	2015 Community Matters More	1,000.
Total			See continuation sheet(s) ▶ 3a	652,393.
b Approved for future payment				
None				
Total			▶ 3b	0



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 | | | X |
| (2) Other assets | | | X |
| b Other transactions: | | | |
| (1) Sales of assets to a noncharitable exempt organization | | | X |
| (2) Purchases of assets from a noncharitable exempt organization | | | X |
| (3) Rental of facilities, equipment, or other assets | | | X |
| (4) Reimbursement arrangements | | | X |
| (5) Loans or loan guarantees | | | X |
| (6) Performance of services or membership or fundraising solicitations | | | X |
| c Sharing of facilities, equipment, mailing lists, other assets, or paid employees | | | X |
| d If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received. | | | |

[illegible]

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

- | b If "Yes," complete the following schedule. | | |
|--|--------------------------|---------------------------------|
| (a) Name of organization | (b) Type of organization | (c) Description of relationship |
| N/A | | |
| | | |
| | | |
| | | |
| | | |

Sign Here	Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.				May the IRS discuss this return with the preparer shown below (see instr.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
	 Signature of officer or trustee		8/15/16 Date		Treasurer Title		
Paid Preparer Use Only	Print/Type preparer's name Nicholas E. Porto		Preparer's signature 		Date 08/09/16	Check <input type="checkbox"/> if self-employed	PTIN P01310283
	Firm's name ▶ Baker Newman & Noyes					Firm's EIN ▶ 01-0494526	
	Firm's address ▶ Box 507 Portland, ME 04112					Phone no. (207) 879-2100	

Form **990-PF** (2015)

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

Bangor Savings Bank Foundation

Employer identification number

04-3353896

Organization type (check one):

Filers of:

Section:

Form 990 or 990-EZ

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

Form 990-PF

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

- ☒ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

Special Rules

- ☐ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000 or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- ☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or 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

Employer identification number

Bangor Savings Bank Foundation**04-3353896****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	Bangor Savings Bank 99 Franklin Street Bangor, ME 04402	\$ 500,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

Employer identification number

04-3353896

Part II Noncash Property (see instructions). Use duplicate copies of Part II if additional space is needed.

[illegible]

Name of organization

Employer identification number

Bangor Savings Bank Foundation

04-3353896

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

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Aroostook Autism Support Group c/o Mark and Emily Turner Memorial Library, 39 2nd Street Presque Isle, ME 04769	None	PC	2015 Community Matters More	1,000.
Atlantic Challenge Foundation 655 Main Stree Rockland, ME 04841	None	PC	General Purpose	2,500.
Bangor Area Recovery Network 142 Center Street Brewer, ME 04412	None	PC	2015 Community Matters More	1,000.
Bangor Area Recovery Network 142 Center Street Brewer, ME 04412	None	PC	General Purpose	2,500.
Bangor Ballet 14 State Street Bangor, ME 04401	None	PC	2015 Community Matters More	1,000.
Bangor Humane Society 693 Mt. Hope Avenue Bangor, ME 04401	None	PC	2015 Community Matters More	1,000.
Beals Historical Society P.O. Box 280 Beals, ME 04611	None	PC	General Purpose	2,000.
Belfast Free Library 106 High Street Belfast, ME 04915	None	PC	2015 Community Matters More	1,000.
Biddeford City Theater 205 Main Street Biddeford, ME 04005	None	PC	2015 Community Matters More	1,000.
Biddeford Pool Land Trust P.O. Box 306, Biddeford, ME 044006 Biddeford, ME 04006	None	SO I	2015 Community Matters More	1,000.
Total from continuation sheets				641,393.

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Bangor Public Library 145 Harlow Street Bangor, ME 04401	None	PC	General Purpose	10,000.
Big Brothers Big Sisters 195 Lancaster Street Portland, ME 04101	None	PC	General Purpose	10,000.
Bikers Against Breast Cancer P.O. Box 232 Bar Mills, ME 04004	None	PC	2015 Community Matters More	1,000.
Brewer Area Food Pantry 25 Freedom Parkway Hermon, ME 04401	None	PC	2015 Community Matters More	1,000.
Bucksport Community Concerns P.O. Box 603 Buxksport, ME 04416	None	PC	2015 Community Matters More	1,000.
Camden Public Library 55 Main Street Camden, ME 04843	None	PC	General Purpose	3,000.
Camp Beech Cliff P.O. Box 381 Mount Desert Island, ME 04660	None	PC	2015 Community Matters More	1,000.
Camp Sunshine at Sebago Lake 35 Acadia Road Casco, ME 04015	None	PC	General Purpose	2,000.
CASA, Inc. 741 Warren Avenue Portland, ME 04011	None	PC	2015 Community Matters More	1,000.
Castine Scientific Society P.O. Box 196 Castine, ME 04421	None	PC	General Purpose	3,000.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Center for Maine Contemporary Art 162 Russell Avenue Rockport, ME 04856	None	PC	General Purpose	5,000.
Charlotte White Center 572 Bangor Road Dover-Foxcroft, ME 04426	None	PC	General Purpose	5,000.
Children's Center 1 Alden Avenue Augusta, ME 04330	None	PC	2015 Community Matters More	1,000.
City of Ellsworth Knowlton Park 1 City Hall Plaza Ellsworth, ME 04605	None	GOV	General Purpose	6,250.
Cobscook Community Learning Center 10 Commissary Point Road Trescott, ME 04652	None	PC	General Purpose	5,000.
Community Care 40 Summer Street Bangor, ME 04401	None	PC	2015 Community Matters More	1,000.
Cooperative Development Institute P.O. Box 422 Shelburne Falls, MA 01370	None	PC	General Purpose	10,000.
Cornish Veterans Monument Organization 277 Sokokis Trail Cornish, ME 04020	None	PC	2015 Community Matters More	1,000.
Dexter Public Health P.O. Box 516 Dexter, ME 04930-0516	None	PC	2015 Community Matters More	1,000.
Dover-Foxcroft Kiwanis Back Pack Program 9 Thayer Parkway, Apt. 4 Dover-Foxcroft, ME 04426	None	PC	2015 Community Matters More	1,000.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Down East Sunrise Trail 540 Milbridge Road Cherryfield, ME 04612	None	PC	2015 Community Matters More	1,000.
Eastern Maine Medical Center P.O. Box 931 Bangor, ME 04402-0931	None	PC	General Purpose	10,000.
Educare Maine 97 Water Street Waterville, ME 04091	None	PC	General Purpose	10,000.
Engine, Inc. P.O. Box 1681 Biddeford, ME 04005	None	PC	General Purpose	3,500.
Environmental Health Strategy Center P.O. Box 2217 Bangor, ME 04402	None	PC	General Purpose	15,000.
Five Town Communities That Care P.O. Box 1135 Rockport, ME 04856	None	PC	2015 Community Matters More	1,000.
Forgotten Felines of Maine P.O. Box 264 Gouldsboro, ME 04607	None	PC	2015 Community Matters More	1,000.
Foundation for a Strong ME Economy 125 Community Drive, Suite 101 Augusta, ME 04330	None	PC	General Purpose	10,000.
Four Directions Development Center 20 Godfrey Drive Orono, ME 04473	None	PC	General Purpose	2,000.
Franklin County Animal Shelter 550 Industry Road Farmington, ME 04938	None	PC	2015 Community Matters More	1,000.
Total from continuation sheets				

Part XV **Supplementary Information****3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Friends of Cameron Stadium 73 Harlow Street Bangor, ME 04401	None	PC	General Purpose	10,000.
Friends of Lithgow Library P.O. Box 2456 Augusta, ME, ME 04338-2456	None	PC	General Purpose	10,000.
Friends of The Millinocket Memorial 5 Maine Avenue Millinocket, ME 04462	None	PC	2015 Community Matters More	5,000.
The George J. Mitchell School 58 Drummond Avenue Waterville, ME 04901	None	PC	2015 Community Matters More	1,000.
Girls on the Run - Maine 980 Forest Avenue, Suite 206 Portland, ME 04103	None	PC	2015 Community Matters More	1,000.
Good Samaritan Agency 100 Ridgewood Drive Bangor, ME 04401	None	PC	General Purpose	4,000.
Goodwill Industries of Northern NE 75 Washington Avenue, Suite 300 Portland, ME 04102	None	PC	General Purpose	5,000.
Greater Androscoggin Humane Society 15 Strawberry Avenue Lewiston, ME 04240	None	PC	2015 Community Matters More	1,000.
Habitat for Humanity/7 Rivers ME 126 Main Street, Suite 1 Topsham, ME 04086	None	PC	General Purpose	5,000.
Habitat for Humanity of Greater Portland 659 Warren Avenue Portland, ME 04011	None	PC	2015 Community Matters More	1,000.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
HealthReach Community Health Centers 10 Water Street, Suite 305 Waterville, ME 04901	None	PC	2015 Community Matters More	1,000.
Hermon Middle School Library 29 Billings Road Hermon, ME 04401	None	GOV	General Purpose	2,000.
Hope Association 86 Lincoln Avenue Rumford, ME 04276	None	PC	2015 Community Matters More	1,000.
Hospitality House P.O. Box 1696 Rockport, ME 04856	None	PC	2015 Community Matters More	1,000.
Husson University One College Circle Bangor, ME 04401	None	PC	General Purpose	20,000.
Information Technology Exchange (ITE) P.O. Box 589 Searsport, ME 04974	None	PC	General Purpose	2,500.
Inland Hospital 200 Kennedy Memorial Drive Waterville, ME 04901	None	PC	General Purpose	10,000.
Kennebec Performing Arts Company P.O. Box 481 Augusta, ME 04332	None	PC	2015 Community Matters More	1,000.
Kennebec Valley YMCA 31 Union Street Augusta, ME 04330	None	PC	General Purpose	3,000.
Last Stop Horse Rescue 938 Tar Ridge Road Prentiss, ME 04487	None	PC	2015 Community Matters More	1,000.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
L.C. Bates Museum P.O. Box 1589 Hinckley, ME 04944	None	PC	2015 Community Matters More	1,000.
Literacy Volunteers of Bangor 200 Hogan Road Bangor, ME 04401	None	PC	General Purpose	2,000.
Maine Academy of Modern Music 125 Presumpscot Street Portland, ME 04103	None	PC	General Purpose	5,000.
Maine Alliance for Arts Education P.O. Box 872 Augusta, ME 04332	None	PC	General Purpose	2,000.
Maine Children's Home 93 Silver Street Waterville, ME 04901	None	PC	General Purpose	5,000.
Maine General Health P.O. Box 828 Waterville, ME 04903	None	PC	General Purpose	10,000.
Maine Highlands Senior Center P.O. Box 693 Dover Foxcroft, ME 04426	None	PC	General Purpose	10,000.
Maine Huts & Trails 496C Main Street Kingfield, ME 04947	None	PC	General Purpose	2,000.
Maine Jewish Film Festival P.O. Box 7465 Portland, ME 04112	None	PC	General Purpose	3,000.
Maine Migrant Health Program (MMHP) P.O. Box 405 Augusta, ME 04332	None	PC	General Purpose	2,500.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Musica Promotore 550 Forest Avenue LL5 Portland, ME 04101	None	PC	2015 Community Matters More	1,000.
Maine Robotics 30 Main Street Orono, ME 04473	None	PC	General Purpose	3,000.
MaineShare P.O. Box 2095 Augusta, ME 04338	None	PC	General Purpose	2,000.
Mainstream Finance P.O. Box 1162 Bangor, ME 04402-1162	None	PC	General Purpose	5,000.
Maine State Museum 83 State House Station Augusta, ME 04333-0083	None	PC	General Purpose	5,000.
Maine State Society Protection of Animals P.O. Box 10 South Windham, ME 04082-0010	None	PC	2015 Community Matters More	1,000.
Maine State Tutor Corps 65 Congress Street #1A Portland, ME 04101	None	PC	General Purpose	2,000.
Maine Troop Greeters 87 Godfrey Drive Bangor, ME 04401	None	PC	General Purpose	7,500.
Maine Youth Alliance 78A Main Street Belfast, ME 04915	None	PC	General Purpose	2,500.
Merrill Memorial Library 215 Main Street Yarmouth, ME 04096	None	PC	General Purpose	2,500.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Methodist Conference Home, Inc. 46 Summer Street Rockland, ME 04861	None	PC	General Purpose	2,500.
Midcoast Habitat for Humanity 799 West Street Rockport, ME 04856	None	PC	2015 Community Matters More	5,000.
Mid-Coast Hunger Prevention 84A Union Street Brunswick, ME 04011	None	PC	2015 Community Matters More	5,000.
Mid-Coast Recreation Center 535 West Street Rockport, ME 04856	None	PC	General Purpose	5,000.
Neighbors Supporting Neighbors Food 3026 Route 2 Hermon, ME 04401	None	PC	2015 Community Matters More	1,000.
NE Mountain Bike Association 83 Valley View Lane Warren, ME 04864	None	PC	General Purpose	2,500.
New Beginnings 436 Main Street Lewiston, ME 04240	None	PC	General Purpose	2,000.
New England Music Camp 8 Goldenrod Lane Sidney, ME 04330	None	PC	General Purpose	3,000.
Northern Forest Center 18 North Main Street, Suite 204 Concord, NH 03301	None	PC	General Purpose	2,500.
Northeast Historic Film 85 Main Street Bucksport, ME 04416	None	PC	General Purpose	2,500.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
OHI 25 Freedom Parkway Hermon, ME 04401	None	PC	General Purpose	10,000.
Old Town Recreation Center P.O. Box 273 Old Town, ME 04489	None	PC	2015 Community Matters More	1,000.
Orono Economic Development Corporation c/o Town of Orono, 59 Main Street Orono, ME 04473	None	NC	General Purpose	10,000.
Our Town Belfast 171 High Street, Suite 6 Belfast, ME 04915	None	PC	General Purpose	2,000.
Patient AirLift Services (PALS) 80 Airport Drive Auburn, ME 04210	None	PC	General Purpose	3,000.
Penobscot Bay YMCA P.O. Box 840 Rockport, ME 04856	None	PC	General Purpose	5,000.
Penobscot Community Healthcare 103 Maine Avenue Bangor, ME 04401	None	PC	General Purpose	5,000.
Penobscot River Restoration Trust P.O. Box 5695 Augusta, ME 04332	None	PC	General Purpose	10,000.
Penobscot Valley Hospital 7 Transalpine Road Lincoln, ME 04457	None	PC	2015 Community Matters More	1,000.
Peregrine Corporation DBA Strive 10 Atlantic Place South Portland, ME 04106	None	PC	General Purpose	5,000.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Piscataquis Regional YMCA 48 Park Street Dover-Foxcroft, ME 04426	None	PC	2015 Community Matters More	1,000.
Pittsfield Community Theatre 137 Main Street Pittsfield, ME 04967	None	GOV	2015 Community Matters More	5,000.
Pope Memorial Humane Society P.O. Box 1294 Rockland, ME 04841	None	PC	2015 Community Matters More	1,000.
Project G.R.A.C.E. P.O. Box 6846 Scarborough, ME 04070	None	PC	2015 Community Matters More	1,000.
Responsible Pet Care of Oxford Hill P.O. Box 82 Norway, ME 04268	None	PC	2015 Community Matters More	1,000.
Saco River Festival Association P.O. Box 610 Parsonsfield, ME 04047	None	PC	2015 Community Matters More	1,000.
Safe Voices P.O. Box 713 Auburn, ME 04212-0713	None	PC	2015 Community Matters More	1,000.
Saint Andre Home, Inc. 283 Elm Street Biddeford, ME 04005	None	PC	General Purpose	3,000.
Sandy Point Community Club P.O. Box 39 Sandy Point, ME 04972	None	PC	2015 Community Matters More	1,000.
Sanford-Springvale Youth Athletic Nasson Community Center, 457 Main Street Springvale, ME 04083	None	PC	2015 Community Matters More	5,000.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Sarah's House/Cancer Hospitality 1 Cumberland Street, Suite 300 Bangor, ME 04401	None	PC	General Purpose	10,000.
Schoodic Arts for All 427 Main Street Winter Harbor, ME 04693	None	PC	General Purpose	2,000.
Schoodic Institute at Acadia P.O. Box 277 Winter Harbor, ME 04693	None	PC	General Purpose	3,000.
Searsport District Middle/High School 24 Mortland Road Searsport, ME 04974	None	GOV	General Purpose	10,000.
Sebasticook Valley Health 447 North Main Street Pittsfield, ME 04967	None	PC	General Purpose	10,000.
Shalom House Inc. 106 Gilman Street Portland, ME 04102	None	PC	General Purpose	3,000.
Simple Gifts 3 Stephenson Street Cape Elizabeth, ME 04107	None	PC	2015 Community Matters More	1,000.
Somerset Economic Development Corp. 41 Court Street Skowhegan, ME 04976	None	PC	General Purpose	2,500.
Somerset Humane Society P.O. Box 453 Skowhegan, ME 04976-0453	None	PC	2015 Community Matters More	1,000.
Southern Maine Conservation Collaborative 217 Commercial Street, Suite 302 Portland, ME 04101	None	PC	General Purpose	2,500.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
SPCA of Hancock County 141 Bar Harbor Road Trenton, ME 04605	None	PC	2015 Community Matters More	1,000.
Special Childrens Friends 78 Union Street Ellsworth, ME 04605	None	PC	General Purpose	10,000.
Soap Closet, Inc. P.O. Box 163 Belfast, ME 04915	None	PC	General Purpose	2,000.
SPACE Gallery 538 Congress Street Portland, ME 04101	None	PC	General Purpose	10,000.
Spruce Run Womancare Alliance P.O. Box 653 Bangor, ME 04402	None	PC	2015 Community Matters More	5,000.
Strive Northern New England Public Safety Way Belfast, ME 04915	None	PC	General Purpose	5,000.
Table of Plenty P.O. Box 232 Brunswick, ME 03901	None	PC	2015 Community Matters More	1,000.
Teen and Young Parent Program P.O. Box 805 Rockland, ME 04841	None	PC	2015 Community Matters More	1,000.
The Center for Grieving Children P.O. Box 1438 Portland, ME 04104	None	PC	General Purpose	2,500.
The Landing School 286 River Road Arundel, ME 04046	None	PC	General Purpose	2,000.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
The Next Step Domestic Violence P.O. Box 1466 Ellsworth, ME 04605	None	PC	2015 Community Matters More	5,000.
The Pierce House 204 Main Street Farmington, ME 04938	None	POF	2015 Community Matters More	1,000.
The Summit Project P.O. Box 815 Unity, ME 04988	None	PC	2015 Community Matters More	1,000.
The Telling Room 225 Commercial Street, Suite 201 Portland, ME 04101	None	PC	General Purpose	5,000.
Thomas College 180 West River Road Waterville, ME 04901	None	PC	General Purpose	10,000.
Thompson Community Center 51 S Union Road Union, ME 04862	None	PC	2015 Community Matters More	1,000.
Travis Mills Foundation 89 Water Street Hallowell, ME 04347	None	PC	General Purpose	12,500.
Tree Street Youth 144 Howe Street Lewiston, ME 04240	None	PC	2015 Community Matters More	1,000.
United Cerebral Palsy of Northeastern ME 700 Mt. Hope Avenue, Suite 320 Bangor, ME 04401	None	PC	General Purpose	5,393.
University of Maine 332 DP Corbett Orono, ME 04469	None	GOV	General Purpose	5,000.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
University of Maine at Augusta 46 University Drive Augusta, ME 04330	None	GOV	General Purpose	10,000.
University of Maine Farmington 246 Main Street Farmington, ME 04938-1994	None	GOV	General Purpose	15,000.
University of Maine System 5717 Corbett Hall Orono, ME 04469-5717	None	GOV	General Purpose	5,000.
United Mid-Coast Charities P.O. Box 205 Camden, ME 04843	None	PC	General Purpose	1,800.
United Way of Androscoggin County P.O. Box 888 Lewiston, ME 04243	None	PC	General Purpose	1,000.
United Way of Aroostook County 9 Dyer Street, Suite 2 Presque Isle, ME 04769	None	PC	General Purpose	1,300.
United Way of Eastern Maine 700 Main Street, Suite 1 Bangor, ME 04401-3655	None	PC	General Purpose	40,500.
United Way of Greater Portland P.O. Box 15200 Portland, ME 04112-5200	None	PC	General Purpose	7,500.
United Way of Kennebec Valley 121 Commercial Street Augusta, ME 04330	None	PC	General Purpose	3,900.
United Way of Mid-Maine 105 Kennedy Memorial Drive Waterville, ME 04901	None	PC	General Purpose	3,900.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
United Way of Oxford County P.O. Box 291 South Paris, ME 04281	None	PC	General Purpose	1,700.
United Way of Tri-Valley Area P.O. Box 126 Farmington, ME 04938	None	PC	General Purpose	1,900.
United Way of York County P.O. Box 727 Kennebunk, ME 04043-0727	None	PC	General Purpose	2,750.
Vital Pathways/Riverfront Project 109 Main Street Houlton, ME 04730	None	PC	2015 Community Matters More	1,000.
Waldo County Healthcare Inc. (WCHI) P.O. Box 287 Belfast, ME 04915	None	SO III FI	General Purpose	5,000.
Waldo County Search and Rescue 4 Public Safety Way Belfast, ME 04915	None	PC	2015 Community Matters More	1,000.
Washington County One Community 121 Court Street, Suite A Machias, ME 04654	None	PC	2015 Community Matters More	1,000.
Waterfall Arts 256 High Street Belfast, ME 04915	None	PC	General Purpose	2,500.
Western Maine Homeless Shelter 547 Wilton Road Farmington, ME 04938	None	PC	2015 Community Matters More	1,000.
Wreaths Across America P.O. Box 249 Columbia Falls, ME 04623	None	PC	2015 Community Matters More	1,000.
Total from continuation sheets				

3 Grants and Contributions Paid During the Year (Continuation)**Total from continuation sheets**

Form 990-PF	Accounting Fees			Statement	1
Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes	
Accounting	1,550.	775.		775.	
To Form 990-PF, Pg 1, ln 16b	1,550.	775.		775.	

Form 990-PF	Other Professional Fees			Statement	2
Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes	
Investment advisory fees	25,842.	25,842.		0.	
To Form 990-PF, Pg 1, ln 16c	25,842.	25,842.		0.	

Form 990-PF	Taxes			Statement	3
Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes	
Foreign taxes	174.	174.		0.	
Excise tax	7,925.	0.		0.	
To Form 990-PF, Pg 1, ln 18	8,099.	174.		0.	

Form 990-PF	Corporate Stock		Statement	4
Description			Book Value	Fair Market Value
Corporate stocks (see Statement 10)			2,093,875.	2,993,660.
Total to Form 990-PF, Part II, line 10b			2,093,875.	2,993,660.

Form 990-PF	Corporate Bonds	Statement	5
Description	Book Value	Fair Market Value	
Corporate Bonds (see Statement 10)	1,144,835.	1,159,817.	
Total to Form 990-PF, Part II, line 10c	1,144,835.	1,159,817.	

Form 990-PF	Part VIII - List of Officers, Directors Trustees and Foundation Managers	Statement	6
Name and Address	Title and Avrg Hrs/Wk	Compen- sation	Employee Ben Plan Expense Contrib Account
Kathryn L. Barber 99 Franklin Street Bangor, ME 04402	Director 0.10	0.	0. 0.
Gena R. Canning 99 Franklin Street Bangor, ME 04402	Director 0.30	0.	0. 0.
James J. Conlon 99 Franklin Street Bangor, ME 04402	Director 0.20	0.	0. 0.
George F. Eaton II, Esq. 99 Franklin Street Bangor, ME 04402	Director 0.10	0.	0. 0.
Sari S. Greene 99 Franklin Street Bangor, ME 04402	Director 0.10	0.	0. 0.
Charles E. Hewett, Ph.D 99 Franklin Street Bangor, ME 04402	Director 0.10	0.	0. 0.
Scott A. Oxley 99 Franklin Street Bangor, ME 04402	Director 0.10	0.	0. 0.
William D. Purington 99 Franklin Street Bangor, ME 04402	Director 0.10	0.	0. 0.

Bangor Savings Bank Foundation

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Dr. Robert A. Strong, CFA 99 Franklin Street Bangor, ME 04402	Director 0.10	0.	0.	0.
Vincent P. Veroneau 99 Franklin Street Bangor, ME 04402	Director 0.10	0.	0.	0.
James H. Goff 99 Franklin Street Bangor, ME 04402	Chairman 0.60	0.	0.	0.
Robert S. Montgomery-Rice 99 Franklin Street Bangor, ME 04402	President 0.20	0.	0.	0.
Joyce Clark Sarnacki 99 Franklin Street Bangor, ME 04402	VP/Sec'y/Clerk 2.00	0.	0.	0.
Bruce G. Nickerson 99 Franklin Street Bangor, ME 04402	Treasurer 0.60	0.	0.	0.
Totals included on 990-PF, Page 6, Part VIII		<u>0.</u>	<u>0.</u>	<u>0.</u>

Form 990-PF

Expenditure Responsibility Statement
Part VII-B, Line 5c

Statement 7

Grantee's Name

See Statement 9

Grantee's AddressGrant AmountDate of GrantAmount Expended

10,000.

Purpose of Grant

See Statement 10

Dates of Reports by Grantee

See Statement 10

Form 990-PF

Grant Application Submission Information
Part XV, Lines 2a through 2d

Statement 8

Name and Address of Person to Whom Applications Should be Submitted

Program Officer, The Bangor Savings Bank Foundation
99 Franklin Street
Bangor, ME 04402

Telephone Number

(207) 942-5211

Email Address

foundation@bangor.com

Form and Content of Applications

Organizations recognized under IRS code section 501(c)(3) must provide a copy of their determination letter with their application or grant proposal.

Any Submission Deadlines

Quarterly Deadlines: January 1st, April 1st, July 1st, October 1st

Restrictions and Limitations on Awards

Awards, grants, and donations are designed to promote education, health & wellness, cultural awareness and the arts, and to support organizations that contribute to the quality of life in the communities where Bangor Savings Bank operates.

BANGOR SAVINGS BANK FOUNDATION

FORM 990-PF: SUPPLEMENTAL STATEMENT 10

Year Ended March 31, 2016

04-3353896

**PART VII-B, LINE 5C: INFORMATION RELATED TO GRANTS SUBJECT TO EXPENDITURE
RESPONSIBILITY AS REQUIRED BY REGS. SECTION 53-4945-5(D)**

Grantee: Orono Economic Development Corporation
59 Main Street
Orono, Maine 04473

Dates: Approval Date: January 15, 2015
Grant Amount: \$10,000
Grant Period: April 1, 2015 – September 1, 2015

Purpose: The Bangor Savings Bank Foundation grant provided funds to the Orono Economic Development Corporation (in conjunction with other private and public funding), for the planning and implementation of the Bangor Region Food Hub Consortium to aggregate local farm foods for sale, processing, and delivery to institutions and food service establishments within a primary market area of approximately 50 miles around Bangor, Maine. The Orono Economic Development Corporation is dedicated to growing business and cultural enterprises in the town of Orono, Maine.

Amounts Expended by the Grantee:

The Bangor Savings Bank Foundation grant funds to the Orono Economic Development Corporation were used to fund the market and feasibility analysis conducted by the Maine Farmland Trust for the purpose of supporting the implementation of the Bangor Region Food Hub. The work leading to the feasibility report included considerable secondary source research and the creation of a digital resource library; a detailed web-based survey; several one-on-one interviews; the creation of a web site to disseminate the results of the study once complete; and the final analysis.

Diversion:

To the best of the Bangor Savings Bank Foundation's knowledge, the grantee has not diverted any portion of the fund from the purpose of the grant.

Dates of Reports Received:

A narrative status report was received from Orono Economic Development Corporation on May 5, 2016.

Results of Verification of Reports:

Upon receipt of the narrative report, the Foundation Review Committee reviewed the progress from the Orono Economic Development Corporation, to ensure the appropriate use of grant funds.

Asset Detail**Statement of Value and Activity**

March 1, 2016 - March 31, 2016

Asset Detail

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Unrealized G/L	Est. Ann. Income
<i>Cash and Equivalents</i>						
<i>Money Market</i>						
BSB Institutional Money Market Fund TICKER: BSB123	274,569.08	1.000	\$274,569.08	\$274,569.08	\$0.00	\$356.94
BSB Institutional Money Market Fund TICKER: BSB123	93,912.87	1.000	\$93,912.87	\$93,912.87	\$0.00	\$122.09(i)
			\$368,481.95	\$368,481.95	\$0.00	\$479.03
<i>Cash</i>						
Cash			\$469.32	\$469.32		
			\$469.32	\$469.32	\$0.00	\$0.00
Total Cash and Equivalents			\$368,951.27	\$368,951.27	\$0.00	\$479.03
<i>Equity</i>						
<i>Consumer Discretionary</i>						
eBay Inc TICKER: EBAY	918.00	23.860	\$21,903.48	\$23,368.59	-\$1,465.11	\$0.00
Disney Walt CO New TICKER: DIS	401.00	99.310	\$39,823.31	\$15,814.83	\$24,008.48	\$569.42
Priceline Group Inc TICKER: PCLN	18.00	1,288.960	\$23,201.28	\$13,596.31	\$9,604.97	\$0.00
			\$84,928.07	\$52,779.73	\$32,148.34	\$569.42
<i>Consumer Staples</i>						
Pepsico Inc TICKER: PEP	580.00	102.480	\$59,438.40	\$34,571.25	\$24,867.15	\$1,629.80
Boston Beer Inc TICKER: SAM	226.00	185.070	\$41,825.82	\$45,604.32	-\$3,778.50	\$0.00

Asset Detail (continued)**Statement of Value and Activity**

March 1, 2016 - March 31, 2016

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Unrealized G/L	Est. Ann. Income
Walgreens Boots Alliance Inc TICKER: WBA	539.00	84.240	\$45,405.36	\$39,953.64	\$5,451.72	\$776.16
CVS Health Corp TICKER: CVS	225.00	103.730	\$23,339.25	\$8,761.46	\$14,577.79	\$382.50
			\$170,008.83	\$128,890.67	\$41,118.16	\$2,788.46
Energy						
Spectra Energy Corp TICKER: SE	1,343.00	30.600	\$41,095.80	\$28,156.22	\$12,939.58	\$2,175.66
Phillips 66 TICKER: PSX	553.00	86.590	\$47,884.27	\$21,061.86	\$26,822.41	\$1,238.72
Chevron Corporation TICKER: CVX	356.00	95.400	\$33,962.40	\$30,930.37	\$3,032.03	\$1,523.68
Hess Corporation TICKER: HES	304.00	52.650	\$16,005.60	\$20,219.65	-\$4,214.05	\$304.00
			\$138,948.07	\$100,368.10	\$38,579.97	\$5,242.06
Financials						
Wells Fargo & CO TICKER: WFC	1,116.00	48.360	\$53,969.76	\$21,565.81	\$32,403.95	\$1,674.00
Visa Inc CL A TICKER: V	657.00	76.480	\$50,247.36	\$14,231.29	\$36,016.07	\$367.92
JP Morgan Chase & CO TICKER: JPM	650.00	59.220	\$38,493.00	\$27,200.83	\$11,292.17	\$1,144.00
Paypal Holdings Inc TICKER: PYPL	323.00	38.600	\$12,467.80	\$10,392.26	\$2,075.54	\$0.00
Torchmark Corp TICKER: TMK	570.00	54.160	\$30,871.20	\$24,851.80	\$6,019.40	\$319.20

Asset Detail (continued)**Statement of Value and Activity**

March 1, 2016 - March 31, 2016

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Unrealized G/L	Est. Ann. Income
Intercontinental Exchange Inc TICKER: ICE	220.00	235.140	\$51,730.80	\$28,466.34	\$23,264.46	\$748.00
Health Care			\$237,779.92	\$126,708.33	\$111,071.59	\$4,253.12
Novo Nordisk AS Spons ADR TICKER: NVO	671.00	54.190	\$36,361.49	\$32,307.95	\$4,053.54	\$469.03
Anthem Inc TICKER: ANTM	188.00	138.990	\$26,130.12	\$20,819.46	\$5,310.66	\$488.80
Dentsply Sirona Inc TICKER: XRAY	845.00	61.630	\$52,077.35	\$37,807.56	\$14,269.79	\$261.95
Stryker Corporation TICKER: SYK	355.00	107.290	\$38,087.95	\$19,351.27	\$18,736.68	\$539.60
Icon PLC TICKER: ICLR	330.00	75.100	\$24,783.00	\$22,575.52	\$2,207.48	\$0.00
Industrials			\$177,439.91	\$132,861.76	\$44,578.15	\$1,759.38
United Technologies Corp TICKER: UTX	445.00	100.100	\$44,544.50	\$22,215.79	\$22,328.71	\$1,139.20
General Electric Corp TICKER: GE	1,583.00	31.790	\$50,323.57	\$34,204.63	\$16,118.94	\$1,456.36
FedEx Corporation TICKER: FDX	202.00	162.720	\$32,869.44	\$34,267.10	-\$1,397.66	\$202.00
Information Technology			\$127,737.51	\$90,687.52	\$37,049.99	\$2,797.56
Alphabet Inc CL A TICKER: GOOGL	59.00	762.900	\$45,011.10	\$34,624.80	\$10,386.30	\$0.00

Asset Detail (continued)**Statement of Value and Activity**

March 1, 2016 - March 31, 2016

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Unrealized G/L	Est. Ann. Income
Cerner Corp TICKER: CERN	786.00	52.960	\$41,626.56	\$26,047.63	\$15,578.93	\$0.00
Facebook Inc-A TICKER: FB	216.00	114.100	\$24,645.60	\$9,524.55	\$15,121.05	\$0.00
Apple Inc TICKER: AAPL	594.00	108.990	\$64,740.06	\$41,273.82	\$23,466.24	\$1,235.52
EMC Corp Mass TICKER: EMC	1,231.00	26.650	\$32,806.15	\$33,136.25	-\$330.10	\$566.26
<hr/>						
Telecommunication Services			\$208,829.47	\$144,607.05	\$64,222.42	\$1,801.78
Verizon Communications TICKER: VZ	524.00	54.080	\$28,337.92	\$25,403.28	\$2,934.64	\$1,184.24
AT&T Inc TICKER: T	606.00	39.170	\$23,737.02	\$20,505.89	\$3,231.13	\$1,163.52
<hr/>						
Utilities			\$52,074.94	\$45,909.17	\$6,165.77	\$2,347.76
PPL Corporation TICKER: PPL	611.00	38.070	\$23,260.77	\$17,052.76	\$6,208.01	\$928.72
<hr/>						
Mutual Funds			\$23,260.77	\$17,052.76	\$6,208.01	\$928.72
Materials Select SPDR Fund TICKER: XLB	1,101.00	44.810	\$49,335.81	\$35,429.86	\$13,905.95	\$1,042.65
Consumer Discretionary Selt TICKER: XLY	1,212.00	79.100	\$95,869.20	\$79,453.63	\$16,415.57	\$1,432.58

Asset Detail (continued)**Statement of Value and Activity**

March 1, 2016 - March 31, 2016

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Unrealized G/L	Est. Ann. Income
Health Care Select Sector SPDR TICKER: XLV	448.00	67.780	\$30,365.44	\$32,526.74	-\$2,161.30	\$475.78
Industrial Select Sector SPDR TICKER: XLI	180.00	55.470	\$9,984.60	\$9,523.78	\$460.82	\$208.80
Technology Select Sect SPDR TICKER: XLK	918.00	44.360	\$40,722.48	\$37,349.91	\$3,372.57	\$745.42
Utilities Select Sector SPDR TICKER: XLU	1,168.00	49.620	\$57,956.16	\$50,832.81	\$7,123.35	\$1,875.81
iShares Core S&P Small-Cap ETF TICKER: IJR	3,553.00	112.570	\$399,961.21	\$204,926.81	\$195,034.40	\$5,805.60
iShares Core S&P Mid-Cap ETF TICKER: IJH	2,746.00	144.190	\$395,945.74	\$199,926.72	\$196,019.02	\$6,101.61
Vanguard REIT ETF TICKER: VNQ	3,029.00	83.800	\$253,830.20	\$162,082.99	\$91,747.21	\$10,695.40
Vanguard FTSE Emerging Markets ETF TICKER: VWO	3,507.00	34.580	\$121,272.06	\$134,353.39	-\$13,081.33	\$3,689.36
iShares MSCI EAFE ETF TICKER: EFA	5,553.00	57.160	\$317,409.48	\$307,603.76	\$9,805.72	\$8,995.86
Total Equity			\$1,772,652.38	\$1,254,010.40	\$518,641.98	\$41,068.87
Fixed Income						
Government Securities						
Federal Home Loan Bank DTD 09/11/2007 4.875% 09/08/2017 Non Callable	35,000.00	105.828	\$37,039.80	\$34,894.78	\$2,145.02	\$1,706.25

Asset Detail (continued)**Statement of Value and Activity**

March 1, 2016 - March 31, 2016

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Unrealized G/L	Est. Ann. Income
Federal Farm Credit Bank DTD 12/06/2010 2.500% 12/06/2017 Non Callable	50,000.00	102.803	\$51,401.50	\$48,263.36	\$3,138.14	\$1,250.00
Mutual Funds			\$88,441.30	\$83,158.14	\$5,283.16	\$2,956.25
iShares Intermediate Credit ETF TICKER: CIU	3,865.00	109.690	\$423,951.85	\$421,491.53	\$2,460.32	\$10,458.69
iShares Barclays 1-3 Year CR ETF TICKER: CSJ	2,043.00	105.420	\$215,373.06	\$213,992.23	\$1,380.83	\$2,651.81
iShares Barclays 3-7 Year ETF TICKER: IEI	1,014.00	125.950	\$127,713.30	\$123,554.20	\$4,159.10	\$1,738.00
iShares Core Total U.S. Aggregate Bond ETF TICKER: AGG	1,100.00	110.825	\$121,907.50	\$122,550.66	-\$643.16	\$2,830.30
iShares Barclays 0-5 Yr TIPS ETF TICKER: STIP	910.00	100.680	\$91,618.80	\$92,051.43	-\$432.63	\$0.00
Powershares Build America Bond Portfolio TICKER: BAB	3,008.00	30.190	\$90,811.52	\$88,036.85	\$2,774.67	\$4,072.83
			\$1,071,376.03	\$1,061,676.90	\$9,699.13	\$21,751.63
Total Fixed Income			\$1,159,817.33	\$1,144,835.04	\$14,982.29	\$24,707.88
Total All Assets			\$4,522,428.47	\$3,607,661.80	\$914,766.67	\$88,744.04