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Form **990-PF**Department of the Treasury
Internal Revenue Service**Return of Private Foundation**

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

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

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

OMB No 1545-0052

2015

Open to Public Inspection

For calendar year 2015 or tax year beginning

07/01, 2015, and ending

06/30, 2016

Name of foundation **INSTITUTION FOR SAVINGS IN NEWBURYPORT &
ITS VICINITY CHARITABLE FOUNDATION, INC.**

A Employer identification number

04-3353621

Number and street (or P O box number if mail is not delivered to street address)

Room/suite

B Telephone number (see instructions)

93 STATE STREET

(978) 462-3106

City or town, state or province, country, and ZIP or foreign postal code

NEWBURYPORT, MA 01950

G Check all that apply:

☐ Initial return☐ Initial return of a former public charity☐ Final return☐ Amended return☐ Address change☐ Name change

H Check type of organization:

☒ Section 501(c)(3) exempt private foundation☐ Section 4947(a)(1) nonexempt charitable trust☐ Other taxable private foundation

I Fair market value of all assets at

end of year (from Part II, col (c), line

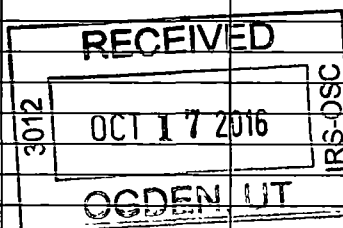
16) ▶ \$ 9,871,484.

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

(Part I, column (d) must be on cash basis)

C If exemption application is
pending, check here. ☐D 1 Foreign organizations, check here. ☐2 Foreign organizations meeting the
85% test, check here and attach
computation ☐E If private foundation status was terminated
under section 507(b)(1)(A), check here. ☐F If the foundation is in a 60-month termination
under section 507(b)(1)(B), check here. ☐**Part I Analysis of Revenue and Expenses** (The
total of amounts in columns (b), (c), and (d)
may not necessarily equal the amounts in
column (a) (see instructions))

	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1 Contributions, gifts, grants, etc., received (attach schedule)	742,850.			
2 Check <input type="checkbox"/> if the foundation is not required to attach Sch. B.				
3 Interest on savings and temporary cash investments	1,620.	1,620.		ATCH 1
4 Dividends and interest from securities	260,633.	260,633.		ATCH 2
5a Gross rents				
b Net rental income or (loss)				
6a Net gain or (loss) from sale of assets not on line 10	305,647.			
b Gross sales price for all assets on line 6a	405,459.			
7 Capital gain net income (from Part IV, line 2)		314,533.		
8 Net short-term capital gain				
9 Income modifications				
10a Gross sales less returns and allowances				
b Less Cost of goods sold				
c Gross profit or (loss) (attach schedule)				
11 Other income (attach schedule)				
12 Total. Add lines 1 through 11	1,310,750.	576,786.	0.	
13 Compensation of officers, directors, trustees, etc.	0.			
14 Other employee salaries and wages				
15 Pension plans, employee benefits				
16a Legal fees (attach schedule)				
b Accounting fees (attach schedule) ATCH 3	1,800.			1,800.
c Other professional fees (attach schedule)				
17 Interest				
18 Taxes (attach schedule) (see instructions)				
19 Depreciation (attach schedule) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses (attach schedule) ATCH 4	615.			615.
24 Total operating and administrative expenses. Add lines 13 through 23.	2,415.			2,415.
25 Contributions, gifts, grants paid	913,338.			913,338.
26 Total expenses and disbursements. Add lines 24 and 25	915,753.	0.	0.	915,753.
27 Subtract line 26 from line 12:				
a Excess of revenue over expenses and disbursements	394,997.			
b Net investment income (if negative, enter -0-)		576,786.		
c Adjusted net income (if negative, enter -0-)			0.	



SCANNED OCT 27 2016

Operating and Administrative Expenses

9

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)		Beginning of year	End of year	
				(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash - non-interest-bearing		619,841.	370,911.	370,911.
	2	Savings and temporary cash investments		44,336.	45,225.	45,225.
	3	Accounts receivable ▶				
		Less allowance for doubtful accounts ▶				
	4	Pledges receivable ▶				
		Less allowance for doubtful accounts ▶				
	5	Grants receivable				
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)				
	7	Other notes and loans receivable (attach schedule) ▶				
		Less allowance for doubtful accounts ▶				
	8	Inventories for sale or use				
	9	Prepaid expenses and deferred charges				
	10a	Investments - U S and state government obligations (attach schedule)				
	b	Investments - corporate stock (attach schedule) <u>ATCH 5</u>		8,234,577.	9,455,348.	9,455,348.
	c	Investments - corporate bonds (attach schedule)				
	Liabilities	11	Investments - land, buildings, and equipment basis Less accumulated depreciation (attach schedule) ▶			
12		Investments - mortgage loans				
13		Investments - other (attach schedule)				
14		Land, buildings, and equipment basis Less accumulated depreciation (attach schedule) ▶				
15		Other assets (describe ▶)				
16		Total assets (to be completed by all filers - see the instructions Also, see page 1, item I)		8,898,754.	9,871,484.	9,871,484.
17		Accounts payable and accrued expenses				
18		Grants payable				
19		Deferred revenue				
20		Loans from officers, directors, trustees, and other disqualified persons				
21	Mortgages and other notes payable (attach schedule)					
22	Other liabilities (describe ▶)					
23	Total liabilities (add lines 17 through 22)		0.	0.		
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.					
	24	Unrestricted				
	25	Temporarily restricted				
	26	Permanently restricted				
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. ▶ <input checked="" type="checkbox"/>					
	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		8,898,754.	9,871,484.	
	30	Total net assets or fund balances (see instructions)		8,898,754.	9,871,484.	
31	Total liabilities and net assets/fund balances (see instructions)		8,898,754.	9,871,484.		

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	8,898,754.
2	Enter amount from Part I, line 27a	2	394,997.
3	Other increases not included in line 2 (itemize) ▶ <u>ATCH 6</u>	3	577,733.
4	Add lines 1, 2, and 3	4	9,871,484.
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	9,871,484.

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Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co.)			(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a SEE PART IV SCHEDULE					
b					
c					
d					
e					
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)		
a					
b					
c					
d					
e					
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69					
(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					
b					
c					
d					
e					
2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }			2	314,533.	
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6). If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8			3	0.	

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.

(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	1,252,121.	8,490,239.	0.147478
2013	1,026,569.	8,489,399.	0.120924
2012	889,183.	7,445,965.	0.119418
2011	866,954.	5,869,881.	0.147695
2010	863,819.	5,803,913.	0.148834
2 Total of line 1, column (d)			2 0.684349
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years			3 0.136870
4 Enter the net value of noncharitable-use assets for 2015 from Part X, line 5			4 8,798,871.
5 Multiply line 4 by line 3			5 1,204,301.
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 5,768.
7 Add lines 5 and 6			7 1,210,069.
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			8 915,753.

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)		
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	1	11,536.
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	2	
3	Add lines 1 and 2	3	11,536.
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	11,536.
6	Credits/Payments		
a	2015 estimated tax payments and 2014 overpayment credited to 2015	6a	7,779.
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	7,779.
8	Enter any penalty for underpayment of estimated tax. Check here <input checked="" type="checkbox"/> if Form 2220 is attached	8	
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	3,757.
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	
11	Enter the amount of line 10 to be Credited to 2016 estimated tax <input type="checkbox"/> Refunded <input type="checkbox"/>	11	

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)? If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year. (1) On the foundation <input type="checkbox"/> \$ (2) On foundation managers <input type="checkbox"/> \$		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input type="checkbox"/> \$		
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"/> 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	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2015 or the taxable year beginning in 2015 (see instructions for Part XIV)? If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

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Part VII-A Statements Regarding Activities (continued)

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	Yes	No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions).	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	X	

Website address ▶ N/A

14 The books are in care of ▶ MICHAEL J JONES, PRESIDENT Telephone no ▶ 978-462-3106
 Located at ▶ 2 DEPOT SQUARE IPSWICH, MA ZIP+4 ▶ 01938

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here ▶ ☐
 and enter the amount of tax-exempt interest received or accrued during the year. ▶ 15

16	At any time during calendar year 2015, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	Yes	No
	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.

1a	During the year did the foundation (either directly or indirectly)		Yes	No
(1)	Engage in the sale or exchange, or leasing of property with a disqualified person?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
(2)	Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
(3)	Furnish goods, services, or facilities to (or accept them from) a disqualified person?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
(4)	Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
(5)	Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
(6)	Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days).	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
b	If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)?			1b
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2015?			1c
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	
b	Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions)			2b
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ▶			
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)			3b
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?			4a
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

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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**

Organizations relying on a current notice regarding disaster assistance check here ☐

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? ☐ Yes ☐ No

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

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

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? ☐ **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? ☐ **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 (see instructions).**

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (if not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
ATCH 7		0.	0.	0.

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

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

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

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

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

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

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 (see instructions)

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

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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	8,499,848.
b	Average of monthly cash balances	1b	433,016.
c	Fair market value of all other assets (see instructions).	1c	
d	Total (add lines 1a, b, and c)	1d	8,932,864.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	
2	Acquisition indebtedness applicable to line 1 assets	2	
3	Subtract line 2 from line 1d	3	8,932,864.
4	Cash deemed held for charitable activities. Enter 1 1/2 % of line 3 (for greater amount, see instructions).	4	133,993.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	8,798,871.
6	Minimum investment return. Enter 5% of line 5	6	439,944.

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	439,944.
2a	Tax on investment income for 2015 from Part VI, line 5	2a	11,536.
b	Income tax for 2015. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	11,536.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	428,408.
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	428,408.
6	Deduction from distributable amount (see instructions).	6	
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	428,408.

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	915,753.
b	Program-related investments - total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
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	915,753.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see instructions)	5	0.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	915,753.

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				428,408.
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only.				
b Total for prior years 20 <u>13</u> , 20 <u>12</u> , 20 <u>11</u>				
3 Excess distributions carryover, if any, to 2015				
a From 2010 577,009.				
b From 2011 582,534.				
c From 2012 526,931.				
d From 2013 624,373.				
e From 2014 835,051.				
f Total of lines 3a through e	3,145,898.			
4 Qualifying distributions for 2015 from Part XII, line 4 ► \$ <u>915,753.</u>				
a Applied to 2014, but not more than line 2a				
b Applied to undistributed income of prior years (Election required - see instructions).				
c Treated as distributions out of corpus (Election required - see instructions)				
d Applied to 2015 distributable amount.				428,408.
e Remaining amount distributed out of corpus.	487,345.			
5 Excess distributions carryover applied to 2015 . (If an amount appears in column (d), the same amount must be shown in column (a))				
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	3,633,243.			
b Prior years' undistributed income Subtract line 4b from line 2b.				
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				
d Subtract line 6c from line 6b Taxable amount - see instructions				
e Undistributed income for 2014 Subtract line 4a from line 2a Taxable amount - see instructions				
f Undistributed income for 2015 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2016.				
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)				
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions)	577,009.			
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a	3,056,234.			
10 Analysis of line 9				
a Excess from 2011 582,534.				
b Excess from 2012 526,931.				
c Excess from 2013 624,373.				
d Excess from 2014 835,051.				
e Excess from 2015 487,345.				

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

NOT APPLICABLE

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

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

	Tax year	Prior 3 years			(e) Total
	(a) 2015	(b) 2014	(c) 2013	(d) 2012	
2a 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))

NOT APPLICABLE

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.

NOT APPLICABLE

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:

ATCH 8

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

APPLICATIONS AVAILABLE AT ABOVE ADDRESS

c Any submission deadlines.

SEE APPLICATIONS FOR VARIOUS DEADLINES

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

ATCH 9

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 PLEASE SEE ATTACHED SCHEDULE	NOT RELATED	PC	EXEMPT PURPOSE	913,338.
Total			3a	913,338.
b Approved for future payment ATCH 10				
Total			3b	2,069,000.

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		(e)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	Related or exempt function income (See instructions)
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	1,620.	
4 Dividends and interest from securities			14	260,633.	
5 Net rental income or (loss) from real estate:					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property. .					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory			18	305,647.	
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)				567,900.	
13 Total. Add line 12, columns (b), (d), and (e)				567,900.	

(See worksheet in line 13 instructions to verify calculations)

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

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

- | | | | |
|---|--------------|-----|----|
| <p>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?</p> | | Yes | No |
| <p>a Transfers from the reporting foundation to a noncharitable exempt organization of:</p> | | | |
| <p>(1) Cash</p> | 1a(1) | | X |
| <p>(2) Other assets</p> | 1a(2) | | X |
| <p>b Other transactions:</p> | | | |
| <p>(1) Sales of assets to a noncharitable exempt organization</p> | 1b(1) | | X |
| <p>(2) Purchases of assets from a noncharitable exempt organization</p> | 1b(2) | | X |
| <p>(3) Rental of facilities, equipment, or other assets</p> | 1b(3) | | X |
| <p>(4) Reimbursement arrangements</p> | 1b(4) | | X |
| <p>(5) Loans or loan guarantees</p> | 1b(5) | | X |
| <p>(6) Performance of services or membership or fundraising solicitations</p> | 1b(6) | | X |
| <p>c Sharing of facilities, equipment, mailing lists, other assets, or paid employees</p> | 1c | | X |
| <p>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</p> | | | |

[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
	NOT APPLICABLE	

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

**Sign
Here**

Signature of officer or trustee

Date 10/6/16

► TREASURER
Title

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

**Paid
Preparer
Use Only**

Print/Type preparer's name
MICHAEL J ROWE , CPA

Preparer's signature *Michael J. [illegible]*

Date
10/4/16

Check ☐ self-employed

PTIN
P00535831

Firm's name ► WOLF & COMPANY, PC

Firm's EIN	04-2689883
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Firm's address ► 99 HIGH STREET, 21ST FLOOR
BOSTON, MA

02110

Phone no 617-439-9700

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

OMB No 1545-0047

2015▶ **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**Name of the organization**INSTITUTION FOR SAVINGS IN NEWBURYPORT &
ITS VICINITY CHARITABLE FOUNDATION, INC.**Employer identification number**

04-3353621

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).

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 INSTITUTION FOR SAVINGS IN NEWBURYPORT & ITS VICINITY CHARITABLE FOUNDATION, INC.	Employer identification number 04-3353621
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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	1820 SECURITY CORPORATION 93 STATE STREET NEWBURYPORT, MA 01950	\$ 742,850.	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input checked="" 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)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)

Employer identification number	04-3353621
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[illegible]

Name of organization INSTITUTION FOR SAVINGS IN NEWBURYPORT &
ITS VICINITY CHARITABLE FOUNDATION, INC.

Employer identification number
04-3353621

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 information once. See instructions.) ► \$ _____
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
	_____		_____
	_____		_____
	_____		_____

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

ATTACHMENT 1

FORM 990PF, PART I - INTEREST ON TEMPORARY CASH INVESTMENTS

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>	<u>ADJUSTED NET INCOME</u>
INTEREST ON SAVINGS & CDS	1,620.	1,620.	
TOTAL	<u>1,620.</u>	<u>1,620.</u>	

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

ATTACHMENT 2

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

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>	<u>ADJUSTED NET INCOME</u>
DIVIDENDS ON STOCKS	260,633.	260,633.	
TOTAL	<u>260,633.</u>	<u>260,633.</u>	

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

ATTACHMENT 3

FORM 990PF, PART I - ACCOUNTING FEES

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>	<u>ADJUSTED NET INCOME</u>	<u>CHARITABLE PURPOSES</u>
WOLF & COMPANY, PC.	1,800.			1,800.
TOTALS	<u>1,800.</u>			<u>1,800.</u>

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

ATTACHMENT 4

FORM 990PF, PART I - OTHER EXPENSES

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>	<u>ADJUSTED NET INCOME</u>	<u>CHARITABLE PURPOSES</u>
CHECK PRITNING	100.			100.
MASS FILING FEE	515.			515.
TOTALS	<u>615.</u>			<u>615.</u>

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

ATTACHMENT 5

FORM 990PF, PART II - CORPORATE STOCK

<u>DESCRIPTION</u>	<u>BEGINNING BOOK VALUE</u>	<u>ENDING BOOK VALUE</u>	<u>ENDING FMV</u>
STOCKS & BONDS	8,234,577.	9,455,348.	9,455,348.
TOTALS	<u>8,234,577.</u>	<u>9,455,348.</u>	<u>9,455,348.</u>

ATTACHMENT 6FORM 990PF, PART III - OTHER INCREASES IN NET WORTH OR FUND BALANCESDESCRIPTIONAMOUNT

UNREALIZED GAINS

577,733.

TOTAL

577,733.

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES

ATTACHMENT 7

<u>NAME AND ADDRESS</u>	<u>TITLE AND AVERAGE HOURS PER WEEK DEVOTED TO POSITION</u>	<u>COMPENSATION</u>	<u>CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS</u>	<u>EXPENSE ACCT AND OTHER ALLOWANCES</u>
PATRICIA D CONNELLY 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	CLERK 1.00	0.	0	0
DAVID A TIBBETTS 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1 00	0.	0	0.
PETER G KELLY 93 STATE STREET P O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE (TERM ENDED 9/23/2015) 1.00	0.	0	0.
MARY E LARNARD 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE (TERM ENDED 9/7/2015) 1.00	0.	0	0.
FREEMAN J CONDON 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0.	0	0.

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES

ATTACHMENT 7 (CONT'D)

<u>NAME AND ADDRESS</u>	<u>TITLE AND AVERAGE HOURS PER WEEK DEVOTED TO POSITION</u>	<u>COMPENSATION</u>	<u>CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS</u>	<u>EXPENSE ACCT AND OTHER ALLOWANCES</u>
CINDY M JOHNSON 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0.	0.
JOHN F LEARY III 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0.	0
DONALD M GREENOUGH 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0.	0	0.
MICHAEL J JONES 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	PRESIDENT/TRUSTEE 1.00	0.	0	0
JEREMIAH T LEWIS 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0.	0.	0.

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES

ATTACHMENT 7 (CONT'D)

<u>NAME AND ADDRESS</u>	<u>TITLE AND AVERAGE HOURS PER WEEK DEVOTED TO POSITION</u>	<u>COMPENSATION</u>	<u>CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS</u>	<u>EXPENSE ACCT AND OTHER ALLOWANCES</u>
R DREW MARC-AURELE 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0.	0.
ELLEN G NICH 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1 00	0.	0	0
ELLEN MACKEY ROSE 93 STATE STREET P O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0.	0	0
RICHARD J SILVERMAN 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0.	0.	0.
KIMBERLY A ROCK 93 STATE STREET P.O BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0.	0	0

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES

ATTACHMENT 7 (CONT'D)

<u>NAME AND ADDRESS</u>	<u>TITLE AND AVERAGE HOURS PER WEEK DEVOTED TO POSITION</u>	<u>COMPENSATION</u>	<u>CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS</u>	<u>EXPENSE ACCT AND OTHER ALLOWANCES</u>
STEPHEN P COTE 93 STATE STREET P O BOX 510 NEWBURYPORT, MA 01950	TREASURER 1.00	0	0.	0.
JAMES V ELLARD 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0.	0.	0.
KEVIN M GASIOROWSKI 93 STATE STREET P O BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0.	0	0
SAIRA NASEER-GHIASUDDIN 93 STATE STREET P.O BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0.	0.
JOHN J MEANY 93 STATE STREET P O BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0.	0	0

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES

ATTACHMENT 7 (CONT'D)

<u>NAME AND ADDRESS</u>	<u>TITLE AND AVERAGE HOURS PER WEEK DEVOTED TO POSITION</u>	<u>COMPENSATION</u>	<u>CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS</u>	<u>EXPENSE ACCT AND OTHER ALLOWANCES</u>
STUART E WINFREY 93 STATE STREET P O BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1 00	0.	0.	0
	GRAND TOTALS	<u>0.</u>	<u>0</u>	<u>0.</u>

ATTACHMENT 8FORM 990PF, PART XV - NAME, ADDRESS AND PHONE FOR APPLICATIONS

MICHAEL J JONES
2 DEPOT SQUARE
IPSWICH, MA 01938
978-462-3106

ATTACHMENT 9990PF, PART XV - RESTRICTIONS OR LIMITATIONS ON AWARDS

AWARDS ARE TO BE GRANTED WITHIN NEWBURYPORT, MASSACHUSETTS,
AND ITS VICINITY UNLESS AN EXCEPTION IS MADE BY THE BOARD
OF TRUSTEES TO BENEFIT COMMUNITY, CHARITABLE, EDUCATIONAL,
AND OTHER BENEVOLENT PURPOSES.

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

FORM 990PF, PART XV - CONTRIBUTIONS APPROVED FOR FUTURE PAYMENT

ATTACHMENT 10

<u>RECIPIENT NAME AND ADDRESS</u>	<u>RELATIONSHIP TO SUBSTANTIAL CONTRIBUTOR AND FOUNDATION STATUS OF RECIPIENT</u>	<u>PURPOSE OF GRANT OR CONTRIBUTION</u>	<u>AMOUNT</u>
TRITON REGIONAL HIGH SCHOOL 112 ELM STREET BYFIELD, MA 01922	NOT RELATED PC	MULTI YEAR COMMITMENT - VARIOUS PROGRAMS	300,000
RESTORE OUR STADIUM 26 SUMMIT PLACE NEWBURYPORT, MA 01950	NOT RELATED PC	RENOVATIONS TO WORLD WAR MEMORIAL STADIUM FIELD	400,000
TOWN OF SALISBURY 17 ELM ST SALISBURY, MA 01952	NOT RELATED PC	CONSTRUCTION OF NEW PUBLIC LIBRARY	300,000
ESSEX COUNTY GREENBELT 82 EASTERN AVENUE ESSEX, MA 01929	NOT RELATED PC	SUPPORT FOR LAND CONSERVATION	450,000
NEWBURYPORT EDUCATIONAL FOUNDATION PO BOX 1002 NEWBURYPORT, MA 01950	NOT RELATED PC	AMERICAN MUSIC AND HARVEST FESTIVAL	10,000
NEWBURYPORT LIONS CLUB 55 WATER STREET NEWBURYPORT, MA 01950	NOT RELATED PC	SUPPORT YANKEE HOMECOMING RACE	15,000

ATTACHMENT 10

4EN0ZZ 2912

9/28/2016

2 33 51 PM

V 15-7P

44423PF

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

FORM 990PP, PART XV - CONTRIBUTIONS APPROVED FOR FUTURE PAYMENT

ATTACHMENT 10 (CONT'D)

<u>RECIPIENT NAME AND ADDRESS</u>	<u>RELATIONSHIP TO SUBSTANTIAL CONTRIBUTOR AND FOUNDATION STATUS OF RECIPIENT</u>	<u>PURPOSE OF GRANT OR CONTRIBUTION</u>	<u>AMOUNT</u>
JEANNE GEIGER CRISIS CENTER 2 HARRIS STREET NEWBURYPORT, MA 01950	NOT RELATED PC	SUPPORT THE WALK & OTHER PROGRAMS	40,000
ANNA JAKUES HOSPITAL 25 HIGHLAND AVENUE NEWBURYPORT, MA 01950	NOT RELATED PC	SUPPORT PURCHASE OF EQUIPMENT	400,000
FRIENDS OF NEWBURYPORT TRACK 70 LOW STREET NEWBURYPORT, MA 01950	NOT RELATED PC	REPLACE TRACK AT FULLER FIELD	80,000
OUR NEIGHBORS TABLE 194 MAIN STREET AMESBURY, MA 01913	NOT RELATED PC	IMPROVEMENTS TO NEW FACILITY	50,000
TRAV'S TRAIL RUN 93 STATE STREET P O BOX 510 NEWBURYPORT, MA 01950	PC	MULTI YEAR COMMITMENT - VARIOUS PROGRAMS	24,000
TOTAL CONTRIBUTIONS APPROVED			<u>2,069,000</u>

ATTACHMENT 10

4EN02Z 2912 9/28/2016 2 33 51 PM

V 15-7P

44423PF

FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
4,550.		CAMBRIDGE BANCORP PROPERTY TYPE: SECURITIES 82.				D	05/01/2007	03/14/2016
							4,468.	
4,551.		CAMBRIDGE BANCORP PROPERTY TYPE: SECURITIES 82.				D	05/01/2007	04/06/2016
							4,469.	
157,325.		CHUBB CORP. PROPERTY TYPE: SECURITIES 40,197.				P	06/22/2009	01/15/2016
							117,128.	
239,033.		COSTCO WHOLESALE PROPERTY TYPE: SECURITIES 50,565.				P	11/04/2003	12/28/2015
							188,468.	
TOTAL GAIN(LOSS)							<u>314,533.</u>	



INSTITUTION FOR SAVINGS CHARITABLE FOUNDATION

Summary of Grants Awarded

Fiscal Y-T-D June 30, 2016

<u>Date</u>	<u>Organization</u>	<u>Amount</u>	<u>Purpose</u>
7/7/2015	West Newbury PTO	5,000	Lead Sponsor Apple Harvest Run
7/9/2015	Essex County Greenbelt Association	50,000	Payment #1 of 10 for donation/loan
7/16/2015	Bentley Univ f/b/o Sabrina Basile	7,000	Pentucket scholarship 2015
7/16/2015	Endicott College f/b/o Courtney Brown	5,000	Triton scholarship 2014-2nd payment
7/16/2015	Middlebury College f/b/o Madeline Goodhart	3,500	Newburyport scholarship 2015
7/17/2015	Camp Invention	1,000	Camp scholarships for underprivileged kids at Page School West Newbury
7/20/2015	Newburyport Lions Club	22,297	Balance on Yankee Homecoming Road Race shirts
7/24/2015	Newburyport Education Foundation	33,333	3rd and final payment NHS Library
7/24/2015	Pan Mass Challenge	2,500	Sponsor Kim Rock participant
7/27/2015	Newburyport Lions Club	15,000	Major sponsor - Yankee Homecoming Race 2nd of 3 year pledge
7/27/2015	Univ of Rochester f/b/o Kiersten Flodman	15,000	Triton scholarship 2015
7/29/2015	Friends of Newburyport Clippers and Triton Vikings Hocl	(50,000)	Donation returned - paid 3/19/13 for Graf Rink upgrades - on State property
8/18/2015	New England Exchange Clubs Foundation	1,000	6th Annual Field of Honor in Newburyport
8/18/2015	Salisbury Library	100,000	Salisbury Library Donation 2 of 5
8/18/2015	Newburyport Chamber of Commerce	2,500	Sponsor of Savor Newburyport
8/21/2015	Greater Newburyport Ovarian Cancer Awareness	1,000	Sponsor of Newburyport Lantern Festival
8/22/2015	Greater Opportunity Works	37,333	Third of three year pledge- Haverhill Capital Campaign and \$4000 Golf Tournament Sponsor
8/31/2015	The Arc-Greater Haverhill -Newburyport	2,500	Sponsor of 2nd Annual River Reel for Real Lives
9/9/2015	NA Family Institute Foundation for Families	200	Holiday Season Donation
9/22/2015	Roof Over Head	2,500	Sponsor PortBury Folies
9/24/2015	Newburyport Education Foundation	5,000	Lead Sponsor - 7th Annual
9/24/2015	Northern Essex Elder Transport	200	Sponsor Volunteer Appreciation
9/24/2015	Community Action Inc	5,000	Sponsor of 50th Anniversary Event
9/24/2015	Christmas Tree Santas	1,000	Christmas Trees for the needy
9/24/2015	General Chantable Society	4,000	Assist with rent and related household expenses
9/24/2015	Pennies for Poverty	4,000	Sponsor for Music for Change Fund
9/25/2015	Anna Jacques Hospital Community Health	100,000	Donation 1 of 5 yearly pymts - Purchase of Tomosynthesis
9/25/2015	Newburyport Art Association	20,000	Sponsor for OP Art Program, 2016 ArtFeast Auction & donation towards sculpture garden
9/25/2015	Bagnall Education Foundation	1,000	Sponsor - Annual Taste of Autumn
9/25/2015	Boys & Girls Club of Lower MV	10,000	Support for After School Program
9/25/2015	Historic New England	1,500	Support for Simple Machines education program
9/25/2015	Newburyport Adult Education & Community Education	5,000	Support for Operational Expenses
9/25/2015	The Pettengill House	25,000	Provide basic needs to at Risk-Low Income families & individuals
9/25/2015	Newburyport High School Varsity	1,500	Assist with funds for Competition Choreography program
9/25/2015	Triton Regional High School School Robotic	2,500	Support for VEX Competitions
9/25/2015	Salisbury Elementary PTO	37,267	Assist with programs and Events School year
9/25/2015	Harborlight Community Partners	1,000	Sponsor for "Strong Frameworks Caring Communities" Event
10/6/2015	Lucy's Love Bus	2,500	Childhood Cancer Month
10/9/2015	Horizon Club	2,000	Donation for operating expenses
10/9/2015	Pentucket Athletic Association	1,000	Pentucket Pride 5k and 1 mile Kids Fun Run



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10/9/2015	Newburyport Choral Society	1,000	Holiday Concert
10/16/2015	Special Olympics MA	2,500	Sponsor Soccer Event at the Governor's Academy
10/24/2015	Girl Scout Troop #75149 Groveland	250	Fairy House Tour Fundraiser for Bagnall Elementary School
11/9/2015	Joppa Flats Running Club	2,500	Support Thanksgiving Turkey Trot
11/9/2015	Newburyport Elks Lodge #909	500	Thanksgiving Baskets Drive
11/13/2015	St Vincent de Paul Society	500	Sponsor New England Tenors
11/13/2015	Immaculate Conception School	1,749	Tickets for Polar Express
11/17/2015	Among Friends of St Paul's Church	5,000	Support Meal Program
11/17/2015	Our Neighbor's Table Amesbury	10,000	Support Meal Program & Food Pantry
11/17/2015	The Salvation Army	5,000	Support for Meal Program & Food Pantry
11/17/2015	St Basil's Kitchen	2,500	Support for Meal Program
11/17/2015	Society of St Vincent De Paul, Nbpt	2,500	Support for Meal Program
11/17/2015	Central Congregational Church, Nbpt	2,500	Support for Meal Program delivered to Salisbury residents
11/17/2015	Community Service of Newburyport	2,500	Stock Food Pantry
11/17/2015	The Pettengill House Salisbury	5,000	Stock Food Pantry
12/8/2015	Friends of the Newburyport Library	500	Annual Appeal
12/8/2015	Coastal Trails Coalition	500	Annual Appeal
12/8/2015	Elder Services of the Merrimack Valley	500	Support for Financial Resource Program
12/8/2015	Amesbury Youth Hockey	2,500	Star Benefits
12/24/2015	Coastal Trails Coalition	550	Salisbury Adopt a Trail Program
12/24/2015	Rotary Club of Newburyport	1,000	Sponsor Engid River Race
12/24/2015	Rotary District 7930	1,000	Polar Plunge for Polio
12/24/2015	New England Equine Rescue North Inc	2,500	Support for repairs to barn
12/24/2015	Tn-Town Council	3,000	Support for program to reduce and prevent at risk behavior of tn-town youth
12/24/2015	Firehouse Center for the Arts	25,000	2016 Operating funds, support 25th Anniversary
12/24/2015	Newburyport Chamber Music Festival	2,000	2016 Operational Funding Support
12/24/2015	Belleville Roots Music Concert Series	6,000	Sponsor three concerts in the spring
12/24/2015	Friends of the Newburyport Library	2,000	Sponsor "Books in Bloom"
12/24/2015	The Newburyport Literary Association	5,000	Sponsor 11th Annual Newburyport Literary Festival
12/24/2015	Newbury Parent-Teacher Association	25,000	Donation towards upgrading playground at Newbury Elementary School
12/24/2015	Newbury Town Library	4,164	Purchase six new laptops and upgrade to Minecraftedu
12/24/2015	Rupert A Nock Middle School	3,355	Scholarships for eleven students to attend Camp Kieve
12/24/2015	A Butterfly's Journey	2,500	Start-up for grief resource
12/24/2015	Winner's Circle Running Club	4,000	Sponsor April Fool's Four Mile Road Race
12/29/2015	Newburyport Waterfront Trust	750	Waterfront Park Maintenance
12/29/2015	Bentley University f/b/o Sabrina Basile	8,000	2015 Pentucket Regional High School Recipient - final payment
1/28/2016	Link House	1,000	Platinum Sponsor - St Patrick's Luncheon
1/28/2016	The Pettengill House	3,000	Platinum Sponsor - Annual Fundraiser
1/28/2016	Anna Jacques Hospital Aid Association	5,000	Presenting Sponsor - Great Chefs Night
1/29/2016	Newburyport Elementary PTO	3,000	Spring Fever 5K Race



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1/29/2016	The Progena Research Foundation	1,000	Score for the Cure - Program Book Ad
2/2/2016	YWCA Greater Newburyport	5,000	Sponsor- Annual Luncheon
2/19/2016	Bingham Health & Rehab Center	1,000	Support for resident activity fund
2/23/2016	Appalachian Mountain Club	2,500	Donation
2/29/2016	West Newbury Youth League	500	Support for youth sports
2/29/2016	Amesbury High School Grad Night	500	Senior Grad Night Celebration
2/29/2016	Triton Viking Gradventure	500	Triton High School Seniors
2/29/2016	Pentucket Senior Celebration 2016	500	Pentucket Regional High School
3/10/2016	Salisbury Chamber of Commerce	2,500	Title Sponsor Seacoast Business Expo
3/10/2016	Salisbury Elementary PTO	250	Sponsor Fairy Gnome Discovery Walk
3/18/2016	Central Congregational Church	550	Sponsor Chocolate Tour
3/18/2016	Newburyport Elementary PTO	1,200	Sponsor Kitchen Tour
3/18/2016	Boys & Girls Club Lower M V	2,000	Sponsor Auction
3/18/2016	NHS Senior Celebration	500	Donation, Class of 2016
3/21/2016	Newburyport Choral Society	4,000	Support Beethoven Concert
3/24/2016	Coastal Homebuyers Education	4,000	Support for 1st Time Homebuyers Program
3/24/2016	The Actors Studio of Newburyport	5,000	Purchase of integrated LED lighting and sound system
3/24/2016	Immaculate Conception School	5,000	Sponsor, Auction and Polar Express
3/24/2016	Pentucket Youth Soccer Association	1,000	2016 Stinke Sponsor
3/24/2016	Greater Newburyport Chamber of Commerce	5,000	Lead Sponsor, Annual Golf Tournament
3/24/2016	Family Services of Merrimack Valley	5,000	Sponsor, Playhouse Palooza for Essex County CASA Program
3/24/2016	Northern Essex Community College	5,000	IFS Scholarships for NECC students
3/24/2016	Historical Society of Old Newbury	1,500	Sponsor, Coastal Haven Designer Show House
3/24/2016	Historical Society of Old Newbury	4,500	Support for Education and Outreach Programs for Community
3/24/2016	Triton Baseball Boosters	5,000	Upgrade to Field and new equipment
3/24/2016	Winners Circle Running Club	2,000	Sponsor, Pat Polletta Race
3/24/2016	Travis Elliott Landreth Foundation	3,000	Sponsor, Trav's Trail Run 2nd of 10 yr Commitment
3/24/2016	Peabody Essex Museum	2,500	2016 Corporate Sponsor
3/24/2016	Winners Circle Running Club	5,000	Lead Sponsor, High Street Mile
3/24/2016	Greater Newburyport Opportunity Works	5,000	Premier Sponsor, 2016 Lend-A-Hand Auction-Final payment of 3 yr commitment
3/24/2016	Essex National Heritage Commission	5,000	Sponsor, Trails & Sails
3/24/2016	Merrimack River Feline Rescue Society	7,500	2016 Platinum Sponsor and operations in Greater Newburyport
3/24/2016	Our Neighbors Table	50,000	1st of 2 payments pledge for build out new building
3/29/2016	Seal Legacy Foundation	3,000	Sponsor, Dinner & Golf Tournament with donation from 2 Depot Charitable Foundation
4/11/2016	Jeanne Geiger Cnsis Center	20,000	1st or 3 Yr pledge for Walk Against Violence, Girls Inc and White Ribbon Breakfast programs
4/11/2016	NHS Alumni Baseball Association	300	Sponsor - Golf Tournament
4/11/2016	Newburyport Chantable Causes	1,500	Sponsor - Bocci plus 2 teams
4/15/2016	Newburyport Parks Conservancy	3,000	Inn Street Bench- replace chk # 1974 3/18 Originally to Newburyport Downtown Enhancement Te.
4/19/2016	The Fund for Autistic Children	500	Support-Patron Level
4/19/2016	Elder Services of the Merrimack Valley	750	Sponsor-Golf Classic



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4/19/2016	Amesbury Chamber of Commerce	750	Sponsor- 2016 Golf Tournament
4/19/2016	Newburyport Pioneer League	600	2016 Team Sponsor
5/3/2016	Friends of Newburyport Track	20,000	Renovations to Newburyport Track 1st of 5 Payments
5/3/2016	Custom House Maritime Museum	3,000	Captain Sponsorship Visit by Tall Ship El Galeon
5/6/2016	1st Lt Derek Hines Flag Day 5k Race	5,000	Silver Star Sponsor 5th Annual
5/6/2016	Newburyport Youth Services	1,500	Support for Summer Basketball League
5/6/2016	Girl Scout of Eastern MA	1,000	Donation to Campership Fund
5/6/2016	YMCA North Shore	5,000	Sponsor David Curley Memorial Race
6/24/2016	Joppa Flats Running Club	3,000	Support for 2016 Maudslay Turkey Trot
6/24/2016	Alzheimer's Association	1,000	Sponsor Northeastern Massachusetts Walk
6/24/2016	Music for Music	2,500	Lead Sponsor 2016 Walk Back in Time Fundraiser
6/24/2016	Fraxa Research Foundation	2,500	Research Support
6/24/2016	Ovarions for the Cure	1,000	Sponsor 2016 Lantern Festival Bartlett Mall
6/24/2016	Merrowhawe Nature School	5,390	Ten Scholarships for children from needy families to attend one week of camp
6/24/2016	Pennies for Poverty	4,000	Lead Sponsor - Music for Change fundraiser
6/24/2016	Newburyport Adult Community Education	5,000	2016-2017 support for program
6/24/2016	West Newbury PTO	4,000	Platinum Sponsor 2016 Apple Harvest Run
6/24/2016	N E Exchange Club Foundation	1,000	Sponsor Exchange Club of Newburyport Field of Honor
6/28/2016	Newburyport Education Foundation	4,100	Lead Sponsor 8th Annual Golf Tournament
6/28/2016	Pentucket Youth Football	1,000	Sponsor 2016 season
6/28/2016	Amesbury Public Schools f/b/o Windrush Farm	2,500	Therapeutic Horseback Riding program for Amesbury School Children with disabilities
6/29/2016	Newburyport Education Foundation	10,000	10th payment of 10 payments for Middle School Science Project
6/29/2016	Histonc New England	10,000	2nd payment on commitment -American Music and Harvest Festival with NEF
6/30/2016	PM Challenge	5,000	Sponsor - Team Institution for Savings
Total Grants Awarded Fiscal YTD 2016		<u>913,338</u>	