

2949132710202 9

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.

▶ Go to www.irs.gov/Form990PF for instructions and the latest information.

OMB No 1545-0052

2018

Open to Public Inspection

For calendar year 2018 or tax year beginning

, and ending

Name of foundation KEARNYBANK FOUNDATION, INC.		A Employer identification number 47-3699249
Number and street (or P.O. box number if mail is not delivered to street address) 120 PASSAIC AVE	Room/suite	B Telephone number 973 244-4510
City or town, state or province, country, and ZIP or foreign postal code FAIRFIELD, NJ 07004-3510		C If exemption application is pending, check here <input type="checkbox"/>
G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
H Check type of organization <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) \$ 10,765,675.	J Accounting method <input type="checkbox"/> Cash <input type="checkbox"/> Accrual <input checked="" type="checkbox"/> Other (specify) MODIFIED CASH	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

Part I Analysis of Revenue and Expenses (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)
1 Contributions, gifts, grants, etc., received				N/A	
2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch. B					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities		270,226.	270,226.		STATEMENT 1
5a Gross rents					
b Net rental income or (loss)					
6a Net gain or (loss) from sale of assets not on line 10		136,945.			
b Gross sales price for all assets on line 6a 3,033,355.					
7 Capital gain net income (from Part IV, line 2)			136,945.		
8 Net short-term capital gain					
9 Income modifications					
10a Gross sales less returns and allowances					
b Less Cost of goods sold					
c Gross profit or (loss)					
11 Other income					
12 Total. Add lines 1 through 11		407,171.	407,171.		
13 Compensation of officers, directors, trustees, etc.		0.	0.		0.
14 Other employee salaries and wages					
15 Pension plans, employee benefits					
16a Legal fees		391.	0.		391.
b Accounting fees		12,442.	0.		12,442.
c Other professional fees		114,248.	44,248.		70,000.
17 Interest					
18 Taxes		3,000.	0.		0.
19 Depreciation and depletion					
20 Occupancy					
21 Travel, conferences, and meetings					
22 Printing and publications					
23 Other expenses STMT 6		25,673.	0.		25,673.
24 Total operating and administrative expenses. Add lines 13 through 23		155,754.	44,248.		108,506.
25 Contributions, gifts, grants paid		450,345.			450,345.
26 Total expenses and disbursements. Add lines 24 and 25		606,099.	44,248.		558,851.
27 Subtract line 26 from line 12		-198,928.			
a Excess of revenue over expenses and disbursements			362,923.		
b Net investment income (if negative, enter -0-)					
c Adjusted net income (if negative, enter -0-)				N/A	

9-24

Part II Balance Sheets <small>Attached schedules and amounts in the description column should be for end-of-year amounts only</small>				Beginning of year	End of year	
				(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash - non-interest-bearing		7,754.	11,925.	11,925.
	2	Savings and temporary cash investments		144,446.	110,290.	110,290.
	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 STMT 8		1,318,449.	572,743.	572,743.
	b	Investments - corporate stock STMT 9		8,917,348.	7,873,599.	7,873,599.
	c	Investments - corporate bonds STMT 10		609,588.	533,041.	533,041.
	11	Investments - land, buildings, and equipment basis ▶				
	Less: accumulated depreciation ▶					
12	Investments - mortgage loans					
13	Investments - other STMT 11		1,273,622.	1,664,077.	1,664,077.	
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)		12,271,207.	10,765,675.	10,765,675.	
Liabilities	17	Accounts payable and accrued expenses				
	18	Grants payable				
	19	Deferred revenue				
	20	Loans from officers, directors, trustees, and other disqualified persons				
	21	Mortgages and other notes payable				
	22	Other liabilities (describe ▶)				
23	Total liabilities (add lines 17 through 22)		0.	0.		
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input checked="" type="checkbox"/> X and complete lines 24 through 26, and lines 30 and 31.					
	24	Unrestricted		12,271,207.	10,765,675.	
	25	Temporarily restricted				
	26	Permanently restricted				
	Foundations that do not follow SFAS 117, check here ▶ <input 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				
	30	Total net assets or fund balances		12,271,207.	10,765,675.	
	31	Total liabilities and net assets/fund balances		12,271,207.	10,765,675.	

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	12,271,207.
2	Enter amount from Part I, line 27a	2	-198,928.
3	Other increases not included in line 2 (itemize) ▶ SEE STATEMENT 7	3	15,910.
4	Add lines 1, 2, and 3	4	12,088,189.
5	Decreases not included in line 2 (itemize) ▶ UNREALIZED LOSS ON INVESTMENTS	5	1,322,514.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	10,765,675.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (for example, 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 2,982,684.		2,896,410.	86,274.	
b 50,671.			50,671.	
c				
d				
e				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69.			(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))	
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any		
a			86,274.	
b			50,671.	
c				
d				
e				
2 Capital gain net income or (net capital loss)		<div style="border: 1px solid black; padding: 2px;"> If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 </div>		2 136,945.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6)		<div style="border: 1px solid black; padding: 2px;"> If gain, also enter in Part I, line 8, column (c). If (loss), enter -0- in Part I, line 8 </div>		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 doesn't 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))
2017	388,518.	12,093,714.	.032126
2016	283,520.	11,231,652.	.025243
2015	156,175.	6,627,397.	.023565
2014	0.	0.	.000000
2013	0.	0.	.000000

2 Total of line 1, column (d)	2 .080934
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5.0, or by the number of years the foundation has been in existence if less than 5 years	3 .016187
4 Enter the net value of noncharitable-use assets for 2018 from Part X, line 5	4 11,532,385.
5 Multiply line 4 by line 3	5 186,675.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6 3,629.
7 Add lines 5 and 6	7 190,304.
8 Enter qualifying distributions from Part XII, line 4	8 558,851.

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
- 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-)
- 3 Add lines 1 and 2
- 4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only; others, enter -0-)
- 5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-
- 6 Credits/Payments:
- a 2018 estimated tax payments and 2017 overpayment credited to 2018
- b Exempt foreign organizations - tax withheld at source
- c Tax paid with application for extension of time to file (Form 8868)
- d Backup withholding erroneously withheld
- 7 Total credits and payments. Add lines 6a through 6d
- 8 Enter any penalty for underpayment of estimated tax. Check here ☐ if Form 2220 is attached
- 9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed
- 10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid
- 11 Enter the amount of line 10 to be Credited to 2019 estimated tax

1	3,629.
2	0.
3	3,629.
4	0.
5	3,629.
6a	374.
6b	0.
6c	4,000.
6d	0.
7	4,374.
8	0.
9	
10	745.
11	0.

Part VII-A Statements Regarding Activities

- 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?
- b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes? See the 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.
- c Did the foundation file Form 1120-POL for this year?
- 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?
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
- 4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?
- 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
- 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?
- 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
- 8a Enter the states to which the foundation reports or with which it is registered. See instructions. DE
- 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
- 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 2018 or the tax year beginning in 2018? See the instructions for Part XIV. If "Yes," complete Part XIV
- 10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses

	Yes	No
1a		X
1b		X
1c		X
2		X
3		X
4a		X
4b		
5		X
6	X	
7	X	
8a	X	
9		X
10		X

N/A

Part VII-A Statements Regarding Activities (continued)

	Yes	No
11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule. See instructions		X
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement. See instructions		X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ▶ NONE	X	
14 The books are in care of ▶ CRAIG L. MONTANARO Telephone no. ▶ 973 244-4510 Located at ▶ 120 PASSAIC AVE, FAIRFIELD, NJ ZIP+4 ▶ 07004-3510		
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - check here and enter the amount of tax-exempt interest received or accrued during the year ▶ 15	N/A	
16 At any time during calendar year 2018, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country ▶		X

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

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

	Yes	No
1a During the year, did the foundation (either directly or indirectly)		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	<input checked="" type="checkbox"/> Yes <input 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 Organizations relying on a current notice regarding disaster assistance, check here ▶		X
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2018?		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 2018, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2018? If "Yes," list the years ▶	<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.)	N/A	
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ▶		
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 2018 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 2018.)	N/A	
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		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 2018?		X

Form 990-PF (2018)

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 ☒ Nob 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
Organizations relying on a current notice regarding disaster assistance, check here☐c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? **SEE STATEMENT 12**☒ 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?

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

☐ Yes ☒ No

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

8 Is the foundation subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment(s) during the year?

☐ Yes ☒ No**Part VIII** Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, and 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
CRAIG L. MONTANARO 120 PASSAIC AVE FAIRFIELD, NJ 07004-3510	PRESIDENT/DIRECTOR 1.00	0.	0.	0.
ERIC B. HEYER 120 PASSAIC AVE FAIRFIELD, NJ 07004-3510	TREASURER/DIRECTOR 1.00	0.	0.	0.
WILLIAM C. LEDGERWOOD 120 PASSAIC AVE FAIRFIELD, NJ 07004-3510	SECRETARY/DIRECTOR 1.00	0.	0.	0.
CATHERINE MILONE 120 PASSAIC AVE FAIRFIELD, NJ 07004-3510	DIRECTOR 1.00	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

Form 990-PF (2018)

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
EVERFI, INC. 3299 K ST NW, STE 400, WASHINGTON, DC 20007	FINANCIAL LITERACY PROGRAM PARTNERS	70,000.

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.

Form 990-PF (2018)

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	11,433,816.
b	Average of monthly cash balances	1b	274,189.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	11,708,005.
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	11,708,005.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	175,620.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	11,532,385.
6	Minimum investment return. Enter 5% of line 5	6	576,619.

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	576,619.
2a	Tax on investment income for 2018 from Part VI, line 5	2a	3,629.
b	Income tax for 2018. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	3,629.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	572,990.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	572,990.
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	572,990.

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	558,851.
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	558,851.
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	3,629.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	555,222.

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.

Form 990-PF (2018)

Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2017	(c) 2017	(d) 2018
1 Distributable amount for 2018 from Part XI, line 7				572,990.
2 Undistributed income, if any, as of the end of 2018			496,799.	
a Enter amount for 2017 only				
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2018:				
a From 2013				
b From 2014				
c From 2015				
d From 2016				
e From 2017				
f Total of lines 3a through e	0.			
4 Qualifying distributions for 2018 from Part XII, line 4 ▶ \$ 558,851.			496,799.	
a Applied to 2017, but not more than line 2a				
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 2018 distributable amount				62,052.
e Remaining amount distributed out of corpus	0.			
5 Excess distributions carryover applied to 2018 (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:	0.			
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5				
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 2017. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2018. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2019				510,938.
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 2013 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2019. Subtract lines 7 and 8 from line 6a	0.			
10 Analysis of line 9.				
a Excess from 2014				
b Excess from 2015				
c Excess from 2016				
d Excess from 2017				
e Excess from 2018				

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 2018, enter the date of the ruling

- b Check box to indicate whether the foundation is a private operating foundation described in section

4942(1)(3)

3) c

4942(4)(5)

- 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.

- 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., to individuals or organizations under other conditions, complete items 2a, b, c, and d.

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

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				
180 TURNING LIVES AROUND, INC. 1 BETHANY ROAD, BLDG 3, SUITE 42 HAZLET, NJ 07730	N/A	PC	HOUSING	5,000.
ALGONQUIN ARTS THEATRE 173 MAIN STREET MANASQUAN, NJ 08736	N/A	PC	COMMUNITY	2,500.
BIG BROTHERS BIG SISTERS OF MONMOUTH & MIDDLESEX COUNTIES 305 BOND STREET ASBURY PARK, NJ 07712	N/A	PC	COMMUNITY	2,500.
BLOOMINGDALE SENIOR CENTER 101 HAMBURG TURNPIKE BLOOMINGDALE, NJ 07403	N/A	PC	QUALITY OF LIFE	2,500.
BOYS & GIRLS CLUB OF HUDSON COUNTY 225 MORRIS BLVD JERSEY CITY, NJ 07302	N/A	PC	COMMUNITY	10,000.
Total	SEE CONTINUATION SHEET(S)			450,345.
b Approved for future payment				
NONE				
Total				0.

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

[illegible]

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) (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.

Signature of officer or trustee: [Signature] Date: 11/12/19 Title: SPR TREASURER

May the IRS discuss this return with the preparer shown below? See instructions. ☒ Yes ☐ No

Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
	JOSEPH L. ALI, CPA	<i>Joseph L. Ali</i>	11/7/19		P02093808
	Firm's name ▶ PKF O'CONNOR DAVIES, LLP				Firm's EIN ▶ 27-1728945
	Firm's address ▶ 665 FIFTH AVENUE NEW YORK, NY 10022			Phone no. 212-286-2600	

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
CENTER FOR FOOD ACTION 192 W. DEMAREST AVENUE ENGLEWOOD, NJ 07631	N/A	PC	QUALITY OF LIFE	3,500.
CHILDHOOD LEUKEMIA FOUNDATION 807 MANTOLOKING ROAD, SUITE 202 BRICK, NJ 08723	N/A	PC	QUALITY OF LIFE	7,500.
CHRISTINE'S HOPE FOR KIDS FOUNDATION 810 BEAR TAVERN ROAD, SUITE 301 EWING, NJ 08628	N/A	PC	QUALITY OF LIFE	10,000.
COMMUNITY MEDICAL CENTER FOUNDATION 99 HIGHWAY 37 WEST TOMS RIVER, NJ 08755	N/A	PC	QUALITY OF LIFE / COMMUNITY	2,500.
CROHN'S & COLITIS FOUNDATION, INC. 45 WILSON AVENUE MALAPAN, NJ 07726	N/A	PC	QUALITY OF LIFE	5,200.
CUMAC ECHO, INC. PO BOX 2721, 223 ELLISON ST. PATERSON, NJ 07509	N/A	PC	QUALITY OF LIFE / COMMUNITY	5,000.
GIRL SCOUTS OF NORTHERN NEW JERSEY 95 NEWARK POMPTON TURNPIKE RIVERDALE, NJ 07457	N/A	PC	COMMUNITY	25,000.
HABCORE, INC. PO BOX 2361 RED BANK, NJ 07701	N/A	PC	HOUSING	10,000.
HABITAT FOR HUMANITY OF BERGEN COUNTY 121 CARVER AVENUE WESTWOOD, NJ 07675	N/A	PC	HOUSING	10,000.
HABITAT FOR HUMANITY OF GREATER NEWARK 58 PARK PLACE, 4TH FLOOR NEWARK, NJ 07102	N/A	PC	HOUSING	50,000.
Total from continuation sheets				427,845.

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
HABITAT FOR HUMANITY OF MORRIS COUNTY 274 SOUTH SALEM STREET RANDOLPH, NJ 07869	N/A	PC	HOUSING	10,000.
HOMESHARING, INC. 120 FINDERNE AVENUE BRIDGEWATER, NJ 08807	N/A	PC	HOUSING	5,000.
INTERFAITH HOSPITALITY NETWORK OF OCEAN COUNTY 407 LEXINGTON AVE TOMS RIVER, NJ 08753	N/A	PC	HOUSING	5,000.
JEWISH COMMUNITY CENTER OF STATEN ISLAND, INC. 1466 MANOR ROAD STATEN ISLAND, NY 10314	N/A	PC	COMMUNITY	2,500.
JUNIOR ACHIEVEMENT OF NEW JERSEY 360 PEAR BLOSSOM DRIVE EDISON, NJ 08837	N/A	PC	EDUCATION	60,645.
LACEY BRANCH OF THE OCEAN COUNTY LIBRARY 10 EAST LACEY ROAD FORKED RIVER, NJ 09731	N/A	PC	COMMUNITY / EDUCATION	4,000.
LITERACY NEW JERSEY 100 MENLO PARK #314 EDISON, NJ 08837	N/A	PC	EDUCATION	5,000.
LUNCH BREAK, INC. 121 DRS. JAMES PARKER BLVD RED BANK, NJ 07701	N/A	PC	QUALITY OF LIFE / COMMUNITY	5,000.
LUPUS FOUNDATION OF AMERICA NORTHEAST REGION OFFICE, WE WORK, 315 WEST 36TH ST NEW YORK, NY 10038	N/A	PC	QUALITY OF LIFE	7,500.
MAIN STREET COUNSELING CENTER 8 MARCELLA AVENUE WEST ORANGE, NJ 07052	N/A	PC	QUALITY OF LIFE / COMMUNITY	10,000.
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
MARY'S PLACE BY THE SEA 22 MAIN AVENUE OCEAN GROVE, NJ 07756	N/A	PC	QUALITY OF LIFE	3,000.
MEADOWLANDS YMCA 390 MURRAY HILL PARKWAY EAST RUTHERFORD, NJ 07073	N/A	PC	COMMUNITY	100,000.
MEALS WITH A MISSION 63 HARRISON AVENUE GARFIELD, NJ 07026	N/A	PC	QUALITY OF LIFE / COMMUNITY	2,500.
METROPOLITAN FIRE ASSOCIATION, INC. 460 BRIELLE AVENUE STATEN ISLAND, NY 10314	N/A	PC	COMMUNITY	2,500.
NATIONAL COUNCIL FOR JEWISH WOMEN ESSEX COUNTY 70 SOUTH ORANGE AVE, SUITE 120 LIVINGSTON, NJ 07039	N/A	PC	COMMUNITY / EDUCATION	10,000.
NEW CITY KIDS, INC. 511 E. 22ND STREET, 2ND FLOOR PATERSON, NJ 07514	N/A	PC	COMMUNITY	2,500.
NORTHERN OCEAN HABITAT FOR HUMANITY 1187 WASHINGTON STREET, SUITE 3 TOMS RIVER, NJ 08753	N/A	PC	HOUSING	5,000.
OASIS 51 MILL STREET PATERSON, NJ 07501	N/A	PC	COMMUNITY	10,000.
ON YOUR MARK 645 FOREST AVENUE STATEN ISLAND, NY 10310	N/A	PC	COMMUNITY / EDUCATION	1,500.
PRESCHOOL ADVANTAGE, INC. 25 LINDSLEY DRIVE, SUITE 307 MORRISTOWN, NJ 07960	N/A	PC	COMMUNITY	2,500.
Total from continuation sheets				

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
PROJECT LITERACY OF GREATER BERGEN COUNTY 355 MAIN STREET HACKENSACK, NJ 07601	N/A	PC	EDUCATION	2,500.
RISING TIDE CAPITAL, INC. 384 MARTIN LUTHER KING DRIVE JERSEY CITY, NJ 07305	N/A	PC	COMMUNITY	15,000.
ROBESON CLASSIC FOOTBALL ALL-STARS, INC. PO BOX 582 MAPLEWOOD, NJ 07040	N/A	PC	COMMUNITY	10,000.
SUMMIT SPEECH SCHOOL 705 CENTRAL AVENUE NEW PROVIDENCE, NJ 07974	N/A	PC	QUALITY OF LIFE	2,500.
THE ARC, OCEAN COUNTY CHAPTER 815 CEDAR BRIDGE AVE LAKEWOOD, NJ 08701	N/A	PC	COMMUNITY / EDUCATION	2,000.
THE LACEY FOOD BANK, INC. 102 STATION DRIVE FORKED RIVER, NJ 08731	N/A	PC	QUALITY OF LIFE / COMMUNITY	3,000.
TRINITY HEALING CENTER, INC. 7304 5TH AVENUE PMB3 272 BROOKLYN, NY 11209	N/A	PC	QUALITY OF LIFE / COMMUNITY	5,000.
WOMEN RISING, INC. 270 FAIRMOUNT AVENUE JERSEY CITY, NJ 07306	N/A	PC	QUALITY OF LIFE / COMMUNITY	2,500.
WORLD ORGANIZATION FOR POSITIVE ACTION 227 RIVERDALE ROAD POMPTON LAKES, NJ 07442	N/A	PC	COMMUNITY	2,500.
Total from continuation sheets				

FORM 990-PF		DIVIDENDS AND INTEREST FROM SECURITIES			STATEMENT 1
SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
BRANCH BANKING AND TRUST CO	320,897.	50,671.	270,226.	270,226.	
TO PART I, LINE 4	320,897.	50,671.	270,226.	270,226.	

FORM 990-PF	LEGAL FEES			STATEMENT 2
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
GENERAL AND ADMINISTRATIVE LEGAL COUNSEL	391.	0.		391.
TO FM 990-PF, PG 1, LN 16A	391.	0.		391.

FORM 990-PF		ACCOUNTING FEES		STATEMENT 3	
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
AUDIT AND TAX PREPARATION	12,442.	0.		12,442.	
TO FORM 990-PF, PG 1, LN 16B	12,442.	0.		12,442.	

FORM 990-PF	OTHER PROFESSIONAL FEES			STATEMENT 4
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
INVESTMENT MANAGEMENT FINANCIAL LITERACY PROGRAM PARTNERS	44,248. 70,000.	44,248. 0.		0. 70,000.
TO FORM 990-PF, PG 1, LN 16C	114,248.	44,248.		70,000.

FORM 990-PF	TAXES			STATEMENT 5
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
FEDERAL EXCISE TAX	3,000.	0.		0.
TO FORM 990-PF, PG 1, LN 18	3,000.	0.		0.

FORM 990-PF	OTHER EXPENSES			STATEMENT 6
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
INSURANCE	3,409.	0.		3,409.
SOFTWARE	18,750.	0.		18,750.
MISCELLANEOUS	3,514.	0.		3,514.
TO FORM 990-PF, PG 1, LN 23	25,673.	0.		25,673.

FORM 990-PF	OTHER INCREASES IN NET ASSETS OR FUND BALANCES	STATEMENT 7
DESCRIPTION		AMOUNT
GAINS ON DISTRIBUTION OF 4,300 SHARES OF KRNK STOCK AS GRANT		15,910.
TOTAL TO FORM 990-PF, PART III, LINE 3		15,910.

FORM 990-PF		U.S. AND STATE/CITY GOVERNMENT OBLIGATIONS		STATEMENT 8	
DESCRIPTION	U.S. GOV'T	OTHER GOV'T	BOOK VALUE	FAIR MARKET VALUE	
SEE ATTACHMENT A	X		398,129.	398,129.	
SEE ATTACHMENT A		X	174,614.	174,614.	
TOTAL U.S. GOVERNMENT OBLIGATIONS			398,129.	398,129.	
TOTAL STATE AND MUNICIPAL GOVERNMENT OBLIGATIONS			174,614.	174,614.	
TOTAL TO FORM 990-PF, PART II, LINE 10A			572,743.	572,743.	

FORM 990-PF		CORPORATE STOCK		STATEMENT 9	
DESCRIPTION			BOOK VALUE	FAIR MARKET VALUE	
KEARNY FINANCIAL CORP (KRNK) 495,700 SHARES			6,354,874.	6,354,874.	
SEE ATTACHMENT A			1,518,725.	1,518,725.	
TOTAL TO FORM 990-PF, PART II, LINE 10B			7,873,599.	7,873,599.	

FORM 990-PF		CORPORATE BONDS		STATEMENT 10	
DESCRIPTION			BOOK VALUE	FAIR MARKET VALUE	
SEE ATTACHMENT A			533,041.	533,041.	
TOTAL TO FORM 990-PF, PART II, LINE 10C			533,041.	533,041.	

FORM 990-PF

OTHER INVESTMENTS

STATEMENT 11

DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
MUTUAL FUNDS - SEE ATTACHMENT A	FMV	1,531,242.	1,531,242.
GOVERNMENT AGENCY OBLIGATIONS - SEE ATTACHMENT A	FMV	132,835.	132,835.
TOTAL TO FORM 990-PF, PART II, LINE 13		1,664,077.	1,664,077.

FORM 990-PF

EXPENDITURE RESPONSIBILITY STATEMENT
PART VII-B, LINE 5C

STATEMENT 12

GRANTEE'S NAME

EVERFI

GRANTEE'S ADDRESS3299 K ST NW, STE 400
WASHINGTON, DC 20007

<u>GRANT AMOUNT</u>	<u>DATE OF GRANT</u>	<u>AMOUNT EXPENDED</u>
30,000.	11/21/16	7,500.

PURPOSE OF GRANT

FINANCIAL LITERACY

DATES OF REPORTS BY GRANTEE

4/17/2017

RESULTS OF VERIFICATION

TO OUR KNOWLEDGE, THE GRANTEE HAS NOT DIVERTED ANY PORTION OF THE FUNDS.

KEARNYBANK FOUNDATION, INC.

47-3699249

GRANTEE'S NAME

EVERFI

GRANTEE'S ADDRESS

3299 K ST NW, STE 400
WASHINGTON, DC 20007

GRANT AMOUNT

35,000.

DATE OF GRANT

12/20/17

AMOUNT EXPENDED

PURPOSE OF GRANT

FINANCIAL LITERACY

DATES OF REPORTS BY GRANTEE

PENDING

RESULTS OF VERIFICATION

TO OUR KNOWLEDGE, THE GRANTEE HAS NOT DIVERTED ANY PORTION OF THE FUNDS.

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

TARYN CLAUS
120 PASSAIC AVE
FAIRFIELD, NJ 07004-3510

TELEPHONE NUMBER

973 244-4503

EMAIL ADDRESS

TCLAUS@KEARNYFEDERALSAVINGS.NET

FORM AND CONTENT OF APPLICATIONS

FOR AN APPLICATION PLEASE VISIT
[HTTPS://WWW.KEARNYBANK.COM/KEARNY-BANK-FOUNDATION.ASPX](https://www.kearnybank.com/kearny-bank-foundation.aspx)

ANY SUBMISSION DEADLINES

NONE

RESTRICTIONS AND LIMITATIONS ON AWARDS

THE ORGANIZATION APPLYING MUST BE A PUBLIC CHARITY AS DEFINED UNDER THE INTERNAL REVENUE CODE AND MEET APPLICATION REGULATIONS. THE ORGANIZATION MUST BE LOCATED IN BERGEN, ESSEX, HUDSON, MIDDLESEX, MORRIS, MONMOUTH, OCEAN, PASSAIC OR UNION COUNTIES IN NEW JERSEY OR KINGS OR RICHMOND COUNTIES IN NEW YORK.