

**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](http://www.irs.gov/Form990PF) for instructions and the latest information.

For calendar year 2018 or tax year beginning

, and ending

Name of foundation <b>THE PROVIDENT BANK FOUNDATION</b>		A Employer identification number <b>04-3739441</b>
Number and street (or P.O. box number if mail is not delivered to street address) <b>250 MADISON AVENUE</b>	Room/suite	B Telephone number <b>(732) 590-9350</b>
City or town, state or province, country, and ZIP or foreign postal code <b>MORRISTOWN, NJ 07960</b>		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) ▶ \$ <b>24,701,988.</b> (Part I, column (d) must be on cash basis.)	J Accounting method: <input type="checkbox"/> Cash <input type="checkbox"/> Accrual <input checked="" type="checkbox"/> Other (specify) <b>MODIFIED CASH</b>	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)
Revenue	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	101.	101.		
	4 Dividends and interest from securities	810,331.	810,331.		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	185,349.			
	b Gross sales price for all assets on line 6a	1,483,001.			
	7 Capital gain net income (from Part IV, line 2)		185,349.		
	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	995,781.	995,781.			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.	138,284.	0.		138,284.
	14 Other employee salaries and wages	91,823.	0.		91,823.
	15 Pension plans, employee benefits				
	16a Legal fees				
	b Accounting fees STMT 1	24,750.	12,375.		12,375.
	c Other professional fees STMT 2	86,937.	39,677.		47,260.
	17 Interest				
	18 Taxes STMT 3	22,095.	0.		0.
	19 Depreciation and depletion	3,142.	0.		
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses STMT 4	105,522.	0.		105,522.
	24 Total operating and administrative expenses. Add lines 13 through 23	472,553.	52,052.		395,264.
	25 Contributions, gifts, grants paid	1,115,350.			1,115,350.
26 Total expenses and disbursements. Add lines 24 and 25	1,587,903.	52,052.		1,510,614.	
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements	-592,122.				
b Net investment income (if negative, enter -0-)		943,729.			
c Adjusted net income (if negative, enter -0-)			N/A		

**Part II Balance Sheets**

Attached schedules and amounts in the description column should be for end-of-year amounts only.

		Beginning of year		
		(a) Book Value	(b) Book Value	(c) Fair Market Value
<b>Assets</b>	1 Cash - non-interest-bearing			
	2 Savings and temporary cash investments	821,909.	351,235.	351,235.
	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	16,654.	18,465.	18,465.
	10a Investments - U.S. and state government obligations			
	b Investments - corporate stock <i>STMT 5</i>	27,404,455.	24,306,922.	24,306,922.
	c Investments - corporate bonds			
	11 Investments - land, buildings, and equipment: basis			
Less: accumulated depreciation				
12 Investments - mortgage loans				
13 Investments - other				
14 Land, buildings, and equipment: basis	100,269.			
Less: accumulated depreciation	74,903.	28,508.	25,366.	
15 Other assets (describe)			25,366.	
16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	28,271,526.	24,701,988.	24,701,988.	
<b>Liabilities</b>	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.		
<b>Net Assets or Fund Balances</b>	Foundations that follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 24 through 26, and lines 30 and 31.			
	24 Unrestricted	28,271,526.	24,701,988.	
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here <input type="checkbox"/> and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds			
	28 Paid-in or capital surplus, or land, bldg., and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds			
30 Total net assets or fund balances	28,271,526.	24,701,988.		
31 Total liabilities and net assets/fund balances	28,271,526.	24,701,988.		

**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	28,271,526.
2 Enter amount from Part I, line 27a	2	-592,122.
3 Other increases not included in line 2 (itemize)	3	0.
4 Add lines 1, 2, and 3	4	27,679,404.
5 Decreases not included in line 2 (itemize) <b>CHANGE IN UNREALIZED VALUE OF INVESTMENTS</b>	5	2,977,416.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	24,701,988.

**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.)
<b>1a PUBLICLY TRADED SECURITIES</b>			
<b>b</b>			
<b>c</b>			
<b>d</b>			
<b>e</b>			

(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))
<b>a</b> 1,483,001.		1,297,652.	185,349.
<b>b</b>			
<b>c</b>			
<b>d</b>			
<b>e</b>			

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

(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	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
<b>a</b>			185,349.
<b>b</b>			
<b>c</b>			
<b>d</b>			
<b>e</b>			

<b>2</b> 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	185,349.
<b>3</b> Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c). If (loss), enter -0- in Part I, line 8 .....	3	N/A

**Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income**

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank.

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?  Yes  No  
 If "Yes," the foundation 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	1,469,976.	27,315,919.	.053814
2016	1,345,496.	23,591,318.	.057034
2015	1,312,548.	21,992,241.	.059682
2014	1,361,436.	21,310,095.	.063887
2013	1,340,148.	20,866,781.	.064224

<b>2</b> Total of line 1, column (d) .....	2	.298641
<b>3</b> 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	.059728
<b>4</b> Enter the net value of noncharitable-use assets for 2018 from Part X, line 5 .....	4	26,383,854.
<b>5</b> Multiply line 4 by line 3 .....	5	1,575,855.
<b>6</b> Enter 1% of net investment income (1% of Part I, line 27b) .....	6	9,437.
<b>7</b> Add lines 5 and 6 .....	7	1,585,292.
<b>8</b> Enter qualifying distributions from Part XII, line 4 .....	8	1,510,614.

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)

Table with 11 rows for excise tax calculations. Includes sub-sections for exempt foundations, domestic foundations, tax under section 511, and credits/payments. Total tax due is 4,375.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Includes questions about political campaigns, political expenditures, and reporting requirements. Includes a 'Yes/No' column.

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 <b>WWW.THEPROVIDENTBANKFOUNDATION.ORG</b>	X	
14 The books are in care of <b>GEORGE DAILEY, JR. THE FDN.</b> Telephone no. <b>(732) 590-9350</b> Located at <b>100 WOOD AVENUE SOUTH, ISELIN, NJ</b> ZIP+4 <b>08830-2727</b>		
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		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 checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance? See instructions		X
Organizations relying on a current notice regarding disaster assistance, check here		
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years		
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions.) N/A		
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here.		
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

**Part VII-B** Statements Regarding Activities for Which Form 4720 May Be Required (continued)

5a During the year, did the foundation pay or incur any amount to:

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?  Yes  No

(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?  Yes  No

(3) Provide a grant to an individual for travel, study, or other similar purposes?  Yes  No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? See instructions  Yes  No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?  Yes  No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance? See instructions  N/A

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

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

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

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

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?  Yes  No

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

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?  Yes  No

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?  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

SEE STATEMENT 8

**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
SEE STATEMENT 7		138,284.	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
SAMANTHA PLOTINO - 250 MADISON AVENUE, MORRISTOWN, NJ 07960	FOUNDATION ASSOCIATE 37.50	67,126.	0.	0.

Total number of other employees paid over \$50,000  0

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

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

Table with 3 columns: (a) Name and address of each person paid more than \$50,000; (b) Type of service; (c) Compensation. Row 1: THE PROVIDENT BANK, 100 WOOD AVENUE SOUTH, ISELIN, NJ 08830; SEE STATEMENT 10; 188,353.

Total number of others receiving over \$50,000 for professional services 0

Part IX-A Summary of Direct Charitable Activities

Table with 2 columns: Description of activity; Expenses. Row 1: 1 N/A

Part IX-B Summary of Program-Related Investments

Table with 2 columns: Description of investment; Amount. Row 1: 1 N/A; Row 2: 2; Row 3: 3 All other program-related investments. See instructions.

Total. Add lines 1 through 3 0.

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	26,200,455.
b	Average of monthly cash balances	1b	585,184.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	26,785,639.
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	26,785,639.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	401,785.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	26,383,854.
6	Minimum investment return. Enter 5% of line 5	6	1,319,193.

**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	1,319,193.
2a	Tax on investment income for 2018 from Part VI, line 5	2a	18,875.
b	Income tax for 2018. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	18,875.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	1,300,318.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	1,300,318.
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	1,300,318.

**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	1,510,614.
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	1,510,614.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	5	0.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	1,510,614.

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 2017	(c) 2017	(d) 2018
1 Distributable amount for 2018 from Part XI, line 7				1,300,318.
2 Undistributed income, if any, as of the end of 2018:				
a Enter amount for 2017 only			0.	
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2018:				
a From 2013	319,298.			
b From 2014	318,097.			
c From 2015	238,633.			
d From 2016	183,285.			
e From 2017	79,686.			
f Total of lines 3a through e	1,138,999.			
4 Qualifying distributions for 2018 from Part XII, line 4: ▶ \$	1,510,614.			
a Applied to 2017, but not more than line 2a			0.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2018 distributable amount				1,300,318.
e Remaining amount distributed out of corpus	210,296.			
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:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	1,349,295.			
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				0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)	0.			
8 Excess distributions carryover from 2013 not applied on line 5 or line 7	319,298.			
9 Excess distributions carryover to 2019. Subtract lines 7 and 8 from line 6a	1,029,997.			
10 Analysis of line 9:				
a Excess from 2014	318,097.			
b Excess from 2015	238,633.			
c Excess from 2016	183,285.			
d Excess from 2017	79,686.			
e Excess from 2018	210,296.			

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(j)(3) or 4942(j)(5)

Table with 5 columns: (a) 2018, (b) 2017, (c) 2016, (d) 2015, (e) Total. Rows include: 2 a Enter the lesser of the adjusted net income...; 2 b 85% of line 2a; 2 c Qualifying distributions from Part XII...; 2 d Amounts included in line 2c not used directly for active conduct of exempt activities; 2 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; 3 a "Assets" alternative test - enter: (1) Value of all assets; (2) Value of assets qualifying under section 4942(j)(3)(B)(i); 3 b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed; 3 c "Support" alternative test - enter: (1) Total support other than gross investment income; (2) Support from general public and 5 or more exempt organizations; (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 9

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

SEE STATEMENT 9

c Any submission deadlines:

SEE STATEMENT 9

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

SEE STATEMENT 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
<b>a</b> Paid during the year				
200 CLUB OF MIDDLESEX COUNTY PO BOX 387 WOODBRIDGE, NJ 07095-0387	NONE	PC	200 CLUB OF MIDDLESEX COUNTY	7,500.
ADLER APHASIA CENTER 60 WEST HUNTER AVENUE MAYWOOD, NJ 07607	NONE	PC	INCREASING ACCESS TO REHABILITATION FOR PEOPLE WITH APHASIA IN NJ	5,000.
ALFRE INC., MRS. WILSON'S HALFWAY HOUSE PO BOX 9175 MORRISTOWN, NJ 07963	NONE	PC	MRS. WILSONS TREATMENT SERVICES FOR WOMEN	2,500.
ALGONQUIN ARTS THEATRE 173 MAIN STREET MANASQUAN, NJ 08736-3544	NONE	PC	TEEN NIGHT	3,000.
ALLAIRE COMMUNITY FARM 1923 BAILEYS CORNER ROAD WALL TOWNSHIP, NJ 07719-9534	NONE	PC	YEAR-ROUND, INDOOR/OUTDOOR SANCTUARY AT ALLAIRE COMMUNITY FARM	15,000.
<b>Total</b> SEE CONTINUATION SHEET(S) ▶ 3a				1,115,350.
<b>b</b> Approved for future payment				
NONE				
<b>Total</b> ▶ 3b				0.

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.

Table with 5 main columns: (a) Business code, (b) Amount, (c) Exclusion code, (d) Amount, (e) Related or exempt function income. Rows include: 1 Program service revenue (a-f), 2 Membership dues and assessments, 3 Interest on savings and temporary cash investments (14, 101), 4 Dividends and interest from securities (14, 810,331), 5 Net rental income or (loss) from real estate (a-b), 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, 185,349), 9 Net income or (loss) from special events, 10 Gross profit or (loss) from sales of inventory, 11 Other revenue (a-e), 12 Subtotal (0, 995,781, 0), 13 Total (13, 995,781).

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

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

Table with 2 columns: Line No., Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes).

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

- 1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) (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
(2) Other assets
b Other transactions:
(1) Sales of assets to a noncharitable exempt organization
(2) Purchases of assets from a noncharitable exempt organization
(3) Rental of facilities, equipment, or other assets
(4) Reimbursement arrangements
(5) Loans or loan guarantees
(6) Performance of services or membership or fundraising solicitations
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees
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.

Table with columns Yes and No for various transaction categories (1a(1), 1a(2), 1b(1) through 1b(6), 1c).

Table with 4 columns: (a) Line no., (b) Amount involved, (c) Name of noncharitable exempt organization, (d) Description of transfers, transactions, and sharing arrangements. Row 1 contains 'N/A'.

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

Table with 3 columns: (a) Name of organization, (b) Type of organization, (c) Description of relationship. Row 1 contains '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: 11/24/19 Title: Treasurer

May the IRS discuss this return with the preparer shown below? See instr. [X] Yes [ ] No

Paid Preparer Use Only Print/Type preparer's name: JAMES J. REILLY Preparer's signature: [Signature] Date: APR 19 2019 Check [ ] if self-employed PTIN: P00183769
Firm's name: CONDON O'MEARA MCGINTY & DONNELLY LLP Firm's EIN: 13-3628255
Firm's address: ONE BATTERY PARK PLAZA, 7TH FL, NEW YORK, NY 10004 Phone no.: 212-661-7777

**Part XV** Supplementary Information (continued)

3a. Grants and Contributions Paid During the Year		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
Recipient	Name and address (home or business)				
	ALLENTOWN AREA ECUMENICAL FOOD BANK 245 N. 6TH ST. ALLENTOWN, PA 18102	NONE	PC	FEEDING THE NEEDY OF THE LEHIGH VALLEY	5,000.
	ALTERNATIVES, INC. 600 FIRST AVE. RABITAN, NJ 08869-1346	NONE	PC	OPENING DOORS FOR GROUP HOMES	2,500.
	ANN SILVERMAN COMMUNITY HEALTH CLINIC 595 WEST STATE STREET DOYLESTOWN, PA 18901-2554	NONE	PC	ANN SILVERMAN COMMUNITY HEALTH CLINIC	5,000.
	ARTHRITIS FOUNDATION 555 US HIGHWAY 1 SOUTH, SUITE 220 ISELIN, NJ 08830	NONE	PC	JINGLE BELL RUN - DECEMBER 2, 2018 IN METUCHEN	2,500.
	BAYONNE EDUCATION FOUNDATION INC. 669 AVENUE A BAYONNE, NJ 07002	NONE	PC	STEM IN ACTION - JUNIOR ROBOTICS LEAGUE	1,500.
	BERGEN PERFORMING ARTS CENTER 30 NORTH VAN BRUNT STREET ENGLEWOOD, NJ 07631-2707	NONE	PC	VOICES IN HARMONY SPECIAL NEEDS PERFORMING ARTS PROGRAM	20,000.
	BERGEN VOLUNTEER MEDICAL INITIATIVE, INC 75 ESSEX STREET, SUITE 100 HACKENSACK, NJ 07601-4034	NONE	PC	BVMI WOMEN'S HEALTH INITIATIVE; EXPANDING ACCESS TO FREE HEALTHCARE FOR WORKING, LOW-INCOME WOMEN RESIDENTS OF BERGEN COUNTY	2,500.
<b>Total from continuation sheets</b>					<b>1,082,350.</b>

**Part XV** Supplementary Information (continued)

**3a. Grants and Contributions Paid During the Year**

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
BIG BROTHERS BIG SISTERS OF MONMOUTH & MIDDLESEX COUNTY 305 BOND STREET ASBURY PARK, NJ 07712	NONE	PC	MISSION PARTNER SPONSORSHIPS	5,000.
BIG BROTHERS BIG SISTERS OF OCEAN COUNTY, INC. 20 HADLEY AVE TOMS RIVER, NJ 08753-7577	NONE	PC	BIG BROTHERS BIG SISTERS ANNUAL CASINO NIGHT EVENT	2,000.
BLOOMFIELD COLLEGE 467 FRANKLIN STREET BLOOMFIELD, NJ 07003-3425	NONE	PC	BLOOMFIELD COLLEGE SESQUICENTENNIAL GALA	5,000.
BLOOMFIELD EDUCATIONAL FOUNDATION P. O. BOX 327 BLOOMFIELD, NJ 07003	NONE	PC	BENGAL PRIDE IN EDUCATIONAL EXCELLENCE CAMPAIGN	5,000.
BOY SCOUTS OF AMERICA - PATRIOTS' PATH COUNCIL 1 SADDLE ROAD CEDAR KNOLLS, NJ 07927-1901	NONE	PC	4TH ANNUAL MIDDLESEX COUNTY DINNER	3,000.
BRADBURY-SULLIVAN LGBT COMMUNITY CENTER 522 W MAPLE ST ALLENTOWN, PA 18101-2106	NONE	PC	LGBT ARTS AND CULTURE PROGRAMS IN THE LEHIGH VALLEY	1,000.
BUCKS COUNTY OPPORTUNITY COUNCIL INC 100 DOYLE STREET DOYLESTOWN, PA 18901-3750	NONE	PC	ACADEMIC SUPPORT FOR ECONOMIC SELF-SUFFICIENCY CLIENTS	50,000.

Total from continuation sheets

**Part XV** Supplementary Information (continued)

**3a** Grants and Contributions Paid During the Year

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
CANCER SUPPORT COMMUNITY CENTRAL NEW JERSEY	3 CROSSROADS DRIVE BEDMINSTER, NJ 07921-2614	NONE	PC	SUPPORT4FAMILIES: CARING FOR CHILDREN EXPERIENCING A CANCER DIAGNOSIS	15,000.
CAREGIVER VOLUNTEERS OF CENTRAL JERSEY	67 ROUTE 37 W, RIVERWOOD PLAZA 2 TOMS RIVER, NJ 08755-6400	NONE	PC	HEALTHY SENIORS/VETERAN OUTREACH AND SUPPORT - MONMOUTH COUNTY	2,500.
CAREPOINT HEALTH FOUNDATION	176 PALISADE AVE. JERSEY CITY, NJ 07306-1121	NONE	PC	CAREPOINT FOUNDATION COCKTAIL RECEPTION FUND RAISER	2,500.
CARING CONTACT	P.O. BOX 2376 WESTFIELD, NJ 07091-2376	NONE	PC	SAVE OUR YOUTH CAMPAIGN	10,000.
CENTER FOR EDUCATIONAL ADVANCEMENT	11 MINNEAPKOWING ROAD FLEMINGTON, NJ 08822-5726	NONE	PC	CAREER PATHWAYS TRANSITION PROJECT	10,000.
CENTER FOR NON PROFIT CORPORATIONS	3635 QUAKERBRIDGE ROAD, SUITE 35 MERCERVILLE, NJ 08619-1247	NONE	PC	RAISING THE VOICES OF OUR COMMUNITIES: 2018 NEW JERSEY NON-PROFIT CONFERENCE	3,000.
CENTER FOR SPECIAL NEEDS	38R MAIN STREET CHESTER, NJ 07930	NONE	PC	YOGA FOR SPECIAL NEEDS CHILDREN AND TEENS	1,500.

**Total from continuation sheets**



**Part XV** Supplementary Information (continued)

3a Grants and Contributions Paid During the Year		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
Recipient	Name and address (home or business)				
	CENTER FOR VISION LOSS INC. 845 WEST WYOMING ST. ALLENTOWN, PA 18103	NONE	PC	ESCORTED TRANSPORTATION FOR LEHIGH VALLEY LOW VISION CLIENTS	2,500.
	CENTRAL JERSEY HOUSING RESOURCE CENTER 500 FIRST AVENUE, SUITE 3 RARITAN, NJ 08869-1346	NONE	PC	HOUSING RESOURCE CENTER PROGRAMS	5,000.
	CENTRASTATE HEALTHCARE FOUNDATION 225 WILLOW BROOK ROAD, SUITE 5 FREEHOLD, NJ 07728, NJ 07728	NONE	PC	IS ACCESS ENOUGH? COLON CANCER SCREENING AND CARE COORDINATION FOR LOW-INCOME INDIVIDUALS	10,000.
	COLLIER YOUTH SERVICES 160 CONOVER ROAD WICKATUNK, NJ 07765	NONE	PC	COLLIER RESIDENTIAL PROGRAM FOR YOUNG WOMEN IN CRISIS	7,500.
	COMMON GROUND INC 67 TAYLOR AVENUE MANASQUAN, NJ 08736-3022	NONE	PC	ART FOR HEARTS	1,000.
	COMMUNITY ACTION COMMITTEE OF THE LEHIGH VALLEY 1337 EAST FIFTH STREET BETHLEHEM, PA 18015-2103	NONE	PC	SIXTH STREET SHELTER	15,000.
	COMMUNITY HOPE, INC. 959 ROUTE 46 EAST PARSIPPANY, NJ 07054	NONE	PC	VETERANS MENTAL HEALTH INITIATIVE	5,000.
<b>Total from continuation sheets</b>					

**Part XV** Supplementary Information (continued)

**3a** Grants and Contributions Paid During the Year

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
COMMUNITY MEDICAL CENTER 99 ROUTE 37 W TOMS RIVER, NJ 08755	NONE	PC	CANCER PATIENT TRANSPORTATION	5,000.
COMMUNITY SERVICES FOR CHILDREN 1520 HANOVER AVENUE ALLENTOWN, PA 18109-2360	NONE	PC	HOME VISITATION PROGRAM FOR DRUG-IMPACTED BABIES IN ALLENTOWN	5,000.
CONTACT OF OCEAN & MONMOUTH COUNTIES P.O. BOX 1121 TOMS RIVER, NJ 08754-1121	NONE	PC	CONTACT OF OCEAN & MONMOUTH COUNTIES' CRISIS INTERVENTION AND INFORMATION REFERRAL HOTLINES	1,500.
COUNCIL OF NEW JERSEY GRANTMAKERS 111 WEST STATE STREET TRENTON, NJ 08608-1101	NONE	PC	THE COUNCIL OF NEW JERSEY GRANTMAKERS 2018 ANNUAL MEETING AND HOLIDAY LUNCHEON PERFORMANCE SPONSOR	2,500.
COUNT BASIE THEATRE, INC. 99 MONMOUTH ST RED BANK, NJ 07701-1108	NONE	PC	ARTS EDUCATION AND COMMUNITY OUTREACH FOR UNDERPRIVILEGED STUDENTS	7,500.
COURT APPOINTED SPECIAL ADVOCATES OF MONMOUTH COUNTY, INC. 400 ROUTE 34 2ND FLOOR COLTS NECK, NJ 07722-2513	NONE	PC	ADVOCACY FOR ABUSED & NEGLECTED CHILDREN IN FOSTER CARE	3,500.
COURT APPOINTED SPECIAL ADVOCATES OF MORRIS AND SUSSEX COUNTIES, INC. 18 CAJTANO AVE. MORRISTOWN, NJ 07960-6846	NONE	PC	FOSTERING FUTURES (FF) PROGRAM	5,000.

Total from continuation sheets

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

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
COURT APPOINTED SPECIAL ADVOCATES OF NEW JERSEY, INC. 77 CHURCH STREET NEW BRUNSWICK, NJ 08901-1242	NONE	PC	IMPROVING CHILD OUTCOMES THROUGH E-LEARNING ("E-LEARNING PROJECT")	15,000.
CPC BEHAVIORAL HEALTHCARE, INC. 10 INDUSTRIAL WAY EAST EATONTOWN, NJ 07724-3332	NONE	PC	ELIMINATING A SIGNIFICANT OBSTACLE TO ACCESSING TREATMENT FOR MENTAL HEALTH CONDITIONS AND SUBSTANCE USE DISORDERS BY PROVIDING A TRANSPORTATION ALTERNATIVE FOR MEN AND WOMEN RESIDING IN THE RURAL AND SUBURBAN AREAS OF MONMOUTH COUNTY	15,000.
DAISY ASSOCIATION PO BOX 45, 334 DUNHAMS CORNER ROAD EAST BRUNSWICK, NJ 08816	NONE	PC	THURSDAY AT DAISY	1,500.
DOMESTIC ABUSE AND SEXUAL ASSAULT CRISIS CENTER 29C BROAD STREET OXFORD, NJ 07823-0000	NONE	PC	PARENTING EDUCATION PROGRAM	22,000.
EAST BRUNSWICK EDUCATION FOUNDATION INC. 760 ROUTE 18 EAST BRUNSWICK, NJ 08816-1405	NONE	PC	INNOVATIVE INSTRUCTIONAL PROGRAMS	2,500.
ELIJAH'S PROMISE 211 LIVINGSTON AVENUE NEW BRUNSWICK, NJ 08901-2931	NONE	PC	EXPANDING FOOD ENTREPRENEURSHIP OPPORTUNITY AND TRAINING AT THE PROMISE CULINARY SCHOOL	5,000.
EMBRACE KIDS FOUNDATION 121 SOMERSET STREET NEW BRUNSWICK, NJ 08901-1945	NONE	PC	EMBRACE KIDS LEARNING CENTER AND BEYOND PROGRAM	5,000.

Total from continuation sheets  
 623641 04-01-16

Part XV Supplementary Information (continued)

3a. Grants and Contributions Paid During the Year		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
Recipient Name and address (home or business)					
ENRIGHT MELANOMA FOUNDATION P.O. BOX 519 SUMMIT, NJ 07902-0519	NONE	PC	ENRIGHT SUN SAFETY CERTIFICATION PROGRAMS AND OUTREACH	2,000.	
EVA'S VILLAGE 393 MAIN STREET PATERSON, NJ 07501	NONE	PC	THE CULINARY SCHOOL AT EVA'S VILLAGE	5,000.	
EXECUTIVE WOMEN OF NJ PO BOX 925 VOORHEES, NJ 08043	NONE	PC	SALUTE TO THE POLICY MAKERS GALA DINNER	5,000.	
FAMILY PROMISE 71 SUMMIT AVE. SUMMIT, NJ 07901-3690	NONE	PC	FAMILY PROMISE UNION COUNTY PROGRAM	2,500.	
FAMILY PROMISE OF LEHIGH VALLEY 1346 W. HAMILTON ST ALLENTOWN, PA 18102	NONE	PC	FAMILY PROMISE OF LEHIGH COUNTY	5,000.	
FELICIAN UNIVERSITY 1 FELICIAN WAY RUTHERFORD, NJ 07070-1977	NONE	PC	FELICIAN UNIVERSITY INTERNSHIP PROGRAM	15,000.	
FIRST NIGHT MORRIS PO BOX 9009 MORRISTOWN, NJ 07963-9009	NONE	PC	FIRST NIGHT MORRIS COUNTY 2019	2,500.	

Total from continuation sheets

**Part XV** Supplementary Information (continued)

**3a** Grants and Contributions Paid During the Year

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
FISH HOSPITALITY PROGRAMS, INC. P. O. BOX 170 DUNELLEN, NJ 08812	NONE	PC	FISH HOSPITALITY PROGRAM	3,500.
FULFILL 3300 ROUTE 66 NEPTUNE, NJ 07753-2706	NONE	PC	CULINARY TRAINING PROGRAM WITH AFTER SCHOOL MEALS	20,000.
GARDEN STATE EQUALITY EDUCATION FUND 1408 MAIN STREET ASBURY PARK, NJ 07712-5308	NONE	PC	MAP AND EXPAND ASBURY PARK LGBT PATIENT ADVOCACY PROJECT	16,850.
GIRLS ON THE RUN NJ EAST PO BOX 896 MILLBURN, NJ 07041-0896	NONE	PC	EVERY GIRL CAN RUN; USING THE POWER OF RUNNING TO INSPIRE LASTING CHANGE IN GIRLS IN LOW-INCOME COMMUNITIES	1,000.
GLASSROOTS INC. 10 BLEEKER ST NEWARK, NJ 07102-1903	NONE	PC	YOUTH ENTREPRENEURIAL SPIRIT (YES)	5,000.
HABCORE, INC. P.O. BOX 2361 RED BANK, NJ 07701	NONE	PC	HABCORE INVITATIONAL	2,000.
HABITAT FOR HUMANITY OF BUCKS COUNTY 31 OAK AVENUE, SUITE 100 CHALFONT, PA 18914-2812	NONE	PC	WOODLAND PARK - AFFORDABLE HOMEOWNERSHIP	7,500.

Total from continuation sheets

**Part XV** Supplementary Information (continued)

3a Grants and Contributions Paid During the Year		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
Recipient	Name and address (home or business)				
	HABITAT FOR HUMANITY OF GREATER PLAINFIELD & MIDDLESEX COUNTY 2 RANDOLPH ROAD PLAINFIELD, NJ 07060-2928	NONE	PC	NEW CONSTRUCTION-HABITAT FOR HUMANITY HOME-662 CORTLANDT STREET, PERTH AMBOY, NJ	25,000.
	HAVEN ADOLESCENT COMMUNITY RESPITE CENTER 53 DUNCAN AVENUE, APT. 21 JERSEY CITY, NJ 07304-2135	NONE	PC	GROWING A RESIDENTIAL PROGRAM THAT PROMOTES RESILIENCE	5,000.
	HOLIDAY EXPRESS INC. 968 SHREWSBURY AVENUE TINTON FALLS, NJ 07724-3087	NONE	PC	GIFT BAGS OF ESSENTIALS FOR UNIVERSITY BEHAVIORAL HEALTH EVENT GUESTS	2,500.
	HUDSON COUNTY COMMUNITY COLLEGE FOUNDATION 70 SIP AVENUE JERSEY CITY, NJ 07306-3135	NONE	PC	HUDSON COUNTY COMMUNITY COLLEGE ANNUAL GALA	4,000.
	HUDSON COUNTY COURT APPOINTED SPECIAL ADVOCATES (CASA) 442 HOBOKEN AVENUE JERSEY CITY, NJ 07306	NONE	PC	PROJECT HELPING HANDS	5,000.
	INDEPENDENT COLLEGE FUND OF NJ 797 SPRINGFIELD AVENUE SUMMIT, NJ 07901-5109	NONE	PC	ANNUAL INDEPENDENT COLLEGE FUND OF NEW JERSEY GOLF OUTING	2,000.
	INTERFAITH FOOD PANTRY 2 EXECUTIVE DRIVE MORRIS PLAINS, NJ 07950-2153	NONE	PC	HEALTHY CHOICES MOBILE PANTRY/MEALS-ON-WHEELS - FOOD SUPPORT FOR ALL	25,000.

Total from continuation sheets

**Part XV** Supplementary Information (continued)

**3a** Grants and Contributions Paid During the Year

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
INTERFAITH HOSPITALITY NETWORK OF OCEAN COUNTY 407 LEXINGTON AVENUE TOMS RIVER, NJ 08753-7748	NONE	PC	HELPING HOMELESS FAMILIES	4,000.
INTERFAITH HOSPITALITY NETWORK OF SOMERSET COUNTY 98 WEST END AVENUE SOMERVILLE, NJ 08876	NONE	PC	FINANCIAL CASE MANAGEMENT	3,000.
JEWISH FAMILY SERVICE OF METROWEST 258 COLUMBIA TURNPIKE SUITE 105 FLORHAM PARK, NJ 07932-1231	NONE	PC	INCREASING THE AVAILABILITY OF LEGAL ASSISTANCE FOR SPANISH-SPEAKING VICTIMS OF DOMESTIC VIOLENCE	2,500.
JEWISH FAMILY SERVICE OF SOMERSET, HUNTERDON & WARREN COUNTIES 150 W HIGH ST STE A SOMERVILLE, NJ 08876-1854	NONE	PC	SENIOR SERVICE CASE MANAGEMENT AND COUNSELING PROGRAM	3,500.
KEEPING BABIES SAFE INC. 16 MOUNT BETHEL ROAD, SUITE #245 WARREN, NJ 07059	NONE	PC	PROJECT SAFE CRIB	1,000.
KENNEDY DANCERS, INC. 79 CENTRAL AVE JERSEY CITY, NJ 07306	NONE	PC	THE KENNEDY DANCERS INNER CITY YOUTH AFTER-SCHOOL TRAINING PROGRAM	2,500.
KIDZ CAN CORPORATION PO BOX 267 ROCKY HILL, NJ 08553-0267	NONE	PC	HIGHWAY TO HOPE	15,000.
<b>Total from continuation sheets</b>				

Part XV Supplementary Information (continued)

3a Grants and Contributions Paid During the Year

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
LEHIGH VALLEY PUBLIC TELECOMMUNICATIONS CORP 839 SESAME STREET BETHLEHEM, PA 18015-1391	NONE	PC	TALK, READ, SING	50,000.
LINK EDUCATION PARTNERS INC 23 PENNSYLVANIA AVE NEWARK, NJ 07114-2007	NONE	PC	LINK ENRICHMENT PROGRAM FOR DISADVANTAGED MIDDLE SCHOOL YOUTH AND PROFESSIONAL DEVELOPMENT FOR URBAN EDUCATORS	25,000.
LIONS DISTRICT 16-J CHARITABLE FOUNDATION 176 WASHINGTON RD SAYREVILLE, NJ 08872-1762	NONE	PC	PURCHASE OF 5 PLUSOPTIX SPOT VISION SCREENERS	15,000.
LITERACY NEW JERSEY INC. 100 MENLO PARK DRIVE, SUITE 314 EDISON, NJ 08837-2428	NONE	PC	WEST HUDSON COUNTY ADULT LITERACY PROGRAMS	5,000.
LITERACY VOLUNTEERS OF MORRIS COUNTY 10 PINE STREET MORRISTOWN, NJ 07960-4167	NONE	PC	OPERATING SUPPORT FOR ADULT LITERACY PROGRAM IN MORRIS COUNTY	2,500.
MENTAL HEALTH ASSOCIATION OF ESSEX AND MORRIS INC. 33 S. FULLERTON AVE. MONTCLAIR, NJ 07042	NONE	PC	CLIENT ASSISTANCE	2,500.
MIDDLESEX COUNTY COLLEGE FOUNDATION PO BOX 3050, 2600 WOODBRIDGE AVENUE EDISON, NJ 08818-3050	NONE	PC	MISSION PARTNER SUPPORT FOR 2018-19 ACADEMIC YEAR	5,000.

Total from continuation sheets



**Part XV** Supplementary Information (continued)

3a. Grants and Contributions Paid During the Year		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
Recipient	Name and address (home or business)				
	MIDDLESEX COUNTY RECREATION COUNCIL 35 ROOSEVELT DR EDISON, NJ 08837-2334	NONE	PC	KIDDIE KEEP WELL CAMP	3,000.
	MONMOUTH DAY CARE CENTER INC. 9 DR. JAMES PARKER BLVD. RED BANK, NJ 07701-1503	NONE	PC	FINANCIAL ASSISTANCE TO LOW-INCOME FAMILIES FOR EARLY CHILDHOOD EDUCATION	5,000.
	MONMOUTH MEDICAL CENTER SOUTHERN CAMPUS FOUNDATION 600 RIVER AVE. LAKEWOOD, NJ 08701-5237	NONE	PC	BETTER HEALTH	2,500.
	MONTCLAIR FOUNDATION INC. 21 VAN VLECK STREET MONTCLAIR, NJ 07042	NONE	PC	NATURE CONNECTIONS FIELD TRIP PROGRAM	1,500.
	NEW BETHANY MINISTRIES 333 W. 4TH STREET BETHLEHEM, PA 18015-1532	NONE	PC	CHOICE FOOD PANTRY	15,000.
	NEW JERSEY BALLET COMPANY INC. 15-17 MICROLAB ROAD, SUITE 102 LIVINGSTON, NJ 07039-1623	NONE	PC	DANCING FOR PARKINSON'S	6,500.
	NEW JERSEY CHAMBER OF COMMERCE FOUNDATION 216 WEST STATE STREET TRENTON, NJ 08608-1002	NONE	PC	JOBS FOR NEW JERSEY'S GRADUATES	7,000.
<b>Total from continuation sheets</b>					

**Part XV** Supplementary Information (continued)

3a. Grants and Contributions Paid During the Year		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
Recipient	Name and address (home or business)				
	NEW JERSEY GOLF FOUNDATION, INC. PO BOX 7018 BEDMINSTER, NJ 07921-7018	NONE	PC	PROVIDENT BANK WOMEN'S WORKSHOP	6,000.
	NEW MILFORD EDUCATION FOUNDATION 145 MADISON AVENUE NEW MILFORD, NJ 07646	NONE	PC	NEW MILFORD HIGH SCHOOL HOLOCAUST STUDY TOUR	1,000.
	NEWARK ALLIANCE INC. 60 PARK PLACE, SUITE 604 NEWARK, NJ 07102-5567	NONE	PC	CAREERWORKS: GREATER NEWARK REGIONAL WORKFORCE FUNDERS COLLABORATIVE	10,000.
	NEWARK EMERGENCY SERVICES FOR FAMILIES 982 BROAD STREET #1 NEWARK, NJ 07102-2503	NONE	PC	WEBQUAHIC FAMILY SUCCESS CENTER (FSC)	7,500.
	NEWARK MUSEUM 49 WASHINGTON STREET NEWARK, NJ 07102	NONE	PC	THE EXPLORERS PROGRAM AT THE NEWARK MUSEUM	20,000.
	NEWARK SCHOOL OF THE ARTS 89 LINCOLN PARK NEWARK, NJ 07102-2388	NONE	PC	ARTS EDUCATION AT THE NEWARK SCHOOL OF THE ARTS	2,500.
	NORTH JERSEY FRIENDSHIP HOUSE INC. 125 ATLANTIC STREET HACKENSACK, NJ 07601-4135	NONE	PC	GROUP COUNSELING EXPANSION	15,000.

**Total from continuation sheets**

**Part XV** Supplementary Information (continued)

3a Grants and Contributions Paid During the Year		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
Recipient	Name and address (home or business)				
	OCEANS HARBOR HOUSE INC. 808 CONIFER STREET TOMS RIVER, NJ 08753-7774	NONE	PC	HOUSING PROGRAMS (SHELTER & TRANSITIONAL LIVING PROGRAM)	7,500.
	OPPORTUNITY PROJECT, INC. 60 E. WILLOW STREET MILLBURN, NJ 07041-1438	NONE	PC	OPPORTUNITY PROJECT VOCATIONAL SERVICES/JOB CLUB	5,000.
	OUR HOUSE FOUNDATION INC 76 FLORAL AVENUE MURRAY HILL, NJ 07974-1511	NONE	PC	PROVIDENT BANK JOB SAMPLING PROGRAM	3,500.
	PALISADES MEDICAL CENTER 7600 RIVER RD NORTH BERGEN, NJ 07047-6217	NONE	PC	PALISADES COMMUNITY OUTREACH PROGRAM	10,000.
	PEI KIDS 231 LAWRENCEVILLE ROAD LAWRENCEVILLE, NJ 08648-4311	NONE	PC	CHILD ASSAULT PREVENTION AND CRISIS INTERVENTION	10,000.
	PHILIP'S EDUCATION PARTNERS 342 CENTRAL AVENUE NEWARK, NJ 07103-2808	NONE	PC	CLASSROOM LIBRARIES FOR NEWARK KINDERGARTENERS	7,500.
	PRESCHOOL ADVANTAGE, INC. 25 LINDSLEY DRIVE, SUITE 307 MORRISTOWN, NJ 07960-4456	NONE	PC	HIGH QUALITY EARLY EDUCATION FOR DISADVANTAGED CHILDREN	5,000.
<b>Total from continuation sheets</b>					

**Part XV** Supplementary Information (continued)

**3a** Grants and Contributions Paid During the Year

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
PREVENTION RESOURCES, INC. 4 WALTER FORAN BLVD, SUITE 410 FLEMINGTON, NJ 08822	NONE	PC	LEAP - LAW ENFORCEMENT ADOLESCENT PROGRAM	5,000.
PROJECT LITERACY OF GREATER BERGEN COUNTY 355 MAIN ST HACKENSACK, NJ 07601-5804	NONE	PC	ADULT BASIC EDUCATION TUTORING	3,500.
RARITAN VALLEY COMMUNITY COLLEGE FOUNDATION 118 LAMINGTON ROAD BRANCHBURG, NJ 08876	NONE	PC	RVCC'S 50TH ANNIVERSARY GOLDEN HARVEST GALA	10,000.
ROOTS & WINGS FOUNDATION 75 BLOOMFIELD AVE, SUITE 303 DENVERVILLE, NJ 7834	NONE	PC	UNION COUNTY RISE (RESIDENTIAL INDEPENDENCE SELF-SUFFICIENCY AND EDUCATION) PROGRAM	3,000.
SAFE HARBOR EASTON, INC. 536 BUSHKILL DR EASTON, PA 18042	NONE	PC	SAFE HARBOR EASTON DAY PROGRAM	3,000.
SAFE+SOUND SOMERSET 427 HOMESTEAD RD HILLSBOROUGH, NJ 08844-1400	NONE	PC	SPEAK: ANTIDOTE TO VIOLENCE PILOT	15,000.
SALVATION ARMY 2200 HAMILTON STREET, SUITE 200 ALLENTOWN, PA 18104	NONE	PC	THE HALO PROJECT	8,500.

**Total from continuation sheets** .....

**Part XV** Supplementary Information (continued)

3a Grants and Contributions Paid During the Year		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
Recipient	Name and address (home or business)				
	SENIOR CITIZENS ACTIVITIES NETWORK INC MONMOUTH HALL, 180 ROUTE 35 SOUTH EATONTOWN, NJ 07724	NONE	PC	SCAN IN FREEHOLD	2,500.
	SENIOR RESOURCE CENTER OF NEW JERSEY CORPORATION 50 ROUTE 24 CHESTER, NJ 07930-2410	NONE	PC	THE TITLE IS "PROGRAMS OFFERED BY OUR SENIOR RESOURCE CENTER.")	1,000.
	SHARING NETWORK FOUNDATION INC 691 CENTRAL AVENUE NEW PROVIDENCE, NJ 07974-1560	NONE	SO II	YOU HAVE THE POWER	5,000.
	SOCIETY FOR THE PREVENTION OF TEEN SUICIDE 110 WEST MAIN ST. FREEHOLD, NJ 07728-2050	NONE	PC	YOUTH SUICIDE PREVENTION IN THE SKYLAND REGION	20,000.
	SOUTH STREET THEATRE COMPANY 100 SOUTH ST MORRISTOWN, NJ 07960-4149	NONE	PC	THE MIRACLE PROJECT AT MPAC	15,000.
	ST. JOSEPH SOCIAL SERVICE CENTER 118 DIVISION ST ELIZABETH, NJ 07201	NONE	PC	PROJECT READY	2,500.
	STATE THEATRE CENTER FOR THE ARTS, INC. 453 NORTHAMPTON ST EASTON, PA 18042-3515	NONE	PC	2018 FREDDY AWARDS CEREMONY	5,000.

Total from continuation sheets

**Part XV** Supplementary Information (continued)

**3a** Grants and Contributions Paid During the Year

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
STATE THEATRE REGIONAL ARTS CENTER AT NEW BRUNSWICK, INC. 40 LIVINGSTON AVE NEW BRUNSWICK, NJ 08901-2521	NONE	PC	STATE THEATRE NEW JERSEY COMMUNITY ACCESS INITIATIVE	25,000.
SUMMIT MEDICAL GROUP FOUNDATION 1 DIAMOND HILL ROAD BERKELEY HEIGHTS, NJ 07922	NONE	PC	HEALTHY TOMORROWS COMMUNITY OUTREACH PROGRAM	10,000.
THE ARC OF LEHIGH AND NORTHAMPTON COUNTIES INC. 2289 AVENUE A BETHLEHEM, PA 18017-2107	NONE	PC	ADVOCACY SERVICES PROGRAM	4,000.
THE ARC OF MONMOUTH 1158 WAYSIDE ROAD TINTON FALLS, NJ 07712-3148	NONE	PC	WORK OPPORTUNITY TRAINING KITCHEN	12,000.
THE ARC OF NEW JERSEY 985 LIVINGSTON AVENUE NORTH BRUNSWICK, NJ 08902-1843	NONE	PC	THE ARC OF NEW JERSEY FAMILY INSTITUTE	7,500.
THE ARC OF UNION COUNTY 70 DIAMOND ROAD SPRINGFIELD, NJ 07081-3119	NONE	PC	EMPLOYMENT SKILLS DEVELOPMENT PROGRAM	15,000.
THE CENTER FOR CONTEMPORARY ART 2020 BURNT MILLS ROAD BEDMINSTER, NJ 07921	NONE	PC	ART CLASSES FOR CHILDREN WITH AUTISM SPECTRUM DISORDER AND OTHER SPECIAL NEEDS	2,500.

Total from continuation sheets

**Part VII** Supplementary Information (continued)

**3a. Grants and Contributions Paid During the Year**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
THE NEIGHBORHOOD CENTER 435 N. 7TH ST. ALLENTOWN, PA 18102	NONE	PC	AM & PM PRE-K, ELEMENTARY AND TEENS PROGRAM	1,500.
THE OPEN DOOR NJ/NY 7004 BLVD EAST, APT 16A WEST NEW YORK, NJ 07093-5029	NONE	PC	PROJECTOR IMPLEMENTATION PROJECT	5,000.
THE PHOENIX CENTER 16 MONSIGNOR OWENS PLACE NUTLEY, NJ 07110-3712	NONE	PC	VISION AND HEARING EARLY INTERVENTION SCREENING	13,000.
THE RWJ UNIVERSITY HOSPITAL FOUNDATION INC. 10 PLUM STREET, SUITE 910 NEW BRUNSWICK, NJ 08901-2066	NONE	PC	SAFETY AMBASSADOR PROGRAM (SAP)	10,000.
THE SHAKESPEARE THEATRE OF NEW JERSEY 3 VREBLAND ROAD FLORHAM PARK, NJ 07932	NONE	PC	22ND TOURING SEASON OF SHAKESPEARE LIVE!	10,000.
TOMORROWS CHILDREN'S FUND INC. 30 PROSPECT AVE. HACKENSACK, NJ 07601-1915	NONE	PC	FOOD PANTRY AND EMERGENCY SUPERMARKET GIFT CARD PROGRAM FOR PEDIATRIC CANCER AND SERIOUS BLOOD DISORDER PATIENTS	15,000.
TWILIGHT WISH FOUNDATION P.O. BOX 1042 DOYLESTOWN, PA 18901-0017	NONE	PC	SIMPLE NEEDS WISH GRANTING	5,000.

Total from continuation sheets .....

**Part XV** Supplementary Information (continued)

**3a** Grants and Contributions Paid During the Year

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
UNION CITY MUSIC PROJECT 716 23RD STREET, SUITE 2 UNION CITY, NJ 07087-2113	NONE	PC	TEACHING MORE AT-RISK HUDSON COUNTY CHILDREN AND YOUTH THROUGH UCHP'S 2018-2019 AFTER SCHOOL ORCHESTRAL MUSIC EDUCATION PROGRAM	5,000.
URBAN LEAGUE OF HUDSON COUNTY 253 MARTIN LUTHER KING JR. DRIVE JERSEY CITY, NJ 07305	NONE	PC	COMPUTERS FOR THE COMMUNITY	5,000.
VALLEY YOUTH HOUSE COMMITTEE 3400 HIGH POINT BOULEVARD BETHLEHEM, PA 18017-7815	NONE	PC	PREPARING HOMELESS LEHIGH VALLEY YOUTH FOR INDEPENDENCE	15,000.
VANTAGE HEALTH SYSTEM 2 PARK AVENUE DUMONT, NJ 07628-3004	NONE	PC	INTEGRATED CARE SERVICES: A BEHAVIORAL HEALTH HOME	10,000.
VICTORY HALL, INC. 74 W. 46 ST BAYONNE, NJ 07002-2018	NONE	PC	RAINBOW THURSDAYS - BAYONNE ONLY	1,000.
VISITING HOMECARE SERVICE OF OCEAN COUNTY CN 2010, 105 SUNSET AVENUE TOMS RIVER, NJ 08754-2010	NONE	PC	REPLACEMENT MINIVAN FOR TRANSPORTATION OF SENIORS TO OUR ADULT DAY CARE PROGRAM	5,000.
VISITING NURSE ASSOCIATION OF NORTHERN NEW JERSEY 175 SOUTH STREET MORRISTOWN, NJ 07960-7701	NONE	PC	21ST ANNUAL LIGHTING THE WAY GALA	10,000.

Total from continuation sheets



**Part XV** Supplementary Information (continued)

3a. Grants and Contributions Paid During the Year		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
Recipient	Name and address (home or business)				
	VOLUNTEER CENTER OF BERGEN COUNTY 64 PASSAIC STREET HACKENSACK, NJ 07601-4309	NONE	PC	THIS CHORE SERVICE	2,000.
	VOLUNTEER CENTER OF THE LEHIGH VALLEY 2158 AVENUE C, SUITE 201 BETHLEHEM, PA 18017	NONE	PC	VOLUNTEER CHALLENGE 2018	2,500.
	VOLUNTEER LAWYERS FOR JUSTICE P.O. BOX 32040 NEWARK, NJ 07102	NONE	PC	CHILDREN'S REPRESENTATION PROGRAM	10,000.
	WOMENRISING, INC. 270 FAIRMOUNT AVE. JERSEY CITY, NJ 07306-4712	NONE	PC	WORKFORCE DEVELOPMENT & DIGITAL LITERACY TRAINING CENTER	7,500.
	YOUTH CONSULTATION SERVICE INC. 25 EAST SALEM STREET-3RD FLOOR HACKENSACK, NJ 07601	NONE	PC	ART THERAPY AT YCS LAURIE HAVEN GROUP HOME	4,500.
	ZUFALL HEALTH CENTER 18 WEST BLACKWELL STREET DOVER, NJ 07801-3841	NONE	PC	ENHANCED ORAL HEALTH ACCESS FOR MORRIS COUNTYS CHILDREN AND TEENS	25,000.

Total from continuation sheets

# Underpayment of Estimated Tax by Corporations

Department of the Treasury  
Internal Revenue Service

▶ Attach to the corporation's tax return. **FORM 990-PF**

**2018**

▶ Go to [www.irs.gov/Form2220](http://www.irs.gov/Form2220) for instructions and the latest information.

Name <b>THE PROVIDENT BANK FOUNDATION</b>	Employer identification number <b>04-3739441</b>
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**Note:** Generally, the corporation is not required to file Form 2220 (see Part II below for exceptions) because the IRS will figure any penalty owed and bill the corporation. However, the corporation may still use Form 2220 to figure the penalty. If so, enter the amount from page 2, line 38, on the estimated tax penalty line of the corporation's income tax return, but do not attach Form 2220.

**Part I Required Annual Payment**

1 Total tax (see instructions) .....		<b>1</b>	18,875.
2a Personal holding company tax (Schedule PH (Form 1120), line 26) included on line 1 .....	<b>2a</b>		
b Look-back interest included on line 1 under section 460(b)(2) for completed long-term contracts or section 167(g) for depreciation under the income forecast method .....	<b>2b</b>		
c Credit for federal tax paid on fuels (see instructions) .....	<b>2c</b>		
d Total. Add lines 2a through 2c .....		<b>2d</b>	
3 Subtract line 2d from line 1. If the result is less than \$500, do not complete or file this form. The corporation does not owe the penalty .....		<b>3</b>	18,875.
4 Enter the tax shown on the corporation's 2017 income tax return. See instructions. <b>Caution:</b> If the tax is zero or the tax year was for less than 12 months, skip this line and enter the amount from line 3 on line 5 .....		<b>4</b>	26,399.
5 Required annual payment. Enter the smaller of line 3 or line 4. If the corporation is required to skip line 4, enter the amount from line 3 .....		<b>5</b>	18,875.

**Part II Reasons for Filing** - Check the boxes below that apply. If any boxes are checked, the corporation must file Form 2220 even if it does not owe a penalty. See instructions.

- 6  The corporation is using the adjusted seasonal installment method.
- 7  The corporation is using the annualized income installment method.
- 8  The corporation is a "large corporation" figuring its first required installment based on the prior year's tax.

**Part III Figuring the Underpayment**

	(a)	(b)	(c)	(d)
9 Installment due dates. Enter in columns (a) through (d) the 15th day of the 4th (Form 990-PF filers: Use 5th month), 6th, 9th, and 12th months of the corporation's tax year .....	<b>9</b> 05/15/18	06/15/18	09/15/18	12/15/18
10 Required installments. If the box on line 6 and/or line 7 above is checked, enter the amounts from Sch A, line 38. If the box on line 8 (but not 6 or 7) is checked, see instructions for the amounts to enter. If none of these boxes are checked, enter 25% (0.25) of line 5 above in each column .....	<b>10</b> 4,719.	1,286.	4,294.	4,102.
11 Estimated tax paid or credited for each period. For column (a) only, enter the amount from line 11 on line 15. See instructions .....	<b>11</b> 6,000.	500.	4,000.	4,000.
<b>Complete lines 12 through 18 of one column before going to the next column.</b>				
12 Enter amount, if any, from line 18 of the preceding column .....		<b>12</b> 1,281.	495.	201.
13 Add lines 11 and 12 .....		<b>13</b> 1,781.	4,495.	4,201.
14 Add amounts on lines 16 and 17 of the preceding column .....				
15 Subtract line 14 from line 13. If zero or less, enter -0- .....	<b>15</b> 6,000.	1,781.	4,495.	4,201.
16 If the amount on line 15 is zero, subtract line 13 from line 14. Otherwise, enter -0- .....		<b>16</b> 0.	0.	
17 Underpayment. If line 15 is less than or equal to line 10, subtract line 15 from line 10. Then go to line 12 of the next column. Otherwise, go to line 18 .....				
18 Overpayment. If line 10 is less than line 15, subtract line 10 from line 15. Then go to line 12 of the next column .....	<b>18</b> 1,281.	495.	201.	

**Go to Part IV on page 2 to figure the penalty. Do not go to Part IV if there are no entries on line 17 - no penalty is owed.**

**Part IV** Figuring the Penalty

	(a)	(b)	(c)	(d)
19 Enter the date of payment or the 15th day of the 4th month after the close of the tax year, whichever is earlier. (C corporations with tax years ending June 30 and S corporations: Use 3rd month instead of 4th month. Form 990-PF and Form 990-T filers: Use 5th month instead of 4th month.) See instructions	19			
20 Number of days from due date of installment on line 9 to the date shown on line 19	20			
21 Number of days on line 20 after 4/15/2018 and before 7/1/2018	21			
22 Underpayment on line 17 x $\frac{\text{Number of days on line 21} \times 5\% (0.05)}{365}$	22	\$	\$	\$
23 Number of days on line 20 after 06/30/2018 and before 10/1/2018	23			
24 Underpayment on line 17 x $\frac{\text{Number of days on line 23} \times 5\% (0.05)}{365}$	24	\$	\$	\$
25 Number of days on line 20 after 9/30/2018 and before 1/1/2019	25			
26 Underpayment on line 17 x $\frac{\text{Number of days on line 25} \times 5\% (0.05)}{365}$	26	\$	\$	\$
27 Number of days on line 20 after 12/31/2018 and before 4/1/2019	27			
28 Underpayment on line 17 x $\frac{\text{Number of days on line 27} \times 6\% (0.06)}{365}$	28	\$	\$	\$
29 Number of days on line 20 after 3/31/2019 and before 7/1/2019	29			
30 Underpayment on line 17 x $\frac{\text{Number of days on line 29} \times \%}{365}$	30	\$	\$	\$
31 Number of days on line 20 after 6/30/2019 and before 10/1/2019	31			
32 Underpayment on line 17 x $\frac{\text{Number of days on line 31} \times \%}{365}$	32	\$	\$	\$
33 Number of days on line 20 after 9/30/2019 and before 1/1/2020	33			
34 Underpayment on line 17 x $\frac{\text{Number of days on line 33} \times \%}{365}$	34	\$	\$	\$
35 Number of days on line 20 after 12/31/2019 and before 3/16/2020	35			
36 Underpayment on line 17 x $\frac{\text{Number of days on line 35} \times \%}{366}$	36	\$	\$	\$
37 Add lines 22, 24, 26, 28, 30, 32, 34, and 36	37	\$	\$	\$
38 Penalty. Add columns (a) through (d) of line 37. Enter the total here and on Form 1120, line 34; or the comparable line for other income tax returns	38	\$		0.

\* Use the penalty interest rate for each calendar quarter, which the IRS will determine during the first month in the preceding quarter. These rates are published quarterly in an IRS News Release and in a revenue ruling in the Internal Revenue Bulletin. To obtain this information on the Internet, access the IRS website at [www.irs.gov](http://www.irs.gov). You can also call 1-800-829-4933 to get interest rate information.

Schedule A Adjusted Seasonal Installment Method and Annualized Income Installment Method

See instructions.

Form 1120S filers: For lines 1, 2, 3, and 21 "taxable income" refers to excess net passive income or the amount on which tax is imposed under section 1374(a), whichever applies.

Part I Adjusted Seasonal Installment Method

Caution: Use this method only if the base period percentage for any 6 consecutive months is at least 70%. See instructions.

Table with 5 columns: (a) First 3 months, (b) First 5 months, (c) First 8 months, (d) First 11 months. Rows include taxable income for various periods (1a-1c, 2, 3a-3c), calculations (4-6), and tax amounts (7-19).

Part II Annualized Income Installment Method

Table with 5 columns: (a) First 2 months, (b) First 4 months, (c) First 7 months, (d) First 10 months. Rows include annualization periods, taxable income, annualization amounts, and total tax.

Part III Required Installments

Table with 5 columns: 1st installment, 2nd installment, 3rd installment, 4th installment. Rows include instructions for completing lines 32 through 38.

\*\* ANNUALIZED INCOME INSTALLMENT METHOD USING OPTION 1

FORM 990-PF		ACCOUNTING FEES		STATEMENT 1
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
CONDON O'MEARA MCGINTY & DONNELLY LLP - AUDIT & TAX SERVICES	24,750.	12,375.		12,375.
TO FORM 990-PF, PG 1, LN 16B	24,750.	12,375.		12,375.

FORM 990-PF		OTHER PROFESSIONAL FEES		STATEMENT 2
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
BLACKBAUD SOFTWARE ADMINISTRATIVE SERVICES	18,333.	0.		18,333.
FIDUCIARY TRUST FEES	22,855.	3,428.		19,427.
CONSULTING FEES	36,249.	36,249.		0.
	9,500.	0.		9,500.
TO FORM 990-PF, PG 1, LN 16C	86,937.	39,677.		47,260.

FORM 990-PF		TAXES		STATEMENT 3
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
EXCISE TAX	22,095.	0.		0.
TO FORM 990-PF, PG 1, LN 18	22,095.	0.		0.

## FORM 990-PF

## OTHER EXPENSES

## STATEMENT 4

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
COMMUNICATIONS	38,800.	0.		38,800.
INSURANCE	1,961.	0.		1,961.
ADMINISTRATIVE REIMBURSEMENT	37,426.	0.		37,426.
OTHER ADMINISTRATIVE	21,108.	0.		21,108.
OTHER	6,227.	0.		6,227.
TO FORM 990-PF, PG 1, LN 23	105,522.	0.		105,522.

## FORM 990-PF

## CORPORATE STOCK

## STATEMENT 5

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
PROVIDENT FINANCIAL SVCS INC COM	20,913,471.	20,913,471.
INVESCO OPTIMUM YIELD	153,895.	153,895.
INVESCO SENIOR LOAN ETF	164,984.	164,984.
ISHARES EDGE MSCI MIN VOL	195,980.	195,980.
ISHARES CORE S&P SMALL	186,471.	186,471.
ISHARES GOLD ETF	184,350.	184,350.
ISHARES SHORT TERM	221,019.	221,019.
JPMORGAN DIVRSIFD RTRN	560,152.	560,152.
PIMCO ENHNCD SHRT MATRITY	336,668.	336,668.
SPDR BLOOMBERG BARCLAYS	217,823.	217,823.
VANGUARD FTSE DEVELOPED	200,414.	200,414.
VANGUARD FTSE EMERGING	103,251.	103,251.
VANGUARD GLBAL EX US	126,570.	126,570.
VANGUARD TOTAL INTERNATIONAL BOND ET	221,015.	221,015.
VANGUARD TOTAL STOCK MARKET ETF	520,859.	520,859.
TOTAL TO FORM 990-PF, PART II, LINE 10B	24,306,922.	24,306,922.

## FORM 990-PF

## EXPLANATION CONCERNING PART VII-A, LINE 8B

## STATEMENT 6

## EXPLANATION

IN ACCORDANCE WITH THE REQUIREMENTS OF THE NEW JERSEY CHARITIES REGISTRATION ACT, THE FOUNDATION IS NOT REQUIRED TO SUBMIT THE FORM 990-PF TO NEW JERSEY BECAUSE THE FOUNDATION DOES NOT SOLICIT CONTRIBUTIONS FROM NEW JERSEY RESIDENTS.

FORM 990-PF PART VIII - LIST OF OFFICERS, DIRECTORS TRUSTEES AND FOUNDATION MANAGERS STATEMENT 7

NAME AND ADDRESS	TITLE AND AVRG HRS/WK	COMPEN- SATION	EMPLOYEE BEN PLAN EXPENSE CONTRIB ACCOUNT
DR. CARLOS HERNANDEZ, PH. D. 250 MADISON AVENUE MORRISTOWN, NJ 07960	CHAIRMAN 1.00	0.	0. 0.
CHRISTOPHER MARTIN 250 MADISON AVENUE MORRISTOWN, NJ 07960	PRESIDENT AND DIRECTOR 2.00	0.	0. 0.
JOHN KUNTZ 250 MADISON AVENUE MORRISTOWN, NJ 07960	SECRETARY 2.00	0.	0. 0.
GEORGE DAILEY, JR. (SEE STMT. 8) 250 MADISON AVENUE MORRISTOWN, NJ 07960	TREASURER 5.00	14,577.	0. 0.
JANE KUREK (SEE STMT. 8) 250 MADISON AVENUE MORRISTOWN, NJ 07960	EXECUTIVE DIRECTOR 37.50	115,707.	0. 0.
JEFFRIES SHEIN 250 MADISON AVENUE MORRISTOWN, NJ 07960	DIRECTOR 1.00	4,000.	0. 0.
KAREN MCMULLEN 250 MADISON AVENUE MORRISTOWN, NJ 07960	DIRECTOR 1.00	4,000.	0. 0.
TOTALS INCLUDED ON 990-PF, PAGE 6, PART VIII		138,284.	0. 0.



FORM 990-PF

OFFICERS, DIRECTORS, TRUSTEES AND  
FOUNDATION MANAGERS COMPENSATION EXPLANATION  
PART VIII, LINE 1

STATEMENT 8

PERSON'S NAME

GEORGE DAILEY, TREASURER & JANE KUREK, EXECUTIVE DIRECTOR

COMPENSATION EXPLANATION

THE FOUNDATION REIMBURSES THE PROVIDENT BANK FOR THE SERVICES OF GEORGE DAILEY, TREASURER AND JANE KUREK, EXECUTIVE DIRECTOR.

FORM 990-PF

GRANT APPLICATION SUBMISSION INFORMATION  
PART XV, LINES 2A THROUGH 2D

STATEMENT 9

NAME AND ADDRESS OF PERSON TO WHOM APPLICATIONS SHOULD BE SUBMITTED

JANE KUREK, EXECUTIVE DIRECTOR  
THE PROVIDENT BANK FOUNDATION 250 MADISON AVE  
MORRISTOWN, NJ 07960

TELEPHONE NUMBER

NAME OF GRANT PROGRAM

852-260-3990

SEE STATEMENT 9A FOR ADDITIONAL INFORMATION

EMAIL ADDRESS

JANE.KUREK@PROVIDENT.BANK

FORM AND CONTENT OF APPLICATIONS

IF YOUR ORGANIZATION IS SEEKING A GRANT, THE BEST PLACE TO START IS TO REVIEW PBF GRANT GUIDELINES. IF YOU HAVE QUESTIONS, CONTACT THE PBF OFFICE AT FOUNDATION@PROVIDENTNJ.COM (MAILTO:FOUNDATION@PROVIDENTNJ.COM) TO SCHEDULE A TIME TO REVIEW YOUR QUESTIONS.

AFTER REVIEWING THE GUIDELINES, APPLICATION LINKS CAN BE ACCESSED THROUGH THE APPLICATION SECTION (/APPLICATIONS-FAQS/APPLICATIONS)



## APPLICATIONS

**Definition & Purpose:** The Provident Bank Foundation (PBF) is committed to enhancing the quality of life in the New Jersey and Pennsylvania communities served by Provident Bank. Since its founding in 2003, our Foundation has granted more than \$23 million to not-for-profit organizations and institutions working toward building stronger communities.

### IMPORTANT INSTRUCTIONS FOR SUBMITTING A REQUEST

- All Letter of Intent (LOI) and applications must be submitted through the application links provided below.
- Refer to the FAQ GUIDE for instructions and any questions you may have in regards to our online system.
- Failure to follow directions may result in requests being denied.
- Please read and follow all instructions and deadlines carefully.
- Ensure all applicable supporting materials are attached.
- Community Grant requests are accepted and reviewed on a rolling basis throughout the year. Turn-around time for disposition is no more than 90 days.
- Major Grant and Signature Grant LOI's and applications will be reviewed after the applicable deadlines listed on the GUIDELINES page. If you have questions about timing, contact the Foundation.
- Requests will not be accepted after their stated deadlines.
- PBF will use its best efforts to communicate responses within 90 days after the applicable deadline.
- PLEASE NOTE: PBF must be in receipt of all requirements from previous grants prior to accepting

### COMMUNITY GRANT

The 2019 Community Grant is now available.

The primary purpose of a Community Grant is to increase access to funding and strengthen the capacity of community-based organizations. Organizations seeking a Community Grant must address one of PBF funding priority areas and applicants must demonstrate impact in the Bank's marketplace. We believe that these grants provide important support for needed services to diverse communities. This grant is not to be used for sponsorship requests and/or events.

### MAJOR GRANT

The 2019 Cycle 1 is now CLOSED.

The 2019 Cycle 2 LOI is now available. The LOI will close at 3:00 PM EST on May 1, 2019.

The goal of the Major Grant is to support organizations that have identified an immediate need in the community and for the individuals they serve. Programs supported by a Major Grant are typically more structured and robust than those supported through PBF's Community Grants, but of lesser scale than those supported through PBF's Signature Grants. PBF seeks programs that will make a meaningful impact on the communities that Provident Bank serves. Major Grants will not support sponsorships or fundraising events

#### SIGNATURE GRANT

The Signature Grant has been updated for 2019: One cycle. Three \$100,000 grants.  
The 2019 Cycle 1 is now CLOSED.

PBF is committed to enhancing the quality of life in the New Jersey and Pennsylvania communities served by Provident Bank. Signature Grants emphasize sustainable community enhancement and long-term change. We seek to build relationships with organizations that have the capacity and drive to create this change. Detailed guidelines and requirements for each cycle can be found in the Guidelines Section of our website.

#### SPONSORSHIPS

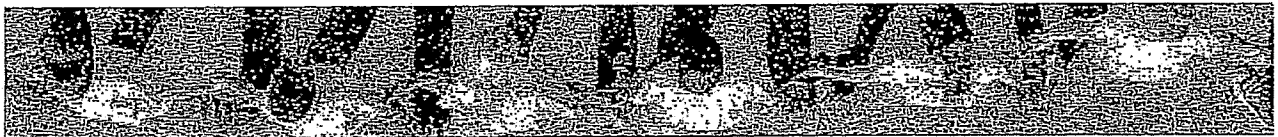
To be considered, Sponsorship requests must be received by email at least 60 days prior to the event. These requests are reviewed on a rolling basis throughout the year. Sponsorship applications are by invitation only.

# GUIDELINES FOR ALL REQUESTS TO THE PROVIDENT BANK FOUNDATION

PBF's guidelines are an important part of the partnership we seek to achieve with applicants. We offer these guidelines with the aim of guiding the applicant's decision and criteria regarding PBF's mission and funding priority areas.

## REQUIREMENTS

**Guideline documents detailing requirements for each grant are available below.**



**Eligibility:** Organizations seeking funding from The Provident Bank Foundation must be certified as a tax exempt public charity under Section 501(c)(3) of the Internal Revenue Code and classified as "not a private foundation" under Section 509(a)(1) or 509(a)(2). PBF seeks grantee organizations that show passion for their mission and meet high standards of governance, accountability, and fiscal management.

### **PBF will not fund the following:**

- Individuals
  - Organizations not exempt under Section 501(c)(3) of the Internal Revenue Code
  - Organizations not classified in Section 509(a)(1) or 509(a)(2)
- Organizations that use a third-party fiscal sponsor's Tax ID number/exempt status

- Grants for scholarships to individuals
- Grants to other grant-making organizations
- Sacramental or theological functions of religious organizations
- Political causes, candidates, organizations, or campaigns
- Multi-year funding requests

**Progress Reports:** All required progress reports must be received and confirmed prior to submitting a new request, as per PBF's grant contract. ***Failure to comply with this requirement will jeopardize future funding.***

## POLICIES

- PBF only accepts one request per organization per calendar year at any level.
- An organization whose request is not funded in 2019 may reapply in 2020, but not before.
- PBF may choose not to fund a grant, to fund a grant at a lesser amount, to fund only certain aspects of a grant, and/or to attach stipulations to a grant.
- **Non-Discrimination Statement:** Applicant organizations do not, and shall not, discriminate on the basis of race, color, religion (creed), gender, gender expression, age, national origin (ancestry), disability, marital status, sexual orientation, or military status, in any of its activities or operations.

PBF recognizes that there are many organizations doing great work in our communities. However, the requests we receive greatly exceed our annual charitable giving budget. We regret that we are unable to fund or support every request and often must decline support to worthy organizations and programs. Such a response does not reflect a negative appraisal of the applicant organization or the value of its services.

## GUIDELINES FOR REQUESTS

If your organization is seeking a grant, the best place to start is to review PBF grant guidelines. If you have questions, contact the PBF office at [Foundation@Provident.Bank](mailto:Foundation@Provident.Bank) (mailto:foundation@Provident.Bank) to schedule a time to review your questions.

After reviewing the guidelines, application links can be accessed through the APPLICATIONS (/applications-faqs/applications) page.

### **COMMUNITY GRANTS (\$1,000 up to and including \$5,000)**

The primary purpose of a Community Grant is to increase access to funding and strengthen the capacity of community-based organizations. These grants provide important support for needed services to diverse communities. Click here to access the **2019 Community Grant Guidelines** (/media/2439/2019-community-grant-guidelines-11119.pdf).

### **MAJOR GRANTS (over \$5,000 up to and including \$25,000)**

The goal of the Major Grant is to support organizations that have identified an immediate need in the community and for the individuals they serve. Programs supported by a Major Grant are typically more structured and robust than those supported through Community Grants, but of lesser scale than those supported through Signature Grants. Click here to access the **2019 Major Grant Guidelines** (/media/2434/2019-major-grant-guidelines-121718.pdf).

### **SIGNATURE GRANTS (\$100,000) – ONE CYCLE ONLY (See Timeline)**

In 2019, PBF expects to award up to three (3) \$100,000 Signature Grants, one for each Funding Priority Area. Applicants must also measure their program's impact in a manner appropriate to the corresponding **Signature Grant Focus Point**:

**Community Enrichment:** Community and economic development programs that address obstacles to workforce development and access by providing job training, placement assistance, and comprehensive supportive services for individuals facing challenges in the workforce.

**Education:** Innovative programming that expands access to, and improves the quality of, academic development opportunities to increase educational capacity for students of all ages.

**Health, Youth & Families:** Innovative solutions to chronic problems that impact quality of life for people of all ages and means, such as safe and affordable housing, access to healthcare, and crisis assistance.

The Signature Grant emphasizes sustainable community enhancement, meaningful impact, and long-term change. We seek to build relationships with organizations that have the capacity and drive to create this change. Click here to access the **2019 Signature Grant Guidelines** (/media/2425/2019-signature-grant-guidelines-12718.pdf).

# GRANT TIMELINES

**Community Grants:** The 2019 Community Grant application will be made available on Wednesday, January 2, 2019. Community Grants are reviewed on a rolling basis throughout the year.

**Major Grants:** The 2019 LOI and Application timeline for Major Grants is as follows. **Access to LOIs and Applications will close at 3:00 PM EST on the dates listed.**

## 2019 Major Grants Timeline

Cycle	Cycle 1
LOI Available	CLOSED
Application Due	CLOSED
Notification from PBF	Week of April 26
Cycle	Cycle 2
LOI Available	April 1 through May 1 at 3:00 PM EST
Application Due	June 28 by 3:00 PM EST (by invitation only)
Notification from PBF	Week of July 29
Cycle	Cycle 3



<b>LOI Available</b>	<b>July 1 through August 1 at 3:00 PM EST</b>
<b>Application Due</b>	<b>September 27 by 3:00 PM EST (by invitation only)</b>
<b>Notification from PBF</b>	<b>Week of October 28</b>

**Signature Grants:** The 2019 LOI and Application timeline for Signature Grants is as follows. **Access to LOI and Application will close at 3:00 PM EST on the dates listed.**

## **2019 Signature Grants Timeline**

### **ONE CYCLE ONLY**

<b>LOI Available</b>	<b>CLOSED</b>
<b>Application Due</b>	<b>May 15 by 3:00 PM EST (by invitation only)</b>
<b>Site Visits</b>	<b>June 1 through July 12</b>
<b>Notification from PBF</b>	<b>July 26</b>
<b>Allowable Program Start Dates</b>	<b>August 15 through October 31</b>

## TEMPLATES

### **Budget Form Template (/media/2430/2019-budget-form-template-121118.xls):**

This budget form template is **required** when submitting a request.

**Logic Model Template (/media/2437/2019-logic-model-template-1419.docx):** A logic model is recommended when preparing milestones and outcomes for a Community, Major, or Signature Grant request. For additional information and helpful tips, view the ***Understanding the Logic Model (/media/2438/2019-understanding-the-logic-model-tips-1419.pdf)*** guide.

[Site Map \(/site-map\)](#)

[Terms & Conditions \(/terms-conditions\)](#)

[Privacy Policy \(/privacy-policy\)](#)

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Part VIII – Information about Officers, Directors, Trustees, Foundation Mangers, Highly Paid Employees and Contractors

EMPLOYMENT MANAGEMENT FEES	\$91,823	(FORM 990-PF, PART I, LINE 14)
ADMINISTRATIVE SERVICES	22,855	(ATTACHMENT 5)
FIDUCIARY TRUST FEES	36,249	(ATTACHMENT 5)
ADMINISTRATIVE REIMBURSEMENT	<u>37,426</u>	(ATTACHMENT 7)
TOTAL	<u>\$188,353</u>	

IN ADDITION TO THE AMOUNT PAID TO THE BANK, THE BANK WAS REIMBURSED \$130,284 FOR COMPENSATION COSTS OF THE FOUNDATION'S EXECUTIVE DIRECTOR AND TREASURER (SEE STATEMENT 7).