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 MAY 1, 2015 , and ending APR 30, 2016

Name of foundation: RCB Charitable Foundation, Inc.

A Employer identification number: 04-3466878

Number and street (or P O box number if mail is not delivered to street address): 180 Haven Street | Room/suite

B Telephone number: 781-942-5006

City or town, state or province, country, and ZIP or foreign postal code: Reading, MA 01867

C If exemption application is pending, check here ▶ ☐

G Check all that apply: ☐ Initial return ☐ Initial return of a former public charity ☐ Final return ☐ Amended return ☐ Address change ☐ 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) ▶$ 1,029,254.

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).)	(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	208,692.			
2 Check ▶ ☐ if the foundation is not required to attach Sch B				
3 Interest on savings and temporary cash investments	41.	41.		Statement 2
4 Dividends and interest from securities	16,296.	16,296.		Statement 3
5a Gross rents				
b Net rental income or (loss)				
6a Net gain or (loss) from sale of assets not on line 10	<13,769.>			Statement 1
b Gross sales price for all assets on line 6a 201,103.				
7 Capital gain net income (from Part IV, line 2)		0.		
8 Net short-term capital gain				
9 Income modifications				
10a Gross sales less returns and allowances				
b Less Cost of goods sold				
c Gross profit or (loss)				
11 Other income	<707.>	<707.>	0.	Statement 4
12 **Total.** Add lines 1 through 11	210,553.	15,630.	0.	
Operating and Administrative Expenses				
13 Compensation of officers, directors, trustees, etc	0.	0.	0.	0.
14 Other employee salaries and wages				
15 Pension plans, employee benefits				
16a Legal fees				
b Accounting fees Stmt 5	1,800.	900.	0.	900.
c Other professional fees Stmt 6	11,469.	11,469.	0.	0.
17 Interest				
18 Taxes Stmt 7	2,051.	29.	0.	0.
19 Depreciation and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses Stmt 8	35.	0.	0.	35.
24 **Total operating and administrative expenses.** Add lines 13 through 23	15,355.	12,398.	0.	935.
25 Contributions, gifts, grants paid	66,785.			66,785.
26 **Total expenses and disbursements.** Add lines 24 and 25	82,140.	12,398.	0.	67,720.
27 Subtract line 26 from line 12:				
a Excess of revenue over expenses and disbursements	128,413.			
b **Net investment income** (if negative, enter -0-)		3,232.		
c **Adjusted net income** (if negative, enter -0-)			0.	

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Part II **Balance Sheets** Attached schedules and amounts in the description column should be for end-of-year amounts only	Beginning of year (a) Book Value	End of year (b) Book Value	(c) Fair Market Value
Assets			
1 Cash - non-interest-bearing	5,314.	28,553.	28,553.
2 Savings and temporary cash investments	10,784.	16,423.	16,423.
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 10	139,321.	153,437.	153,437.
c Investments - corporate bonds			
11 Investments - land, buildings, and equipment: basis ▶			
Less accumulated depreciation ▶			
12 Investments - mortgage loans			
13 Investments - other Stmt 11	756,138.	830,841.	830,841.
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)	911,557.	1,029,254.	1,029,254.
Liabilities			
17 Accounts payable and accrued expenses			
18 Grants payable	12,800.		
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)	12,800.	0.	
Net Assets or Fund Balances			
Foundations that follow SFAS 117, check here ▶ [X] **and complete lines 24 through 26 and lines 30 and 31.**			
24 Unrestricted	896,892.	1,027,388.	
25 Temporarily restricted	1,865.	1,866.	
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			
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**	898,757.	1,029,254.	
31 **Total liabilities and net assets/fund balances**	911,557.	1,029,254.	

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	898,757.
2 Enter amount from Part I, line 27a	2	128,413.
3 Other increases not included in line 2 (itemize) ▶ See Statement 9	3	2,084.
4 Add lines 1, 2, and 3	4	1,029,254.
5 Decreases not included in line 2 (itemize) ▶	5	0.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	1,029,254.

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	189,053.		214,746.	<25,693.>
b	12,050.			12,050.
c				
d				
e				

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69				(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
	(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
a				<25,693.>
b				12,050.
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	<13,643.>
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	89,684.	924,375.	.097021
2013	82,109.	957,247.	.085776
2012	87,395.	947,715.	.092217
2011	82,010.	1,021,168.	.080310
2010	83,376.	373,602.	.223168

2 **Total** of line 1, column (d)	2	.578492
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	.115698
4 Enter the net value of noncharitable-use assets for 2015 from Part X, line 5	4	804,840.
5 Multiply line 4 by line 3	5	93,118.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	32.
7 Add lines 5 and 6	7	93,150.
8 Enter qualifying distributions from Part XII, line 4	8	67,720.

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

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see instructions)

1a Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ and enter "N/A" on line 1. Date of ruling or determination letter: ______ (attach copy of letter if necessary-see instructions)				
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ ☐ and enter 1% of Part I, line 27b			1	65.
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).				
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)			2	0.
3 Add lines 1 and 2			3	65.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)			4	0.
5 **Tax based on investment income.** Subtract line 4 from line 3. If zero or less, enter -0-			5	65.
6 Credits/Payments:				
a 2015 estimated tax payments and 2014 overpayment credited to 2015	6a	1,320.		
b Exempt foreign organizations - tax withheld at source	6b			
c Tax paid with application for extension of time to file (Form 8868)	6c			
d Backup withholding erroneously withheld	6d			
7 Total credits and payments. Add lines 6a through 6d			7	1,320.
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	
10 **Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶			10	1,255.
11 Enter the amount of line 10 to be: **Credited to 2016 estimated tax** ▶	1,255.	**Refunded** ▶	11	0.

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?	1a		X
b Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see instructions for the definition)?	1b		X
*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*			
c Did the foundation file **Form 1120-POL** for this year?	1c		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. ▶ $ 0. (2) On foundation managers. ▶ $ 0.			
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ $ 0.			
2 Has the foundation engaged in any activities that have not previously been reported to the IRS?	2		X
If "Yes," attach a detailed description of the activities			
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*	3		X
4a Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b If "Yes," has it filed a tax return on **Form 990-T** for this year? N/A	4b		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year?	5		X
If "Yes," attach the statement required by General Instruction T			
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?	6	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*	7	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ MA			
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by *General Instruction G? If "No," attach explanation*	8b	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*	9		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses	10		X

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?	13	X	

Website address ▶ http://readingcoop.com/charitable_foundation.php

14 The books are in care of ▶ Anthony J. Patti Telephone no. ▶ 781-942-5006

Located at ▶ 180 Haven Street, Reading, MA ZIP+4 ▶ 01867

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

			Yes	No
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?	16		X
	See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country ▶			

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)?	N/A	1b		
	Organizations relying on a current notice regarding disaster assistance check here	▶ ☐			
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?	☐ Yes ☒ 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	2b		
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here. ▶ ________ , ________ , ________ , ________				
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	☐ 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.)*	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)?	N/A	5b	
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? N/A	☐ Yes ☐ No		
If "Yes," attach the statement required by Regulations section 53 4945-5(d)			
6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	☐ Yes ☒ No		
b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		6b	X
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 12		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

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

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

(a) Name and address of each person paid more than $50,000	(b) Type of service	(c) Compensation
NONE		
Total number of others receiving over $50,000 for professional services ▶		0

Part IX-A **Summary of Direct Charitable Activities**

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

Part IX-B **Summary of Program-Related Investments**

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1 N/A	
2	
All other program-related investments. See instructions. 3	
Total. Add lines 1 through 3 ▶	0.

Part X **Minimum Investment Return** (All domestic foundations must complete this part Foreign foundations, see instructions)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:			
a	Average monthly fair market value of securities		1a	785,179.
b	Average of monthly cash balances		1b	31,917.
c	Fair market value of all other assets		1c	
d	**Total** (add lines 1a, b, and c)		1d	817,096.
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	817,096.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)		4	12,256.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4		5	804,840.
6	**Minimum investment return.** Enter 5% of line 5		6	40,242.

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	40,242.
2a	Tax on investment income for 2015 from Part VI, line 5	2a 65.		
b	Income tax for 2015. (This does not include the tax from Part VI)	2b		
c	Add lines 2a and 2b		2c	65.
3	Distributable amount before adjustments. Subtract line 2c from line 1		3	40,177.
4	Recoveries of amounts treated as qualifying distributions		4	1,625.
5	Add lines 3 and 4		5	41,802.
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	41,802.

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	67,720.
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	67,720.
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	67,720.

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				41,802.
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 — 67,910.				
b From 2011 — 31,632.				
c From 2012 — 40,887.				
d From 2013 — 35,332.				
e From 2014 — 44,756.				
f **Total** of lines 3a through e	220,517.			
4 Qualifying distributions for 2015 from Part XII, line 4: ▶ $ 67,720.				
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				41,802.
e Remaining amount distributed out of corpus	25,918.			
5 Excess distributions carryover applied to 2015 (If an amount appears in column (d), the same amount must be shown in column (a).)	0.			0.
6 **Enter the net total of each column as indicated below:**				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	246,435.			
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	67,910.			
9 **Excess distributions carryover to 2016.** Subtract lines 7 and 8 from line 6a	178,525.			
10 Analysis of line 9:				
a Excess from 2011 — 31,632.				
b Excess from 2012 — 40,887.				
c Excess from 2013 — 35,332.				
d Excess from 2014 — 44,756.				
e Excess from 2015 — 25,918.				

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

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

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

	Tax year	Prior 3 years			
	(a) 2015	(b) 2014	(c) 2013	(d) 2012	(e) Total
2 a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon: a "Assets" alternative test - enter: (1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test - enter: (1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV Supplementary Information (Complete this part only if the foundation had $5,000 or more in assets at any time during the year-see instructions.)

1 **Information Regarding Foundation Managers:**

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

None

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

None

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

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

a The name, address, and telephone number or e-mail address of the person to whom applications should be addressed:

See Statement 13

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

c Any submission deadlines:

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

Part XV Supplementary Information (continued)

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

Recipient 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
a Paid during the year				
A World of Difference (c/o Anti-Defamation League) 605 Third Avenue New York, NY 10158	N/A	PC	General Operating Support	1,400.
ABC House (Andover Committee for a Better Chance Inc.) P.O. Box 212 Andover, MA 01810	N/A	PC	General Operating Support	165.
American Cancer Society, Inc. 250 Williams Street Atlanta, GA 30303	N/A	PC	General Operating Support	231.
Andover Cares Fund P.O. Box 1152 Andover, MA 01810	N/A	PC	Andover Cares Festival in the Park	1,000.
Andover High School 80 Shawsheen Rd Andover, MA 01810	N/A	GOV	Student Scholarship (2)	1,000.
Total See continuation sheet(s)			▶ 3a	66,785.
b Approved for future payment				
None				
Total			▶ 3b	0.

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.	Unrelated business income (a) Business code	Unrelated business income (b) Amount	Excluded by section 512, 513, or 514 (c) Exclusion code	Excluded by section 512, 513, or 514 (d) Amount	(e) Related or exempt function income
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			14	41.	
4 Dividends and interest from securities			14	16,296.	
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			14	<707.>	
8 Gain or (loss) from sales of assets other than inventory			18	<13,769.>	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue:					
a					
b					
c					
d					
e					
12 Subtotal Add columns (b), (d), and (e)		0.		1,861.	0.

13 Total. Add line 12, columns (b), (d), and (e) 13 1,861.

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

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

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes).

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

		Yes	No
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?			
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.

(a) Line no	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements
		N/A	

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)? ☒ Yes ☐ No

Signature of officer or trustee | Date 8-26-16 | Title Treasurer

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
Nicholas E. Porto		08/23/16		P01310283
Firm's name ▶ BAKER NEWMAN & NOYES			Firm's EIN ▶ 01-0494526	
Firm's address ▶ 175 FEDERAL STREET, SUITE 970 BOSTON, MA 02110			Phone no. (617) 556-3900	

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	Employer identification number
RCB Charitable Foundation, Inc.	04-3466878

Organization type (check one)

Filers of:	**Section:**
Form 990 or 990-EZ	☐ 501(c)( ) (enter number) organization
	☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
	☐ 527 political organization
Form 990-PF	☒ 501(c)(3) exempt private foundation
	☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation
	☐ 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule.**
Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule See instructions

General Rule

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

Special Rules

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

☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than $1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals Complete Parts I, II, and III.

☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than $1,000 If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc , purpose Do not complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc , contributions totaling $5,000 or more during the year ▶ $ ____________

Caution. An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990, or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

Name of organization	Employer identification number
RCB Charitable Foundation, Inc.	04-3466878

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	Reading Co-Operative Bank 180 Haven Street Reading, MA 01867	$ 208,692.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions)

Name of organization	Employer identification number
RCB Charitable Foundation, Inc.	04-3466878

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

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

Name of organization	Employer identification number
RCB Charitable Foundation, Inc.	04-3466878

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

(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

(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

(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

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
Angel Flight of New England, Inc. 492 Sutton Street, Lawrence Airport North Andover, MA 01867	N/A	PC	Evening of Angels	2,500.
Burbank YMCA 36 Arthur B Lord Drive Reading, MA 01867	N/A	PC	2015 Healthy Kids Day	5,000.
Burlington Community Scholarship Foundation 29 Center Street Burlington, MA 01803	N/A	GOV	Adopt-A-Class	500.
Burlington Recreation Department 61 Center Street Burlington, MA 01803	N/A	GOV	Celebrate Burlington 2016	350.
Christian Community Service of the North Reading P.O. Box 626 North Reading, MA 01864-0626	N/A	PC	General Operating Support	100.
Council of Social Concern, Inc. 2 Merrimac Street Woburn, MA 01801	N/A	PC	General Operating Support	265.
David K. Johnson Foundation 168 Washington Street Reading, MA 01867	N/A	PC	General Operating Support	5,000.
Elder Services on the Merrimack Valley 280 Merrimack Street, Suite 400 Lawrence, MA 01843	N/A	PC	General Operating Support	3,000.
EMARC 26 Princess Street Wakefield, MA 01880	N/A	PC	General Operating Support	175.
First Book 1319 F Street NW, Suite 1000 Washington, DC 20004	N/A	PC	ABA Book Award Program	411.
Total from continuation sheets				62,989.

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
Foster Kids of the Merrimack Valley P.O. Box 2166 Methuen, MA 01844	N/A	PC	General Operating Support	170.
Friends of North Reading Parks and Recreation 235 North Street North Reading, MA 01864	N/A	PC	Summer BBQ	4,200.
HELPIS 18 Terrace Hall Avenue Burlington, MA 01803	N/A	PC	General Operating Support	410.
Horizons for Homeless Children 1705 Columbus Avenue Roxbury, MA 02119-1039	N/A	PC	General Operating Support	195.
Junior Achievement 270 Benton Drive East Longmeadow, MA 01028-3119	N/A	PC	General Operating Support	759.
Lahey Hospital 41 Mall Road Burlington, MA 01805	N/A	PC	General Operating Support	270.
Lazarus House, Inc. P.O.Box 408 Lawrence, MA 01842	N/A	PC	General Operating Support	2,425.
March of Dimes Foundation 1275 Mamaroneck Avenue White Plains, NY 10605	N/A	PC	General Operating Support	300.
Massachusetts Association for Mental Health 130 Bowdoin Street #309 Boston, MA 02108	N/A	PC	General Operating Support	500.
Massachusetts Lions Eye Research, Inc. P.O. Box 6050 New Bedford, MA 02742	N/A	PC	General Operating Support	4,000.
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
Memorial School PTO 201 Norman Street West Springfield, MA 01089-3722	N/A	PC	Student Enrichment Program	100.
Merrimack Valley Habitat for Humanity 647 Andover Street Lawrence, MA 01843	N/A	PC	General Operating Support	2,000.
Mission of Deeds, Inc 6 Chapin Avenue Reading, MA 01867-3201	N/A	PC	Buy-A-Bed ($1,269); Northeast Fleece Drive ($349); Blanket Drive ($253)	1,871.
National MS Society 101-A First Avenue Waltham, MA 02451-1115	N/A	PC	MS Bike Ride	250.
North Reading Council on Aging Edith A. O'Leary Senior Center, 157 Park Street North Reading, MA 01864	N/A	PC	Thanksgiving Dinner for Area Senior Citizens	3,000.
North Reading High School 189 Park Street North Reading, MA 01864	N/A	GOV	Student Scholarship (1)	500.
North Reading Youth Services 286 Park Street North Reading, MA 01864-2729	N/A	PC	General Operating Support	195.
People Helping People, Inc. P.O. Box 343 Burlington, MA 01803-0543	N/A	PC	General Operating Support	100.
Pinkerton Academy 19 North Main Street Derry, NH 03038	N/A	PC	General Operating Support	300.
Reading Education Foundation P.O. Box 265 Reading, MA 01867-0465	N/A	PC	Imagination Celebration; General Operating Support	520.
Total from continuation sheets				

523631
04-01-15

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
Reading Engineering Teams Inc. P.O. Box 81 Reading, MA 01867-0181	N/A	PC	FIRST Robotics Team	1,500.
Reading Food Pantry 6 Salem Street Reading, MA 01867	N/A	GOV	General Operating Support	100.
Reading Girl Scouts (c/o Girl Scouts of Eastern Massachusetts) 95 Berkeley Street Boston, MA 02116	N/A	PC	General Operating Support	75.
Reading Memorial High School 62 Oakland Road Reading, MA 01867	N/A	PC	Student Scholarship (2)	500.
St. Ann's Home and School 100A Haverhill Street Methuen, MA 01844	N/A	PC	General Operating Support	600.
Stoneham Theatre Corporation 395 Main Street Stoneham, MA 02180	N/A	PC	General Operating Support	1,370.
The Guidance Center (c/o Riverside Community Care Inc.) 270 Bridge Street, Suite 301 Dedhan, MA 02026	N/A	PC	General Operating Support	250.
Town of Andover 36 Bartlet Street Andover, MA 01810	N/A	GOV	Concert in the Park Series	800.
Town of Reading 16 Lowell Street REading, MA 01867	N/A	GOV	Holiday Decorations	3,652.
Town of Wilmington 121 Glen Road Wilmington, MA 01887	N/A	GOV	Town Soccer League	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
Understanding Disabilities Inc P.O. Box 465 Reading, MA 01867-0865	N/A	PC	General Operating Support	110.
VNA of Middlesex - East 607 North Avenue, Suite 17 Wakefield, MA 01880	N/A	PC	General Operating Support	5,000.
Wilmington 4th of July Committee 142 Middlesex Avenue Wilmington, MA 01887	N/A	GOV	General Operating Support	1,464.
Wilmington Community Fund P.O. Box 147 Wilmington, MA 01887-0147	N/A	PC	General Operating Support	100.
Wilmington Education Foundation 668 Main Street #190 Wilmington, MA 01887	N/A	PC	General Operating Support	102.
Wilmington Public Schools 161 Church Street Wilmington, MA 01887	N/A	GOV	General Operating Support	1,000.
Wilmington Recreation Department 121 Glen Road Wilmington, MA 01887	N/A	GOV	Wilmington Summer Concert Series	500.
Winchester Hospital Foundation 41 Highland Avenue Winchester, MA 01890	N/A	SO I	General Operating Support	5,000.
Woburn Dollars for Scholars P.O. Box 202 Woburn, MA 01801	N/A	PC	General Operating Support	1,000.
Total from continuation sheets				

Form 990-PF	Gain or (Loss) from Sale of Assets	Statement 1

(a) Description of Property	Manner Acquired	Date Acquired	Date Sold
Publicly Traded Securities			

(b) Gross Sales Price	(c) Cost or Other Basis	(d) Expense of Sale	(e) Deprec.	(f) Gain or Loss
189,053.	214,872.	0.	0.	<25,819.>

Capital Gains Dividends from Part IV	12,050.
Total to Form 990-PF, Part I, line 6a	<13,769.>

Form 990-PF	Interest on Savings and Temporary Cash Investments	Statement 2

Source	(a) Revenue Per Books	(b) Net Investment Income	(c) Adjusted Net Income
Bank Interest	41.	41.	41.
Total to Part I, line 3	41.	41.	41.

Form 990-PF	Dividends and Interest from Securities	Statement 3

Source	Gross Amount	Capital Gains Dividends	(a) Revenue Per Books	(b) Net Investment Income	(c) Adjusted Net Income
Dividends and Interest	28,346.	12,050.	16,296.	16,296.	16,296.
To Part I, line 4	28,346.	12,050.	16,296.	16,296.	16,296.

Form 990-PF	Other Income	Statement 4

Description	(a) Revenue Per Books	(b) Net Investment Income	(c) Adjusted Net Income
Net Partnership Income - From K-1s	<707.>	<707.>	0.
Total to Form 990-PF, Part I, line 11	<707.>	<707.>	0.

Form 990-PF	Accounting Fees	Statement 5

Description	(a) Expenses Per Books	(b) Net Investment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Accounting Fees	1,800.	900.	0.	900.
To Form 990-PF, Pg 1, ln 16b	1,800.	900.	0.	900.

Form 990-PF	Other Professional Fees	Statement 6

Description	(a) Expenses Per Books	(b) Net Investment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Investment Management Fees	11,469.	11,469.	0.	0.
To Form 990-PF, Pg 1, ln 16c	11,469.	11,469.	0.	0.

Form 990-PF	Taxes	Statement 7

Description	(a) Expenses Per Books	(b) Net Investment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Excise Tax	2,022.	0.	0.	0.
Foreign Tax	29.	29.	0.	0.
To Form 990-PF, Pg 1, ln 18	2,051.	29.	0.	0.

Form 990-PF Other Expenses Statement 8

Description	(a) Expenses Per Books	(b) Net Investment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Filing Fee for MA Form PC	35.	0.	0.	35.
To Form 990-PF, Pg 1, ln 23	35.	0.	0.	35.

Form 990-PF Other Increases in Net Assets or Fund Balances Statement 9

Description	Amount
Unrealized Gain on Investments	459.
Recoveries of Amounts Previously Treated as Qualifying Distributions	1,625.
Total to Form 990-PF, Part III, line 3	2,084.

Form 990-PF Corporate Stock Statement 10

Description	Book Value	Fair Market Value
Publicly Traded Stocks - See Statement 14	153,437.	153,437.
Total to Form 990-PF, Part II, line 10b	153,437.	153,437.

Form 990-PF Other Investments Statement 11

Description	Valuation Method	Book Value	Fair Market Value
Publicly Traded Mutual Funds - See Statement 14	FMV	830,841.	830,841.
Publicly Traded ETFs & CEFs - See Statement 14	FMV	0.	0.
Total to Form 990-PF, Part II, line 13		830,841.	830,841.

Form 990-PF Part VIII - List of Officers, Directors Trustees and Foundation Managers Statement 12

Name and Address	Title and Avrg Hrs/Wk	Compen-sation	Employee Ben Plan Contrib	Expense Account
Terrence J. Bane 180 Haven Street Reading, MA 01867	Director 1.00	0.	0.	0.
James M. Liston 180 Haven Street Reading, MA 01867	Director 1.00	0.	0.	0.
James J. O'Leary 180 Haven Street Reading, MA 01867	Director 1.00	0.	0.	0.
Nancy L. Parsons 180 Haven Street Reading, MA 01867	Director 1.00	0.	0.	0.
Susan H. Muse 180 Haven Street Reading, MA 01867	Director 1.00	0.	0.	0.
Kevin F. Smith 180 Haven Street Reading, MA 01867	Director 1.00	0.	0.	0.
Sally Boemer Mason 180 Haven Street Reading, MA 01867	Director 1.00	0.	0.	0.
Michael J. Linnane 180 Haven Street Reading, MA 01867	Director 1.00	0.	0.	0.
Julieann M. Thurlow 180 Haven Street Reading, MA 01867	President 1.00	0.	0.	0.
Anthony J. Patti 180 Haven Street Reading, MA 01867	Treasurer & Clerk 1.00	0.	0.	0.
Totals included on 990-PF, Page 6, Part VIII		0.	0.	0.

Form 990-PF | Grant Application Submission Information Part XV, Lines 2a through 2d | Statement 13

Name and Address of Person to Whom Applications Should be Submitted

Anthony J. Patti
180 Haven Street
Reading, MA 01867

Telephone Number

781-942-5006

Form and Content of Applications

Formal two page application must be completed. The application requires details on the organization, its charitable purpose, and how its programs impact the communities in the greater area of Reading, MA. Proof of the organization's tax exempt status is also requested.

Any Submission Deadlines

None

Restrictions and Limitations on Awards

None

Account Detail

Select UMA Active Assets Account
719-143268-446

READING CO-OP CHARITABLE FOUND
180 HAVEN STREET

STOCKS

COMMON STOCKS

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
ABBVIE INC COM (ABBV)	8/4/14	28 000	$53 353	$61.000	$1,493 89	$1,708.00	$214.11 LT		
	10/26/15	8.000	51.814	61.000	414.51	488.00	73.49 ST		
	12/31/15	1 000	59 570	61.000	59 57	61.00	1 43 ST		
	4/29/16	10.000	61 095	61 000	610 95	610.00	(0 95) ST		
	Total	47.000			2,578.92	**2,867.00**	214.11 LT 73.97 ST	107 00	3.73
Next Dividend Payable 05/16/16; Asset Class Equities									
ADOBE SYSTEMS (ADBE)	6/27/11	31.000	29 988	94.220	929 62	2,920.82	1,991.20 LT		
	9/29/14	3 000	69 307	94.220	207 92	282.66	74 74 LT		
	4/29/16	8 000	94.003	94.220	752.02	753.76	1.74 ST		
	Total	42 000			1,889 56	**3,957.24**	2,065 94 LT 1.74 ST	—	—
Asset Class: Equities									
ALLERGAN PLC SHS (AGN)	9/30/15	11 000	270 412	216.560	2,974 53	2,382.16	(592 37) ST		
	4/7/16	1.000	244.730	216 560	244.73	216.56	(28.17) ST		
	4/29/16	4.000	215 568	216 560	862.27	866 24	3.97 ST		
	Total	16.000			4,081.53	**3,464.96**	(616.57) ST	—	—
Asset Class Equities									
ALPHABET INC CL A (GOOGL)	2/2/16	1.000	809.870	707 880	809.87	707 88	(101.99) ST		
	2/3/16	2.000	756 360	707.880	1,512.72	1,415.76	(96 96) ST		
	2/17/16	1.000	719 840	707 880	719.84	707.88	(11 96) ST		
	4/29/16	1.000	707 290	707.880	707.29	707.88	0.59 ST		
	Total	5.000			3,749 72	**3,539.40**	(210 32) ST	—	—
Asset Class. Equities									
APPLE INC (AAPL)	1/24/14	27.000	78.286	93.740	2,113.71	2,530.98	417.27 LT		
	2/17/16	3 000	96 777	93.740	290 33	281.22	(9 11) ST		
	4/29/16	9.000	93 160	93.740	838 44	843.66	5 22 ST		
	Total	39.000			3,242.48	**3,655.86**	417.27 LT (3 89) ST	89.00	2.43
Next Dividend Payable 05/2016, Asset Class Equities									
AT&T INC (T)	2/8/11	42 000	27 838	38.820	1,169.21	1,630.44	461.23 LT		
	9/29/11	1 000	28 550	38.820	28 55	38.82	10 27 LT		
	1/13/16	10.000	33.841	38.820	338.41	388.20	49.79 ST		
	4/29/16	8 000	38.718	38.820	309 74	310 56	0.82 ST		

Account Detail

Select UMA Active Assets Account 719-143268-446

READING CO-OP CHARITABLE FOUND
180 HAVEN STREET

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	61 000			1,845 91	**2,368.02**	471 50 LT 50.61 ST	117 00	4 94
Next Dividend Payable 05/02/16; Asset Class: Equities									
BCE INC (NEW) (BCE)	2/8/11	13.000	36.849	46.910	479.04	609.83	130.79 LT		
	4/29/16	1.000	46.880	46.910	46.88	46.91	0.03 ST		
	Total	14.000			525.92	**656.74**	130.79 LT 0.03 ST	30.00	4 56
Next Dividend Payable 07/2016, Asset Class Equities									
BIOGEN INC COM (BIIB)	3/13/13	3 000	174 993	274.990	524.98	824.97	299.99 LT		
	1/30/14	4 000	319 670	274.990	1,278.68	1,099.96	(178.72) LT		
	4/11/14	1.000	288.500	274.990	288.50	274 99	(13 51) LT		
	2/17/16	3 000	259.510	274.990	778.53	824.97	46.44 ST		
	4/29/16	3.000	273.523	274.990	820.57	824.97	4.40 ST		
	Total	14 000			3,691 26	**3,849.86**	107.76 LT 50.84 ST	—	—
Asset Class. Equities									
BK MONTREAL (BMO)	2/8/11	13.000	60.120	65.160	781.56	847.08	65.52 LT		
	8/27/13	1.000	62.890	65.160	62.89	65.16	2.27 LT		
	4/29/16	4 000	64 853	65 160	259 41	260 64	1 23 ST		
	Total	18 000			1,103.86	**1,172.88**	67.79 LT 1.23 ST	44.00	3.75
Next Dividend Payable 05/26/16, Asset Class Equities									
CELGENE CORP (CELG)	2/5/14	21 000	75 090	103.410	1,576.90	2,171.61	594.71 LT		
	4/11/14	4.000	70.215	103.410	280.86	413.64	132.78 LT		
	2/17/16	3.000	104.773	103.410	314.32	310.23	(4.09) ST		
	4/29/16	8.000	102.590	103.410	820.72	827.28	6.56 ST		
	Total	36.000			2,992.80	**3,722.76**	727 49 LT 2 47 ST	—	—
Asset Class Equities									
CISCO SYS INC (CSCO)	5/16/13	54.000	23.956	27.490	1,293.61	1,484.46	190.85 LT		
	6/15/15	31 000	28 407	27 490	880.63	852 19	(28.44) ST		
	4/29/16	24.000	27.277	27.490	654.64	659.76	5.12 ST		
	Total	109.000			2,828 88	**2,996.41**	190 85 LT (23.32) ST	113.00	3.77
Next Dividend Payable 07/2016; Asset Class: Equities									

Account Detail

Select UMA Active Assets Account 719-143268-446

READING CO-OP CHARITABLE FOUND
180 HAVEN STREET

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
CME GROUP INC (CME)	12/17/15	13 000	95 395	91.910	1,240 14	1,194 83	(45.31) ST		
	4/29/16	2 000	91.360	91.910	182.72	183.82	1.10 ST		
	Total	15 000			1,422.86	**1,378.65**	(44.21) ST	36 00	2.61
Next Dividend Payable 06/2016, Asset Class Equities									
COACH INC (COH)	1/9/15	46 000	38 228	40.270	1,758.46	1,852 42	93.96 LT		
	4/29/16	13 000	40 157	40.270	522 04	523.51	1 47 ST		
	Total	59.000			2,280.50	**2,375.93**	93.96 LT 1 47 ST	80.00	3.36
Next Dividend Payable 06/2016, Asset Class Equities									
COMCAST CORP (NEW) CLASS A (CMCSA)	1/31/14	16.000	54.142	60 760	866.28	972.16	105.88 LT		
	4/11/14	5 000	48.416	60.760	242.08	303.80	61.72 LT		
	7/28/14	31 000	54.504	60.760	1,689.63	1,883.56	193.93 LT		
	4/29/16	14.000	60.540	60.760	847 56	850 64	3 08 ST		
	Total	66.000			3,645 55	**4,010.16**	361 53 LT 3.08 ST	73.00	1.82
Next Dividend Payable 07/2016, Asset Class. Equities									
COSTCO WHOLESALE CORP NEW (COST)	2/8/11	19 000	74 678	148.130	1,418.88	2,814 47	1,395.59 LT		
	4/11/14	1 000	112 150	148.130	112 15	148.13	35.98 LT		
	4/29/16	5 000	147.818	148.130	739.09	740.65	1.56 ST		
	Total	25.000			2,270.12	**3,703.25**	1,431.57 LT 1.56 ST	45.00	1.21
Next Dividend Payable 05/13/16, Asset Class: Equities									
CVS HEALTH CORP COM (CVS)	3/21/13	31.000	54.748	100.500	1,697.20	3,115.50	1,418.30 LT		
	4/29/16	7.000	100.210	100.500	701.47	703.50	2.03 ST		
	Total	38 000			2,398.67	**3,819.00**	1,418.30 LT 2.03 ST	65.00	1 70
Next Dividend Payable 05/02/16, Asset Class. Equities									
DIGITAL REALTY TRUST INC (DLR)	2/8/11	12.000	54.641	87.980	655.69	1,055.76	400.07 LT R		
	9/29/11	1 000	54 540	87.980	54 54	87 98	33 44 LT R		
	9/24/13	10.000	55 643	87.980	556.43	879.80	323.37 LT		
	4/29/16	4.000	87.743	87.980	350.97	351.92	0.95 ST		
	Total	27.000			1,617 63	**2,375.46**	756.88 LT 0.95 ST	95.00	3.99
Next Dividend Payable 06/2016, Asset Class Alt									

Account Detail

Select UMA Active Assets Account
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READING CO-OP CHARITABLE FOUND
180 HAVEN STREET

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
DOMTAR CORPORATION NEW (UFS)	2/12/15	16.000	44 786	38.640	716 58	618 24	(98 34) LT		
	3/17/15	19.000	45.304	38.640	860.77	734.16	(126.61) LT		
	4/29/16	11.000	38.525	38.640	423.77	425.04	1.27 ST		
	Total	46 000			2,001.12	**1,777.44**	(224 95) LT 1.27 ST	74.00	4 16
Next Dividend Payable 07/2016, Asset Class Equities									
EATON CORP PLC SHS (ETN)	7/8/14	19.000	74.374	63.270	1,413.11	1,202.13	(210.98) LT R		
	4/29/16	4 000	62.908	63.270	251.63	253.08	1 45 ST		
	Total	23.000			1,664.74	**1,455.21**	(210.98) LT 1.45 ST	52.00	3.57
Next Dividend Payable 06/2016, Asset Class Equities									
EBAY INC (EBAY)	11/5/13	54.000	20.036	24 430	1,081.94	1,319.22	237.28 LT		
	6/23/14	7.000	19 340	24.430	135.38	171.01	35.63 LT		
	7/23/15	55.000	28.497	24.430	1,567.33	1,343.65	(223.68) ST		
	2/17/16	12.000	23 120	24.430	277 44	293.16	15 72 ST		
	4/29/16	37.000	24 197	24.430	895 30	903 91	8 61 ST		
	Total	165.000			3,957.39	**4,030.95**	272.91 LT (199.35) ST	—	—
Asset Class Equities									
ENTERPRISE PROD PRTNRS L.P. (EPD)	2/8/11	84.000	21.658	26 690	1,819 31	2,241.96	422.65 LT		
	4/29/16	25.000	26 547	26.690	663.68	667 25	3 57 ST		
	Total	109.000			2,482.99	**2,909.21**	422.65 LT 3.57 ST	172.00	5.91
Next Dividend Payable 05/06/16, Asset Class Alt									
ESTEE LAUDER CO INC CL A (EL)	8/28/12	33 000	60.276	95.870	1,989 10	3,163 71	1,174.61 LT		
	4/29/16	9.000	95.530	95.870	859.77	862.83	3.06 ST		
	Total	42.000			2,848.87	**4,026.54**	1,174.61 LT 3.06 ST	50.00	1.24
Next Dividend Payable 06/2016, Asset Class Equities									
GENERAL ELECTRIC CO (GE)	11/29/11	35.000	14 980	30.750	524.29	1,076 25	551.96 LT		
	4/26/12	41.000	19.473	30.750	798.41	1,260.75	462.34 LT		
	5/22/13	12 000	24.001	30.750	288.01	369.00	80.99 LT		
	4/29/16	21.000	30.650	30.750	643.65	645.75	2.10 ST		
	Total	109.000			2,254.36	**3,351.75**	1,095.29 LT 2.10 ST	100.00	2.98
Next Dividend Payable 07/2016, Asset Class Equities									

Account Detail

Select UMA Active Assets Account 719-143268-446

READING CO-OP CHARITABLE FOUND
180 HAVEN STREET

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
GILEAD SCIENCE (GILD)	3/12/13	1.000	45 900	88 210	45.90	88 21	42.31 LT		
	2/5/14	17.000	78.669	88.210	1,337.38	1,499.57	162.19 LT		
	4/11/14	10.000	67.999	88.210	679.99	882.10	202.11 LT		
	2/12/15	1 000	100.560	88.210	100 56	88 21	(12.35) LT		
	2/17/16	3 000	90 613	88.210	271.84	264 63	(7 21) ST		
	4/29/16	9.000	88.616	88.210	797 54	793 89	(3.65) ST		
	Total	41 000			3,233.21	**3,616.61**	394 26 LT (10.86) ST	77 00	2 12
Next Dividend Payable 06/2016, Asset Class. Equities									
GLAXOSMITHKLINE PLC ADS (GSK)	2/8/11	14.000	38 990	42 910	545 86	600.74	54 88 LT		
	2/16/11	18.000	38.386	42.910	690.95	772.38	81.43 LT		
	9/29/11	1 000	41.330	42.910	41.33	42.91	1.58 LT		
	2/29/16	14.000	38.846	42.910	543 85	600.74	56 89 ST		
	4/29/16	8.000	42.786	42.910	342 29	343.28	0 99 ST		
	Total	55.000			2,164.28	**2,360.05**	137.89 LT 57 88 ST	127.00	5.38
Next Dividend Payable 07/2016, Asset Class Equities									
HCA HOLDINGS INC (HCA)	9/8/14	32.000	70.006	80.620	2,240 19	2,579 84	339.65 LT		
	2/17/16	8 000	66 878	80.620	535.02	644 96	109.94 ST		
	4/29/16	11.000	80.156	80.620	881.72	886.82	5.10 ST		
	Total	51 000			3,656 93	**4,111.62**	339.65 LT 115.04 ST	—	—
Asset Class Equities									
HCP INCORPORATED (HCP)	2/8/11	26.000	36.184	33.830	940.79	879.58	(61.21) LT R		
	4/29/16	3.000	33.257	33 830	99.77	101.49	1.72 ST		
	Total	29.000			1,040.56	**981.07**	(61.21) LT 1 72 ST	67.00	6.82
Next Dividend Payable 05/2016, Asset Class Alt									
HOST HOTEL & RESORTS INC (HST)	10/21/14	31.000	22.411	15.820	694.75	490.42	(204.33) LT		
	4/29/16	7 000	15 546	15 820	108.82	110 74	1.92 ST		
	Total	38.000			803 57	**601.16**	(204.33) LT 1 92 ST	30 00	4 99
Next Dividend Payable 07/2016; Asset Class: Alt									
JOHNSON & JOHNSON (JNJ)	3/27/13	21.000	81.247	112.080	1,706.19	2,353 68	647.49 LT		
	4/29/16	5.000	111.568	112.080	557.84	560 40	2.56 ST		

Account Detail

Select UMA Active Assets Account 719-143268-446
READING CO-OP CHARITABLE FOUND
180 HAVEN STREET

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	26 000			2,264 03	**2,914.08**	647 49 LT 2 56 ST	83.00	2.84
Next Dividend Payable 06/2016, Asset Class Equities									
L BRANDS INC COM (LB)	2/10/16	17.000	84.242	78.290	1,432 12	1,330.93	(101.19) ST		
	4/29/16	3.000	78.023	78.290	234.07	234.87	0.80 ST		
	Total	20 000			1,666.19	**1,565.80**	(100.39) ST	48 00	3.06
Next Dividend Payable 06/2016; Asset Class: Equities									
LAMAR ADVERTISING CO NEW CL A (LAMR)	9/5/14	5 000	52 310	62 040	261.55	310 20	48.65 LT R		
	10/16/14	15.000	47.763	62.040	716.44	930.60	214.16 LT R		
	12/31/15	2.000	60.690	62.040	121.38	124 08	2.70 ST		
	4/29/16	4.000	61.375	62 040	245.50	248.16	2.66 ST		
	Total	26.000			1,344.87	**1,613.04**	262.81 LT 5.36 ST	78.00	4.83
Next Dividend Payable 06/2016, Asset Class Alt									
LYONDELLBASELL NV CL-A (LYB)	10/16/14	9.000	88.890	82.670	800.01	744.03	(55.98) LT		
	12/9/14	12.000	78.558	82 670	942.69	992.04	49 35 LT		
	4/29/16	5.000	82.262	82.670	411.31	413.35	2 04 ST		
	Total	26.000			2,154.01	**2,149.42**	(6 63) LT 2.04 ST	81.00	3 76
Next Dividend Payable 06/2016; Asset Class Equities									
MAGELLAN MIDSTREAM PARTNERS LP (MMP)	12/16/15	9.000	62.860	72.070	565.74	648.63	82.89 ST		
	12/21/15	10.000	64.429	72.070	644.29	720.70	76.41 ST		
	1/13/16	13.000	64 662	72.070	840.60	936.91	96 31 ST		
	4/29/16	5 000	71.826	72.070	359 13	360.35	1.22 ST		
	Total	37 000			2,409.76	**2,666.59**	256.83 ST	119.00	4 46
Next Dividend Payable 05/13/16, Asset Class Alt									
MASTERCARD INC CL A (MA)	6/23/15	18.000	95.624	96.990	1,721.23	1,745.82	24.59 ST		
	7/22/15	16.000	96.901	96.990	1,550.41	1,551.84	1.43 ST		
	4/29/16	9.000	96 218	96 990	865.96	872.91	6 95 ST		
	Total	43 000			4,137 60	**4,170.57**	32.97 ST	33 00	0.79
Next Dividend Payable 05/09/16, Asset Class Equities									
MERCK & CO INC NEW COM (MRK)	5/22/13	37 000	47 219	54.840	1,747.09	2,029.08	281.99 LT		
	4/29/16	8.000	54.735	54.840	437.88	438.72	0.84 ST		
	Total	45.000			2,184.97	**2,467.80**	281.99 LT 0 84 ST	83.00	3.36
Next Dividend Payable 07/2016, Asset Class Equities									

Account Detail

Select UMA Active Assets Account 719-143268-446

READING CO-OP CHARITABLE FOUND
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Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MICROCHIP TECHNOLOGY INC (MCHP)	2/8/11	26 000	31 641	48.590	822.66	1,263.34	440.68 LT R		
	9/29/11	1.000	26.710	48.590	26.71	48.59	21.88 LT R		
	4/29/16	3.000	48.357	48.590	145.07	145.77	0.70 ST		
	Total	30.000			994.44	**1,457.70**	462.56 LT 0.70 ST	43 00	2.94
Next Dividend Payable 06/2016, Asset Class Equities									
MICROSOFT CORP (MSFT)	1/16/14	35.000	36.762	49.870	1,286.68	1,745.45	458.77 LT		
	4/29/16	4.000	49 908	49 870	199.63	199 48	(0.15) ST		
	Total	39.000			1,486.31	**1,944.93**	458.77 LT (0 15) ST	56.00	2.87
Next Dividend Payable 06/2016, Asset Class Equities									
MPLX LP COM UNIT REP LTD (MPLX)	12/19/14	29 000	53 302	32.190	1,545 75	933.51	(612 24) LT		
	12/21/15	19.000	33.652	32.190	639.38	611.61	(27.77) ST		
	1/13/16	22.000	30.211	32.190	664.64	708.18	43.54 ST		
	4/29/16	8.000	31 624	32.190	252.99	257 52	4.53 ST		
	Total	78 000			3,102 76	**2,510.82**	(612 24) LT 20.30 ST	158.00	6 29
Next Dividend Payable 05/13/16, Asset Class Alt									
NIKE INC B (NKE)	2/8/11	21.000	21.679	58.940	455.26	1,237.74	782.48 LT		
	3/25/11	20.000	19 193	58 940	383.85	1,178 80	794.95 LT		
	8/8/12	8.000	23 930	58.940	191.44	471.52	280.08 LT		
	2/5/14	2.000	35.165	58.940	70.33	117.88	47.55 LT		
	4/29/16	13.000	58.498	58.940	760.47	766.22	5.75 ST		
	Total	64 000			1,861.35	**3,772.16**	1,905.06 LT 5.75 ST	41 00	1 08
Next Dividend Payable 07/2016, Asset Class Equities									
NORDSTROM INC (JWN)	8/12/11	38.000	45.100	51.130	1,713.80	1,942 94	229.14 LT		
	2/5/14	6 000	55 497	51.130	332 98	306 78	(26 20) LT		
	2/17/16	12 000	51 878	51.130	622 53	613.56	(8 97) ST		
	4/29/16	16.000	50.868	51.130	813.88	818.08	4.20 ST		
	Total	72.000			3,483.19	**3,681.36**	202.94 LT (4.77) ST	107 00	2 90
Next Dividend Payable 06/2016, Asset Class Equities									
NOVARTIS AG ADR (NVS)	1/10/14	16 000	81.202	75 970	1,299 24	1,215.52	(83 72) LT		
	4/29/16	3.000	75.760	75.970	227.28	227.91	0.63 ST		

Account Detail

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READING CO-OP CHARITABLE FOUND
180 HAVEN STREET

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	19 000			1,526 52	**1,443.43**	(83.72) LT 0.63 ST	44.00	3.04
Asset Class. Equities									
OMEGA HEALTHCARE INV INC (OHI)	10/17/12	4.000	21.728	33.770	86.91	135 08	48.17 LT R		
	11/16/12	17.000	20.438	33.770	347.44	574.09	226.65 LT R		
	Total	21.000			434.35	**709.17**	274.82 LT	49.00	6 90
Next Dividend Payable 05/16/16; Asset Class. Alt									
PACWEST BANCORP (PACW)	3/28/16	17 000	37.360	39 980	635.12	679.66	44.54 ST		
	4/29/16	3.000	39.613	39.980	118.84	119.94	1.10 ST		
	Total	20.000			753.96	**799.60**	45.64 ST	40 00	5.00
Next Dividend Payable 05/2016, Asset Class Equities									
PAYPAL HLDGS INC COM (PYPL)	11/5/13	48.000	30.984	39.180	1,487.23	1,880.64	393.41 LT		
	6/23/14	7.000	29.909	39.180	209.36	274.26	64.90 LT		
	7/23/15	26.000	37.770	39.180	982.01	1,018.68	36.67 ST		
	4/29/16	23.000	39.000	39.180	897.00	901.14	4.14 ST		
	Total	104.000			3,575.60	**4,074.72**	458 31 LT 40 81 ST	—	—
Asset Class: Equities									
PFIZER INC (PFE)	2/8/11	43.000	19.136	32.710	822.85	1,406.53	583.68 LT		
	3/28/16	20.000	29 812	32.710	596.24	654 20	57 96 ST		
	4/29/16	16 000	32 560	32.710	520.96	523.36	2.40 ST		
	Total	79.000			1,940 05	**2,584.09**	583 68 LT 60.36 ST	95 00	3 67
Next Dividend Payable 06/2016, Asset Class: Equities									
PLAINS ALL AMERICAN PIPLIN L P (PAA)	2/8/11	6 000	31.880	22.940	191.28	137.64	(53 64) LT		
	3/19/12	26.000	39.763	22.940	1,033.83	596.44	(437.39) LT		
	1/20/15	1.000	50.300	22.940	50.30	22.94	(27.36) LT		
	6/10/15	4.000	45 048	22.940	180.19	91 76	(88 43) ST		
	12/31/15	9.000	23 094	22.940	207.85	206.46	(1 39) ST		
	4/29/16	11.000	22.858	22.940	251.44	252.34	0.90 ST		
	Total	57.000			1,914.89	**1,307.58**	(518.39) LT (88.92) ST	160.00	12.23
Next Dividend Payable 05/13/16; Asset Class Alt									
PROCTER & GAMBLE (PG)	6/18/15	17 000	81.042	80.120	1,377.71	1,362.04	(15.67) ST		
	9/10/15	11.000	68.286	80.120	751.15	881.32	130.17 ST		
	4/29/16	6.000	79 507	80.120	477.04	480 72	3.68 ST		

Account Detail

Select UMA Active Assets Account 719-143268-446

READING CO-OP CHARITABLE FOUND
180 HAVEN STREET

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	34.000			2,605 90	**2,724.08**	118.18 ST	91 00	3.34
Next Dividend Payable 05/16/16, Asset Class Equities									
QUALCOMM INC (QCOM)	2/8/11	42 000	55.998	50.520	2,351 91	2,121 84	(230.07) LT		
	3/25/11	3.000	53 970	50.520	161 91	151 56	(10.35) LT		
	7/28/14	1.000	76.050	50.520	76.05	50.52	(25.53) LT		
	2/12/15	3.000	70.030	50 520	210.09	151.56	(58 53) LT		
	7/22/15	2 000	64.405	50 520	128 81	101.04	(27.77) ST		
	2/17/16	10.000	47.779	50.520	477.79	505.20	27 41 ST		
	2/18/16	2.000	49.060	50.520	98.12	101.04	2.92 ST		
	2/18/16	30.000	49 062	50.520	1,471.85	1,515.60	43.75 ST		
	2/24/16	11.000	51.114	50.520	562.25	555.72	(6.53) ST		
	4/29/16	10.000	50.297	50.520	502.97	505.20	2.23 ST		
	4/29/16	16.000	50 298	50.520	804.76	808.32	3 56 ST		
	Total	130.000			6,846.51	**6,567.60**	(324.48) LT 45 57 ST	275.00	4.19
Next Dividend Payable 06/2016, Asset Class Equities									
SENIOR HSG PPTY TR SBI (SNH)	10/17/12	3.000	20.190	17.580	60.57	52.74	(7.83) LT R		
	11/16/12	16.000	20 348	17.580	325 57	281.28	(44 29) LT R		
	1/2/15	2.000	21 655	17.580	43 31	35 16	(8.15) LT R		
	4/29/16	7.000	17.356	17.580	121.49	123.06	1.57 ST		
	Total	28.000			550 94	**492.24**	(60.27) LT 1.57 ST	44 00	8.93
Next Dividend Payable 05/19/16, Asset Class Alt									
SPECTRA ENERGY CORP COM (SE)	3/22/07	26.000	25.122	31.270	653.17	813.02	159.85 LT 1		
	1/13/16	24.000	24.108	31.270	578.58	750.48	171.90 ST		
	4/29/16	10.000	31 015	31.270	310 15	312 70	2.55 ST		
	Total	60.000			1,541.90	**1,876.20**	159.85 LT 174.45 ST	97.00	5.17
Next Dividend Payable 06/2016, Asset Class Alt									
THE J.M. SMUCKER COMPANY (SJM)	9/22/15	13.000	113.356	126 980	1,473.63	1,650 74	177 11 ST		
	4/29/16	5 000	125.940	126 980	629.70	634.90	5 20 ST		
	Total	18 000			2,103 33	**2,285.64**	182.31 ST	48.00	2.10
Next Dividend Payable 06/2016, Asset Class Equities									
TJX COS INC NEW (TJX)	11/6/13	26.000	61.691	75.820	1,603.97	1,971.32	367.35 LT		
	2/5/14	3.000	56 500	75.820	169 50	227.46	57.96 LT		
	6/23/14	8 000	54.929	75.820	439.43	606 56	167.13 LT		

Account Detail

Select UMA Active Assets Account
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READING CO-OP CHARITABLE FOUND
180 HAVEN STREET

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	7/28/14	4 000	52.865	75 820	211.46	303.28	91.82 LT		
	4/29/16	11 000	75.790	75 820	833.69	834.02	0.33 ST		
	Total	52.000			3,258.05	**3,942.64**	684.26 LT 0 33 ST	54.00	1.36
Next Dividend Payable 06/2016, Asset Class Equities									
TORONTO DOM BK NEW (TD)	12/21/15	15 000	39.147	44 500	587.20	667.50	80.30 ST		
	2/29/16	16.000	38.678	44.500	618.85	712.00	93.15 ST		
	4/29/16	7.000	44.427	44 500	310.99	311.50	0.51 ST		
	Total	38.000			1,517 04	**1,691.00**	173.96 ST	61 00	3.60
Next Dividend Payable 07/2016, Asset Class Equities									
UNITED PARCEL SER INC CL-B (UPS)	2/4/16	12 000	96.312	105 070	1,155.74	1,260.84	105 10 ST		
	4/29/16	2.000	104.505	105.070	209.01	210.14	1.13 ST		
	Total	14.000			1,364.75	**1,470.98**	106.23 ST	44.00	2.99
Next Dividend Payable 06/2016, Asset Class Equities									
VERIZON COMMUNICATIONS (VZ)	2/21/14	15.000	48.115	50.940	721.73	764.10	42.37 LT		
	4/29/16	4.000	50 838	50.940	203.35	203 76	0 41 ST		
	Total	19.000			925.08	**967.86**	42.37 LT 0 41 ST	43.00	4.44
Next Dividend Payable 05/02/16, Asset Class: Equities									
VODAFONE GROUP PLC (VOD)	2/8/11	6.000	56.193	32.740	337.16	196.44	(140.72) LT		
	3/8/13	24 000	49.180	32.740	1,180.31	785.76	(394 55) LT		
	4/29/16	9.000	32.622	32.740	293.60	294.66	1.06 ST		
	Total	39.000			1,811 07	**1,276.86**	(535.27) LT 1.06 ST	65 00	5.09
Next Dividend Payable 08/2016, Asset Class: Equities									
WALT DISNEY CO HLDG CO (DIS)	8/8/12	28 000	50.199	103.260	1,405.58	2,891 28	1,485.70 LT		
	2/17/16	2.000	94.640	103.260	189.28	206.52	17.24 ST		
	4/29/16	9.000	102.804	103.260	925.24	929.34	4.10 ST		
	Total	39.000			2,520.10	**4,027.14**	1,485.70 LT 21.34 ST	53 00	1.31
Next Dividend Payable 07/2016, Asset Class Equities									
WELLS FARGO & CO NEW (WFC)	3/21/16	25.000	50.680	49 980	1,267.01	1,249.50	(17.51) ST		
	4/29/16	6 000	49.740	49.980	298.44	299 88	1 44 ST		
	Total	31 000			1,565 45	**1,549.38**	(16.07) ST	47.00	3 03
Next Dividend Payable 06/2016, Asset Class Equities									

Account Detail

Select UMA Active Assets Account 719-143268-446

READING CO-OP CHARITABLE FOUND
180 HAVEN STREET

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
WEYERHAEUSER CO (WY)	8/20/14	18.000	34 083	32.120	613.50	578.16	(35 34) LT		
	11/25/14	20.000	35.206	32.120	704.12	642.40	(61.72) LT		
	12/9/14	19.000	36.129	32.120	686.45	610.28	(76.17) LT		
	5/28/15	29 000	32.870	32 120	953 24	931.48	(21.76) ST		
	4/29/16	26 000	31.927	32.120	830.10	835 12	5 02 ST		
	Total	112.000			3,787.41	**3,597.44**	(173.23) LT (16.74) ST	139.00	3.86

Next Dividend Payable 06/2016, Asset Class Alt

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
STOCKS	**15.36%**	**$135,906.57**	**$153,437.11**	**$17,187.91 LT** **$342.63 ST**	**$4,022.00**	**2.62%**

MUTUAL FUNDS

"Total Purchases vs Market Value" is provided to assist you in comparing your "Total Purchases," excluding reinvested distributions, with the current value of the mutual fund positions in your account.

"Cumulative Cash Distributions" when shown, may reflect distributions on shares no longer held in the account It may not reflect all distributions received in cash, due to but not limited to investments made prior to addition of this information on statements, securities transfers, timing of recent distributions, and certain adjustments made in your account

"Net Value Increase/ (Decrease)" reflects the difference between your total purchases, and the sum of the current value of the fund's shares, and cash distributions shown This calculation is for informational purposes only and does not reflect your total unrealized gain or loss nor should it be used for tax purposes Global Investment Manager Analysis (GIMA) status codes (FL, AL or NL), may be shown for certain mutual funds and are not guarantees of performance Refer to "GIMA Status in Investment Advisory Programs" in the June or December statement for a description of these codes

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
BLACKROCK GLOBAL ALLOCATION I (MALOX)	2/8/11	3,196.403	$20.000	$18.060	$63,928.06	$57,727.04	$(6,201.02) LT		
	9/29/11	99 890	18.140	18.060	1,812.00	1,804.01	(7.99) LT		
	1/2/15	262.525	19 880	18.060	5,218.99	4,741 20	(477 79) LT		
	12/31/15	212.380	17.930	18.060	3,807.98	3,835.58	27.60 ST		
	2/24/16	3,779.636	17.040	18.060	64,404 99	68,260 23	3,855.24 ST		
	4/29/16	2,161 073	18 060	18 060	39,028 98	39,028 98	0 00 ST		
	Total	9,711.907			178,201.00	**175,397.04**	(6,686.80) LT 3,882 84 ST	2,379.00	1 35
Total Purchases vs Market Value					178,201 00	175,397.04			
Cumulative Cash Distributions						22,857.13			
Net Value Increase/(Decrease)						20,053 17			

GIMA Status AL, Dividend Cash, Capital Gains Cash, Asset Class Equities, FI & Pref

Account Detail

Select UMA Active Assets Account
719-143268-446

READING CO-OP CHARITABLE FOUND
180 HAVEN STREET

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
CALAMOS GROWTH & INCOME I (CGIIX)	2/28/11	1,205.904	32 510	28.640	39,203.93	34,537 09	(4,666 84) LT		
	9/29/11	23.051	29.370	28.640	677.00	660.18	(16.82) LT		
	1/2/15	98 559	30.550	28.640	3,010.97	2,822.73	(188.24) LT		
	4/29/16	390 991	28.640	28.640	11,197 98	11,197.98	0.00 ST		
	Total	1,718.505			54,089.88	**49,217.98**	(4,871.90) LT	1,908.00	3.87
Total Purchases vs Market Value					54,089.88	49,217 98			
Cumulative Cash Distributions						18,082.40			
Net Value Increase/(Decrease)						13,210.50			
GIMA Status AL, Dividend Cash, Capital Gains Cash, Asset Class Equities									
DELAWARE DIVERSIFIED INC INST (DPFFX)	2/8/11	13,202.360	9 050	8.760	119,479.02	115,652.67	(3,826.35) LT R		
	4/29/16	3,689 611	8.760	8 760	32,320.99	32,320.99	0 00 ST		
	Total	16,891.971			151,800.01	**147,973.67**	(3,826.35) LT	5,118.00	3.45
Total Purchases vs Market Value					151,800.01	147,973.67			
Cumulative Cash Distributions						33,165.16			
Net Value Increase/(Decrease)						29,338.82			
GIMA Status AL, Dividend Cash, Capital Gains Cash, Asset Class FI & Pref									
DIAMOND HILL LONG-SHORT I (DHLSX)	2/8/11	1,626.486	16 860	24.050	27,422 55	39,116 99	11,694.44 LT		
	4/29/16	417 005	24.050	24.050	10,028 98	10,028 97	(0.01) ST		
	Total	2,043.491			37,451.53	**49,145.96**	11,694.44 LT (0 01) ST	—	—
Total Purchases vs Market Value					37,451.53	49,145.96			
Cumulative Cash Distributions						632.77			
Net Value Increase/(Decrease)						12,327.20			
GIMA Status· FL; Dividend Cash, Capital Gains Cash; Asset Class· Alt									
FIRST EAGLE GLOBAL I (SGIIX)	2/8/11	2,098 028	47 650	55.210	99,971.04	115,832 12	15,861 08 LT		
	1/2/15	73.936	52.640	55.210	3,891.99	4,082.00	190.01 LT		
	4/29/16	525.140	55.210	55.210	28,992.97	28,992 97	0 00 ST		
	Total	2,697.104			132,856.00	**148,907.11**	16,051.09 LT	561.00	0.37
Total Purchases vs Market Value					132,856 00	148,907 11			
Cumulative Cash Distributions						25,704.20			
Net Value Increase/(Decrease)						41,755.31			
GIMA Status AL, Dividend Cash, Capital Gains Cash, Asset Class Equities									
FRANKLIN GLD & PREC METALS ADV (FGADX)	12/19/13	880.150	15.860	21.200	13,959.18	18,659.18	4,700.00 LT		
	12/17/14	608 673	14.180	21.200	8,630.99	12,903.87	4,272.88 LT		
	1/2/15	3.069	15.311	21.200	46.99	65.06	18.07 LT		
	12/31/15	573 016	11.600	21 200	6,646.99	12,147.94	5,500.95 ST		
	4/29/16	357 169	21.200	21 200	7,571.98	7,571.98	0 00 ST		

Account Detail

Select UMA Active Assets Account 719-143268-446
READING CO-OP CHARITABLE FOUND
180 HAVEN STREET

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
	Total	2,422.077			36,856.13	**51,348.03**	8,990.95 LT 5,500.95 ST	—	—
Total Purchases vs Market Value					36,856 13	51,348 03			
Cumulative Cash Distributions						3,438.60			
Net Value Increase/(Decrease)						17,930.50			
GIMA Status AL, Dividend Cash, Capital Gains Cash, Asset Class Alt									
HARDING LOEVNER EMERG MKTS ADV (HLEMX)	2/8/11	333 203	49 560	42 240	16,513 56	14,074 49	(2,439 07) LT		
	9/29/11	55.910	41.120	42.240	2,299.00	2,361.63	62 63 LT		
	1/2/15	46.358	45.450	42 240	2,106.95	1,958.16	(148.79) LT		
	12/31/15	31.871	39.220	42.240	1,249.99	1,346.23	96.24 ST		
	4/29/16	117.376	42.240	42 240	4,957.97	4,957.96	(0.01) ST		
	Total	584.718			27,127 47	**24,698.49**	(2,525.23) LT 96.23 ST	127.00	0.51
Total Purchases vs Market Value					27,127.47	24,698.49			
Cumulative Cash Distributions						3,899 65			
Net Value Increase/(Decrease)						1,470.67			
GIMA Status· FL, Dividend Cash, Capital Gains Cash, Asset Class· Equities									
INVESCO PREMIER INST (IPPXX)		19,729.000	0 000	1.000	0.00	**19,729.00**		78 00	0.39
GIMA Status AL, Dividend Cash, Capital Gains Cash, Asset Class Cash									
PIMCO ALL ASSET P (PALPX)	2/8/11	6,067 427	12.110	11 020	73,476 55	66,863 04	(6,613.51) LT		
	9/29/11	202.500	11.600	11.020	2,349.00	2,231.55	(117.45) LT		
	1/2/15	326 505	11.620	11 020	3,793 99	3,598 08	(195.91) LT		
	4/29/16	1,622.957	11.020	11.020	17,884 99	17,884 98	(0.01) ST		
	Total	8,219.389			97,504 53	**90,577.67**	(6,926.87) LT (0 01) ST	3,329.00	3 67
Total Purchases vs Market Value					97,504.53	90,577.67			
Cumulative Cash Distributions						21,563.17			
Net Value Increase/(Decrease)						14,636.31			
GIMA Status AL, Dividend Cash, Capital Gains Cash, Asset Class Equities, FI & Pref, Alt									
TEMPLETON GLOBAL BD FD ADV (TGBAX)	2/8/11	3,139 188	13.580	11.400	42,630 17	35,786.73	(6,843.44) LT		
	9/29/11	136 614	12.700	11.400	1,735.00	1,557.39	(177.61) LT		
	1/2/15	116 747	12.360	11.400	1,442.99	1,330 91	(112 08) LT		
	4/29/16	919.297	11 400	11.400	10,479.99	10,479.98	(0.01) ST		
	Total	4,311 846			56,288 15	**49,155.04**	(7,133.13) LT (0 01) ST	1,677.00	3.41
Total Purchases vs Market Value					56,288.15	49,155.04			
Cumulative Cash Distributions						13,649.10			
Net Value Increase/(Decrease)						6,515.99			

Account Detail

Select UMA Active Assets Account 719-143268-446

READING CO-OP CHARITABLE FOUND
180 HAVEN STREET

Security Description	Trade Date	Quantity	Unit Cost	Share Price	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
GIMA Status: FL; Dividend Cash, Capital Gains Cash; Asset Class: FI & Pref									
WELLS FARGO EMERG MKTS EQ INST (EMGNX)	2/28/11	825.836	23.117	19.220	19,090.62	15,872.57	(3,218.05) LT		
	9/29/11	71.696	20.168	19.220	1,446.00	1,378.00	(68.00) LT		
	1/2/15	89.014	20 648	19.220	1,837.98	1,710 85	(127 13) LT		
	12/31/15	74.213	17.800	19.220	1,320.99	1,426.37	105.38 ST		
	4/29/16	223.880	19.220	19.220	4,302.98	4,302.97	(0.01) ST		
	Total	1,284 639			27,998 57	**24,690.76**	(3,413 18) LT 105.37 ST	283.00	1 14
Total Purchases vs Market Value					27,998 57	24,690.76			
Cumulative Cash Distributions						218.45			
Net Value Increase/(Decrease)						(3,089.36)			
GIMA Status AL, Dividend Cash, Capital Gains Cash, Asset Class Equities									

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income	Current Yield %
MUTUAL FUNDS	**83.18%**	**$800,173.27**	**$830,840.75**	**$1,353.02 LT** **$9,585.36 ST**	**$15,460.00**	**1.86%**

	Percentage of Holdings	Total Cost	Market Value	Unrealized Gain/(Loss)	Est Ann Income Accrued Interest	Current Yield %
TOTAL MARKET VALUE		**$936,079.84**	**$998,835.05**	**$18,540.93 LT** **$9,927.99 ST**	**$19,762.67** **$0.00**	**1.98%**
TOTAL VALUE (includes accrued interest)	**100.00%**		**$998,835.05**			

1 - This information reflects your requested adjustments to the transaction details
R - The cost basis for this tax lot was adjusted due to a reclassification of income
Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available Cash, MMF, Deposits and positions stating 'Please Provide' are not included

ALLOCATION OF ASSETS

	Cash	Equities	Fixed Income & Preferred Securities	Alternatives	Annuities & Insurance	Structured Investments	Other
Cash, BDP, MMFs	$14,557.19	—	—	—	—	—	—
Stocks	—	$131,797.13	—	$21,639.98	—	—	—
Mutual Funds	19,729.00	400,915.93	$288,868.97	121,326.85	—	—	—
TOTAL ALLOCATION OF ASSETS	**$34,286.19**	**$532,713.06**	**$288,868.97**	**$142,966.83**	—	—	—