

Return of Private Foundation

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

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

▶ Information about Form 990-PF and its separate instructions is at www.irs.gov/form990pf.**2016****Open to Public Inspection****For calendar year 2016 or tax year beginning** , **2016**, and ending , **20**

Name of foundation

THE PROVIDENT BANK FOUNDATION

A Employer identification number

04-373914

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

Room/suite

B Telephone number (see instructions)

250 MADISON AVENUE

(732) 590-9350

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

MORRISTOWN, NJ 07960

G Check all that apply:

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

H Check type of organization:

☒ Section 501(c)(3) exempt private foundation☐ Section 4947(a)(1) nonexempt charitable trust☐ Other taxable private foundationI Fair market value of all assets at
end of year (from Part II, col. (c), line
16) ▶ \$ 29,731,925.J Accounting method: ☐ Cash ☐ Accrual☒ Other (specify) MODIFIED CASH

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

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

	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue				
1 Contributions, gifts, grants, etc., received (attach schedule)				
2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch. B.				
3 Interest on savings and temporary cash investments.	74.	74.		ATCH 1
4 Dividends and interest from securities	733,257.	733,257.		ATCH 2
5a Gross rents				
b Net rental income or (loss)				
6a Net gain or (loss) from sale of assets not on line 10	182,756.			
b Gross sales price for all assets on line 6a 3,181,227.				
7 Capital gain net income (from Part IV, line 2)		182,756.		
8 Net short-term capital gain.				
9 Income modifications				
10a Gross sales less returns and allowances				
b Less: Cost of goods sold				
c Gross profit or (loss) (attach schedule)				
11 Other income (attach schedule)				
12 Total. Add lines 1 through 11	916,087.	916,087.		
Operating and Administrative Expenses				
13 Compensation of officers, directors, trustees, etc.	135,306.			135,306.
14 Other employee salaries and wages	74,745.			74,745.
15 Pension plans, employee benefits				
16a Legal fees (attach schedule)				
b Accounting fees (attach schedule) ATCH 3	24,000.	12,000.		12,000.
c Other professional fees (attach schedule) [4]	73,863.	36,327.		37,536.
17 Interest				
18 Taxes (attach schedule) (see instructions) [5]	17,000.			
19 Depreciation (attach schedule) and depletion	696.			
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses (attach schedule) ATCH 6	66,329.			66,329.
24 Total operating and administrative expenses. Add lines 13 through 23.	391,939.	48,327.		325,916.
25 Contributions, gifts, grants paid	1,003,205.			1,003,205.
26 Total expenses and disbursements. Add lines 24 and 25	1,395,144.	48,327.		1,329,121.
27 Subtract line 26 from line 12:				
a Excess of revenue over expenses and disbursements	-479,057.			
b Net investment income (if negative, enter -0-)		867,760.		
c Adjusted net income (if negative, enter -0-)				

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only. (See instructions.)		Beginning of year	End of year	
				(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash - non-interest-bearing				
	2	Savings and temporary cash investments		1,110,270.	680,463.	680,463.
	3	Accounts receivable ▶				
		Less: allowance for doubtful accounts ▶				
	4	Pledges receivable ▶				
		Less: allowance for doubtful accounts ▶				
	5	Grants receivable				
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)				
	7	Other notes and loans receivable (attach schedule) ▶				
		Less: allowance for doubtful accounts ▶				
	8	Inventories for sale or use				
	9	Prepaid expenses and deferred charges			16,434.	16,434.
	10a	Investments - U.S. and state government obligations (attach schedule)				
	b	Investments - corporate stock (attach schedule) <u>ATCH 7</u>		21,824,612.	29,017,924.	29,017,924.
	c	Investments - corporate bonds (attach schedule)				
	11	Investments - land, buildings, and equipment: basis ▶				
	Less: accumulated depreciation ▶ (attach schedule)					
12	Investments - mortgage loans					
13	Investments - other (attach schedule)					
14	Land, buildings, and equipment: basis ▶	81,944.				
	Less: accumulated depreciation ▶ (attach schedule)	64,840.	1,425.	17,104.	17,104.	
15	Other assets (describe ▶)					
16	Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)		22,936,307.	29,731,925.	29,731,925.	
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 (attach schedule)				
	22	Other liabilities (describe ▶)				
23	Total liabilities (add lines 17 through 22)		0.	0.		
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.					
	24	Unrestricted		22,936,307.	29,731,925.	
	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 (see instructions)		22,936,307.	29,731,925.	
	31	Total liabilities and net assets/fund balances (see instructions)		22,936,307.	29,731,925.	

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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	22,936,307.
2	Enter amount from Part I, line 27a	2	-479,057.
3	Other increases not included in line 2 (itemize) ▶ <u>ATCH 8</u>	3	7,274,675.
4	Add lines 1, 2, and 3	4	29,731,925.
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	29,731,925.

Part IV Capital Gains and Losses for Tax on Investment Income(a) List and describe the kind(s) of property sold (e.g., real estate,
2-story brick warehouse; or common stock, 200 shs. MLC Co.)(b) How
acquired
P - Purchase
D - Donation(c) Date acquired
(mo., day, yr.)(d) Date sold
(mo., day, yr.)**COPY****1 a** SEE PART IV SCHEDULE**b****c****d****e**

(e) Gross sales price

(f) Depreciation allowed
(or allowable)(g) Cost or other basis
plus expense of sale(h) Gain or (loss)
(e) plus (f) minus (g)**a****b****c****d****e**

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

(i) F.M.V. as of 12/31/69

(j) Adjusted basis
as of 12/31/69(k) Excess of col. (i)
over col. (j), if any(l) Gains (Col. (h) gain minus
col. (k), but not less than -0-) or
Losses (from col. (h))**a****b****c****d****e****2** Capital gain net income or (net capital loss){ If gain, also enter in Part I, line 7
If (loss), enter -0- in Part I, line 7 }**2**

182,756.

3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6):If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in
Part I, line 8**3**

0.

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?

☐ Yes ☒ No

If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

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))
2015	1,312,548.	21,992,241.	0.059682
2014	1,361,436.	21,310,095.	0.063887
2013	1,340,148.	20,866,781.	0.064224
2012	1,547,637.	19,449,126.	0.079574
2011	1,666,771.	19,170,461.	0.086945

2 Total of line 1, column (d)**2**

0.354312

3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the
number of years the foundation has been in existence if less than 5 years.**3**

0.070862

4 Enter the net value of noncharitable-use assets for 2016 from Part X, line 5**4**

23,591,318.

5 Multiply line 4 by line 3.**5**

1,671,728.

6 Enter 1% of net investment income (1% of Part I, line 27b).**6**

8,678.

7 Add lines 5 and 6.**7**

1,680,406.

8 Enter qualifying distributions from Part XII, line 4.**8**

1,345,496.

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 <input type="checkbox"/> and enter "N/A" on line 1. Date of ruling or determination letter: _____ (attach copy of letter if necessary - see instructions)		
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input type="checkbox"/> and enter 1% of Part I, line 27b.		17,355.
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).		
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		2
3 Add lines 1 and 2.		3 17,355.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4 0.
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-		5 17,355.
6 Credits/Payments:		
a 2016 estimated tax payments and 2015 overpayment credited to 2016.	6a 15,137.	
b Exempt foreign organizations - tax withheld at source.	6b	
c Tax paid with application for extension of time to file (Form 8868).	6c 2,218.	
d Backup withholding erroneously withheld.	6d	
7 Total credits and payments. Add lines 6a through 6d.	7 17,355.	
8 Enter any penalty for underpayment of estimated tax. Check here <input checked="" type="checkbox"/> if Form 2220 is attached.	8	
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	
11 Enter the amount of line 10 to be: Credited to 2017 estimated tax <input type="checkbox"/> Refunded <input type="checkbox"/>	11	

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)? If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. <input type="checkbox"/> \$ _____ (2) On foundation managers. <input type="checkbox"/> \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. <input type="checkbox"/> \$ _____		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities.		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes.		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T.		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col. (c), and Part XV	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <input type="checkbox"/>		
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 ATCH 9		X
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2016 or the taxable year beginning in 2016 (see instructions for Part XIV)? If "Yes," complete Part XIV.		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses.		X

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Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions).	11	Yes	No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions).	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address <u>WWW.PROVIDENTNJFOUNDATION.ORG</u>	13	X	
14	The books are in care of <u>GEORGE DAILEY, JR. THE FDN.</u> Telephone no. <u>(732) 590-9350</u> Located at <u>100 WOOD AVENUE SOUTH, ISELIN, NJ</u> ZIP+4 <u>08830-2727</u>			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the year. <u>15</u>			
16	At any time during calendar year 2016, 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 <u></u>	16	Yes	No
				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)? Organizations relying on a current notice regarding disaster assistance check here <input type="checkbox"/>	1b	X
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2016?	1c	X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):		
a At the end of tax year 2016, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2016? If "Yes," list the years <u></u>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions.)	2b	
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. <u></u>		
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 2016 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 2016.)	3b	X
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2016?	4b	X

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Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required (continued)**5a** During the year did the foundation pay or incur any amount to:

- (1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☒ No
- (2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☒ No
- (3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☒ No
- (4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions). ☒ Yes ☐ No
- (5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No

b If any answer is "Yes" to 5a(1)-(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?Organizations relying on a current notice regarding disaster assistance check here ☐**c** If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? ☒ Yes ☐ No

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

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☒ No**b** Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? ☐ 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? ☐ Yes ☒ No**Part VIII** Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors**1** List all officers, directors, trustees, foundation managers and their compensation (see instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (if not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
ATCH 10		135,306.	0.	0.

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

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
ATCH 11		74,745.	0.	0.

Total number of other employees paid over \$50,000. ☐ NONE

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Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)**3** Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
ATCH 12		70,476.
Total number of others receiving over \$50,000 for professional services		NONE

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Part IX-A Summary of Direct Charitable Activities

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

	Expenses
1 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.

	Amount
1 NONE	
2	
All other program-related investments. See instructions.	
3 NONE	
Total. Add lines 1 through 3	

NONE

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:	
a	Average monthly fair market value of securities	151,206.
b	Average of monthly cash balances	799,371.
c	Fair market value of all other assets (see instructions).	
d	Total (add lines 1a, b, and c)	23,950,577.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e
2	Acquisition indebtedness applicable to line 1 assets	
3	Subtract line 2 from line 1d	23,950,577.
4	Cash deemed held for charitable activities. Enter 1 1/2 % of line 3 (for greater amount, see instructions).	359,259.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	23,591,318.
6	Minimum investment return. Enter 5% of line 5	1,179,566.

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		1,179,566.
2a	Tax on investment income for 2016 from Part VI, line 5	2a	17,355.
2b	Income tax for 2016. (This does not include the tax from Part VI.)	2b	
2c	Add lines 2a and 2b	2c	17,355.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	1,162,211.
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4.	5	1,162,211.
6	Deduction from distributable amount (see instructions).	6	
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1.	7	1,162,211.

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	1,329,121.
b	Program-related investments - total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	16,375.
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	1,345,496.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see instructions)	5	0.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	1,345,496.

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 2015	(c) 2015	(d) 2016
1 Distributable amount for 2016 from Part XI, line 7				1,162,211.
2 Undistributed income, if any, as of the end of 2016:				
a Enter amount for 2015 only.				
b Total for prior years: 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2016:				
a From 2011	727,234.			
b From 2012	603,733.			
c From 2013	319,298.			
d From 2014	318,097.			
e From 2015	238,633.			
f Total of lines 3a through e	2,206,995.			
4 Qualifying distributions for 2016 from Part XII, line 4: ► \$ 1,345,496.				
a Applied to 2015, but not more than line 2a . . .				
b Applied to undistributed income of prior years (Election required - see instructions).				
c Treated as distributions out of corpus (Election required - see instructions)				
d Applied to 2016 distributable amount.				1,162,211.
e Remaining amount distributed out of corpus. . .	183,285.			
5 Excess distributions carryover applied to 2016 . (If an amount appears in column (d), the same amount must be shown in column (a).)				
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	2,390,280.			
b Prior years' undistributed income. Subtract line 4b from line 2b.				
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed				
d Subtract line 6c from line 6b. Taxable amount - see instructions				
e Undistributed income for 2015. Subtract line 4a from line 2a. Taxable amount - see instructions				
f Undistributed income for 2016. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2017.				NONE
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)				
8 Excess distributions carryover from 2011 not applied on line 5 or line 7 (see instructions) . . .	727,234.			
9 Excess distributions carryover to 2017. Subtract lines 7 and 8 from line 6a	1,663,046.			
10 Analysis of line 9:				
a Excess from 2012 . . .	603,733.			
b Excess from 2013 . . .	319,298.			
c Excess from 2014 . . .	318,097.			
d Excess from 2015 . . .	238,633.			
e Excess from 2016 . . .	183,285.			

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

NOT APPLICABLE

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2016, 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)

2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed

Tax year	Prior 3 years			(e) Total
(a) 2016	(b) 2015	(c) 2014	(d) 2013	

COPY

b 85% of line 2a

c Qualifying distributions from Part XII, line 4 for each year listed

d Amounts included in line 2c not used directly for active conduct of exempt activities

e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c

3 Complete 3a, b, or c for the alternative test relied upon:

a "Assets" alternative test - enter:

(1) Value of all assets

(2) Value of assets qualifying under section 4942(j)(3)(B)(i)

b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed

c "Support" alternative test - enter:

(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)

(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)

(3) Largest amount of support from an exempt organization

(4) Gross investment income

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year - see instructions.)**1 Information Regarding Foundation Managers:**

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

NONE

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

NONE

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

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

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

ATCH 13

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

ATCH 13A

c Any submission deadlines:

ATCH 14

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

ATCH 14

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 ATCH 15				<div style="border: 2px solid black; padding: 5px; text-align: center; font-size: 2em; font-weight: bold;">COPY</div>
Total			3a	1,003,205.
b Approved for future payment				
Total			3b	

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.

Enter gross amounts unless otherwise indicated.

	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	(e) Related or exempt function income (See instructions.)
1 Program service revenue:					
a _____					
b _____					
c _____					
d _____					
e _____					
f _____					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments .			14	74.	
4 Dividends and interest from securities			14	733,257.	
5 Net rental income or (loss) from real estate:					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property. .					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory			18	182,756.	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory . . .					
11 Other revenue: a _____					
b _____					
c _____					
d _____					
e _____					
12 Subtotal. Add columns (b), (d), and (e)				916,087.	
13 Total. Add line 12, columns (b), (d), and (e)				916,087.	

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

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

[illegible]

**Application for Automatic Extension of Time To File an
Exempt Organization Return**

OMB No. 1545-1709

► **File a separate application for each return.**
 ► Information about Form 8868 and its instructions is at www.irs.gov/form8868.

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Electronic filing (e-file). You can electronically file Form 8868 to request a 6-month automatic extension of time to file any of the forms listed below with the exception of Form 8870, Information Return for Transfers Associated With Certain Personal Benefit Contracts, for which an extension request must be sent to the IRS in paper format (see instructions). For more details on the electronic filing of this form, visit www.irs.gov/efile, click on Charities & Non-Profits, and click on e-file for Charities and Non-Profits.

Automatic 6-Month Extension of Time. Only submit original (no copies needed).

All corporations required to file an income tax return other than Form 990-T (including 1120-C filers), partnerships, REMICs, and trusts must use Form 7004 to request an extension of time to file income tax returns.

		Enter filer's identifying number, see instructions
Type or print File by the due date for filing your return. See instructions.	Name of exempt organization or other filer, see instructions.	Employer identification number (EIN) or
	THE PROVIDENT BANK FOUNDATION	04-3739441
	Number, street, and room or suite no. If a P.O. box, see instructions.	Social security number (SSN)
	250 MADISON AVENUE	
	City, town or post office, state, and ZIP code. For a foreign address, see instructions.	
	MORRISTOWN, NJ 07960	

Enter the Return Code for the return that this application is for (file a separate application for each return) 0 4

Application Is For	Return Code	Application Is For	Return Code
Form 990 or Form 990-EZ	01	Form 990-T (corporation)	07
Form 990-BL	02	Form 1041-A	08
Form 4720 (individual)	03	Form 4720 (other than individual)	09
Form 990-PF	04	Form 5227	10
Form 990-T (sec. 401(a) or 408(a) trust)	05	Form 6069	11
Form 990-T (trust other than above)	06	Form 8870	12

GEORGE DAILEY, JR. THE FDN.

- The books are in the care of ► 100 WOOD AVENUE SOUTH, ISELIN NJ 08830-2727

Telephone No. ► 732 590-9350

Fax No. ►

- If the organization does not have an office or place of business in the United States, check this box ☐
- If this is for a Group Return, enter the organization's four digit Group Exemption Number (GEN) If this is for the whole group, check this box ☐ . If it is for part of the group, check this box ☐ and attach a list with the names and EINs of all members the extension is for.

- 1 I request an automatic 6-month extension of time until 11/15, 2017, to file the exempt organization return for the organization named above. The extension is for the organization's return for:

► ☒ calendar year 2016 or

► ☐ tax year beginning _____, 20____, and ending _____, 20____.

- 2 If the tax year entered in line 1 is for less than 12 months, check reason: ☐ Initial return ☐ Final return
☐ Change in accounting period

3a If this application is for Forms 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions.	3a \$	17,355.
b If this application is for Forms 990-PF, 990-T, 4720, or 6069, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit.	3b \$	15,137.
c Balance due. Subtract line 3b from line 3a. Include your payment with this form, if required, by using EFTPS (Electronic Federal Tax Payment System). See instructions.	3c \$	2,218.

Caution. If you are going to make an electronic funds withdrawal (direct debit) with this Form 8868, see Form 8453-EO and Form 8879-EO for payment instructions.

For Privacy Act and Paperwork Reduction Act Notice, see instructions.

Form **8868** (Rev. 1-2017)

Underpayment of Estimated Tax by Corporations

OMB No. 1545-0123

2016

▶ Attach to the corporation's tax return.

▶ Information about Form 2220 and its separate instructions is at www.irs.gov/form2220.

Name

THE PROVIDENT BANK FOUNDATION

Employer identification number

04-3738411

COPY

Note: Generally, the corporation isn't 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)	1	17,355.
2a	Personal holding company tax (Schedule PH (Form 1120), line 26) included on line 1	2a	
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	2b	
c	Credit for federal tax paid on fuels (see instructions)	2c	
d	Total. Add lines 2a through 2c.	2d	
3	Subtract line 2d from line 1. If the result is less than \$500, do not complete or file this form. The corporation doesn't owe the penalty.	3	17,355.
4	Enter the tax shown on the corporation's 2015 income tax return. See instructions. Caution: 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	4	25,697.
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	5	17,355.

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 doesn't owe a penalty. See instructions.

6	<input type="checkbox"/> The corporation is using the adjusted seasonal installment method.
7	<input checked="" type="checkbox"/> The corporation is using the annualized income installment method.
8	<input checked="" type="checkbox"/> 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	9 05/16/2016	06/15/2016	09/15/2016	12/15/2016
10 Required installments. If the box on line 6 and/or line 7 above is checked, enter the amounts from Schedule 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.	10 4,339.	881.	4,088.	3,820.
11 Estimated tax paid or credited for each period. For column (a) only, enter the amount from line 11 on line 15. See instructions.	11 7,137.		4,000.	4,000.
Complete lines 12 through 18 of one column before going to the next column.				
12 Enter amount, if any, from line 18 of the preceding column	12	2,798.	1,917.	1,829.
13 Add lines 11 and 12	13	2,798.	5,917.	5,829.
14 Add amounts on lines 16 and 17 of the preceding column	14			
15 Subtract line 14 from line 13. If zero or less, enter -0-	15 7,137.	2,798.	5,917.	5,829.
16 If the amount on line 15 is zero, subtract line 13 from line 14. Otherwise, enter -0-	16			
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	17			
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	18 2,798.	1,917.	1,829.	

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.

For Paperwork Reduction Act Notice, see separate instructions.

Form **2220** (2016)

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. (<i>C Corporations with tax years ending June 30 and S corporations:</i> Use 3rd month instead of 4th month. <i>Form 990-PF and Form 990-T filers:</i> Use 5th month instead of 4th month.) See instructions				
20 Number of days from due date of installment on line 9 to the date shown on line 19.				
21 Number of days on line 20 after 4/15/2016 and before 7/1/2016				
22 Underpayment on line 17 x $\frac{\text{Number of days on line 21}}{366} \times 4\% (0.04)$	\$	\$	\$	\$
23 Number of days on line 20 after 6/30/2016 and before 10/1/2016				
24 Underpayment on line 17 x $\frac{\text{Number of days on line 23}}{366} \times 4\% (0.04)$	\$	\$	\$	\$
25 Number of days on line 20 after 9/30/2016 and before 1/1/2017				
26 Underpayment on line 17 x $\frac{\text{Number of days on line 25}}{366} \times 4\% (0.04)$	\$	\$	\$	\$
27 Number of days on line 20 after 12/31/2016 and before 4/1/2017				
28 Underpayment on line 17 x $\frac{\text{Number of days on line 27}}{365} \times 4\% (0.04)$	\$	\$	\$	\$
29 Number of days on line 20 after 3/31/2017 and before 7/1/2017				
30 Underpayment on line 17 x $\frac{\text{Number of days on line 29}}{365} \times \%$	\$	\$	\$	\$
31 Number of days on line 20 after 6/30/2017 and before 10/1/2017				
32 Underpayment on line 17 x $\frac{\text{Number of days on line 31}}{365} \times \%$	\$	\$	\$	\$
33 Number of days on line 20 after 9/30/2017 and before 1/1/2018				
34 Underpayment on line 17 x $\frac{\text{Number of days on line 33}}{365} \times \%$	\$	\$	\$	\$
35 Number of days on line 20 after 12/31/2017 and before 3/16/2018				
36 Underpayment on line 17 x $\frac{\text{Number of days on line 35}}{365} \times \%$	\$	\$	\$	\$
37 Add lines 22, 24, 26, 28, 30, 32, 34, and 36	\$	\$	\$	\$
38 Penalty. Add columns (a) through (d) of line 37. Enter the total here and on Form 1120, line 33; or the comparable line for other income tax returns				\$

*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. You can also call 1-800-829-4933 to get interest rate information.

Part II Annualized Income Installment Method

		(a) First <u>2</u> months	(b) First <u>4</u> months	(c) First <u>7</u> months	(d) First <u>10</u> months
20 Annualization periods (see instructions) . . .	20				
21 Enter taxable income for each annualization period. See instructions for the treatment of extraordinary items	21	162,500.	174,000.	362,000.	547,000.
22 Annualization amounts (see instructions) . . .	22	6.00000	3.00000	1.71429	1.20000
23a Annualized taxable income. Multiply line 21 by line 22	23a	975,000.	522,000.	620,573.	656,400.
b Extraordinary items (see instructions)	23b				
c Add lines 23a and 23b.	23c	975,000.	522,000.	620,573.	656,400.
24 Figure the tax on the amount on line 23c using the instructions for Form 1120, Schedule J, line 2, or comparable line of corporation's return.	24	19,500.	10,440.	12,411.	13,128.
25 Enter any alternative minimum tax for each payment period (see instructions).	25				
26 Enter any other taxes for each payment period. See instructions.	26				
27 Total tax. Add lines 24 through 26	27	19,500.	10,440.	12,411.	13,128.
28 For each period, enter the same type of credits as allowed on Form 2220, lines 1 and 2c. See instructions	28				
29 Total tax after credits. Subtract line 28 from line 27. If zero or less, enter -0-	29	19,500.	10,440.	12,411.	13,128.
30 Applicable percentage	30	25%	50%	75%	100%
31 Multiply line 29 by line 30	31	4,875.	5,220.	9,308.	13,128.

Part III Required Installments

		1st installment	2nd installment	3rd installment	4th installment
Note: Complete lines 32 through 38 of one column before completing the next column.					
32 If only Part I or Part II is completed, enter the amount in each column from line 19 or line 31. If both parts are completed, enter the smaller of the amounts in each column from line 19 or line 31. . .	32	4,875.	5,220.	9,308.	13,128.
33 Add the amounts in all preceding columns of line 38. See instructions	33		4,339.	5,220.	9,308.
34 Adjusted seasonal or annualized income installments. Subtract line 33 from line 32. If zero or less, enter -0-	34	4,875.	881.	4,088.	3,820.
35 Enter 25% (0.25) of line 5 on page 1 of Form 2220 in each column. Note: "Large corporations," see the instructions for line 10 for the amounts to enter.	35	4,339.	4,339.	4,339.	4,339.
36 Subtract line 38 of the preceding column from line 37 of the preceding column. . . .	36			3,458.	3,709.
37 Add lines 35 and 36	37	4,339.	4,339.	7,797.	8,048.
38 Required installments. Enter the smaller of line 34 or line 37 here and on page 1 of Form 2220, line 10. See instructions	38	4,339.	881.	4,088.	3,820.

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

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
3,181,227.		PUBLICLY TRADED SECURITIES PROPERTY TYPE: SECURITIES 2,998,471.					182,756.	
TOTAL GAIN (LOSS)							<u>182,756.</u>	

COPY

ATTACHMENT 1FORM 990PF, PART I - INTEREST ON TEMPORARY CASH INVESTMENTS

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>
INTEREST ON SAVINGS AND TEMPORARY CASH INVESTMENTS	74.	74.
TOTAL	<u>74.</u>	<u>74.</u>

COPY

ATTACHMENT 2

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

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>
DIVIDENDS FROM SECURITIES	733,257.	733,257.
TOTAL	<u>733,257.</u>	<u>733,257.</u>

COPY

ATTACHMENT 3FORM 990PF, PART I - ACCOUNTING FEES

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>	<u>ADJUSTED NET INCOME</u>	<u>CHARITABLE PURPOSES</u>
CONDON O'MEARA MCGINTY & DONNELLY LLP				
- AUDIT & TAX SERVICES	24,000.	12,000.		12,000.
TOTALS	<u>24,000.</u>	<u>12,000.</u>		<u>12,000.</u>

COPY

ATTACHMENT 4FORM 990PF, PART I - OTHER PROFESSIONAL FEES

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>	<u>CHARITABLE PURPOSES</u>
MICROEDGE - GRANT MGMT. ADMIN.	3,220.		3,220.
ADMINISTRATIVE SERVICES	25,078.	3,762.	21,316.
FIDUCIARY TRUST FEES	32,565.	32,565.	
CONSULTING FEES	13,000.		13,000.
TOTALS	<u>73,863.</u>	<u>36,327.</u>	<u>37,536.</u>

COPY

ATTACHMENT 5FORM 990PF, PART I - TAXES**COPY**

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>
EXCISE TAX	17,000.
TOTALS	<u>17,000.</u>

ATTACHMENT 6FORM 990PF, PART I - OTHER EXPENSES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	CHARITABLE PURPOSES
COMMUNICATIONS	38,250.	38,250.
INSURANCE	1,925.	1,925.
ADMINISTRATIVE REIMBURSEMENT	12,833.	12,833.
OTHER ADMINISTRATIVE	7,788.	7,788.
OTHER	5,533.	5,533.
TOTALS	66,329.	66,329.

COPY

FORM 990PF, PART II - CORPORATE STOCK

ATTACHMENT 7

<u>DESCRIPTION</u>	<u>ENDING BOOK VALUE</u>	<u>ENDING FMV</u>
CORPORATE STOCK	29,017,924.	29,017,924.
- SEE ATTACHMENT 7A		
TOTALS	<u>29,017,924.</u>	<u>29,017,924.</u>

COPY

THE PROVIDENT BANK FOUNDATION
12/31/2016

04-3739441

COPY

FORM 990PF, PART II - CORPORATE STOCK - ATTACHMENT

<u>DESCRIPTION</u>	<u>SHARES</u>	<u>ENDING BOOK VALUE</u>	<u>ENDING FMV</u>
ISHARES CORE U.S AGGREGATE BOND ETF	5,623	607,621	607,621
ISHARES IBOX \$ INVESTMENT GRADE CORPORATE BOND ETF	1,927	225,806	225,806
ISHARES 7-10 YEAR TREASURY BOND ETF	5,674	594,749	594,749
ISHARES 1-3 YEAR CREDIT BOND ETF	1,175	123,305	123,305
ISHARES US PREFERRED STOCK ETF	745	27,721	27,721
POWERSHARES GLOBAL ETF TR EMERGING MARKETS SOV.	4,815	136,072	136,072
SPDR BLOOMBERG BARCLAYS TIPS ETF	3,425	192,455	192,455
PROVIDENT FINANCIAL SVCS INC COM	911,700	25,801,110	25,801,110
ISHARES EDGE MSCI MIN VOL EAFE ETF	1,483	90,789	90,789
ISHARES EDGE MSCI MIN VOL USA ETF	2,300	104,007	104,007
ISHARES TR MSCI USA QUALITY FACTOR ETF	1,536	106,138	106,138
JP MORGAN EXCHANGE-TRADED FD TR	2,292	135,709	135,709
SPDR GOLD TR GOLD SHS	238	26,087	26,087
SPDR SER TR S&P BIOTECH ETF	1,149	68,009	68,009
VANGUARD FTSE DEVELOPED MARKETS ETF	5,397	197,207	197,207
VANGUARD FTSE EMERGING MARKET ETF	2,619	93,708	93,708
VANGUARD INDEX FDS REIT ETF	1,499	123,712	123,712
VANGUARD INDEX FDS VANGUARD TOTAL STK MKT ETF	3,154	363,719	363,719
TOTAL		<u>29,017,924</u>	<u>29,017,924</u>

ATTACHMENT 8FORM 990PF, PART III - OTHER INCREASES IN NET WORTH OR FUND BALANCES**COPY**DESCRIPTIONAMOUNTCHANGE IN UNREALIZED VALUE OF
INVESTMENTS

7,274,675.

TOTAL

7,274,675.

ATTACHMENT 9FORM 990PF, PART VII-A, LINE 8B - EXPLANATION OF NON-FILING**COPY**

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 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEESATTACHMENT 10

<u>NAME AND ADDRESS</u>	<u>TITLE AND AVERAGE HOURS PER WEEK DEVOTED TO POSITION</u>	<u>COMPENSATION</u>	<u>CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS</u>	<u>EXPENSE ACCT AND OTHER ALLOWANCES</u>
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. * 250 MADISON AVENUE MORRISTOWN, NJ 07960 * - THE FOUNDATION REIMBURSES THE PROVIDENT BANK FOR THE SERVICES OF GEORGE DAILEY, JR., TREASURER.	TREASURER 5.00	14,577.	0.	0.
JANE KUREK * 250 MADISON AVENUE MORRISTOWN, NJ 07960 * - THE FOUNDATION REIMBURSES THE PROVIDENT BANK FOR THE SERVICES OF JANE KUREK, EXECUTIVE DIRECTOR.	EXECUTIVE DIRECTOR 37.50	108,729.	0.	0.

COPY

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEESATTACHMENT 10 (CONT'D)

<u>NAME AND ADDRESS</u>	<u>TITLE AND AVERAGE HOURS PER WEEK DEVOTED TO POSITION</u>	<u>COMPENSATION</u>	<u>CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS</u>	<u>EXPENSE ACCT AND OTHER ALLOWANCES</u>
GEOFFREY CONNOR 250 MADISON AVENUE MORRISTOWN, NJ 07960	DIRECTOR 1.00	2,000.	0.	0.
ROBERT RUPEL 250 MADISON AVENUE MORRISTOWN, NJ 07960	DIRECTOR 1.00	4,000.	0.	0.
JEFFRIES SHEIN 250 MADISON AVENUE MORRISTOWN, NJ 07960	DIRECTOR 1.00	2,000.	0.	0.
KAREN MCMULLEN 250 MADISON AVENUE MORRISTOWN, NJ 07960	DIRECTOR 1.00	4,000.	0.	0.
GRAND TOTALS		135,306.	0.	0.

COPY

990PF, PART VIII - COMPENSATION OF THE FIVE HIGHEST PAID EMPLOYEES

ATTACHMENT 11

NAME AND ADDRESS	TITLE AND AVERAGE HOURS PER WEEK DEVOTED TO POSITION	COMPENSATION	CONTRIBUTIONS EXPENSE ACCT TO EMPLOYEE AND OTHER BENEFIT PLANS ALLOWANCES
SHAUNNA MURPHY 250 MADISON AVENUE MORRISTOWN, NJ 07960 * - THE FOUNDATION REIMBURSES THE PROVIDENT BANK FOR THE SERVICES OF SHAUNNA MURPHY, FOUNDATION ASSOCIATE.	FOUNDATION ASSOCIATE 37.50	74,745.	0.
TOTAL COMPENSATION		74,745.	0.



990PF, PART VIII- COMPENSATION OF THE FIVE HIGHEST PAID PROFESSIONALS

ATTACHMENT 12

NAME AND ADDRESSTYPE OF SERVICE **COPY** COMPENSATION

THE PROVIDENT BANK *
100 WOOD AVENUE SOUTH
ISELIN, NJ 08830

SEE BELOW

70,476.

TOTAL COMPENSATION

70,476.

ADMINISTRATIVE SERVICES	\$25,078 (ATTACHMENT 4)
FIDUCIARY TRUST FEES	32,565 (ATTACHMENT 4)
ADMINISTRATIVE REIMBURSEMENT	<u>12,833 (ATTACHMENT 6)</u>
TOTAL	<u>\$70,476</u>

* IN ADDITION TO THE AMOUNT PAID TO THE BANK, THE BANK WAS REIMBURSED \$198,051 FOR COMPENSATION COSTS OF THE FOUNDATION'S EXECUTIVE DIRECTOR AND TREASURER (SEE ATTACHMENT 10) AND AN EMPLOYEE (SEE ATTACHMENT 11).

ATTACHMENT 13**COPY**FORM 990PF, PART XV - NAME, ADDRESS AND PHONE FOR APPLICATIONS

JANE KUREK

EXECUTIVE DIRECTOR

THE PROVIDENT BANK FOUNDATION
250 MADISON AVE
MORRISTOWN, NJ 07960

862-260-3990

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 New Jersey and Pennsylvania communities served by Provident Bank. Since its founding in 2003, our Foundation has granted more than \$22 million to not-for-profit organizations and institutions working toward stronger communities.

COPY

IMPORTANT INSTRUCTIONS FOR SUBMITTING A REQUEST

- All LOI'S 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.
- PBF will accept applications up to 60 days prior to the applicable deadline; however, applications may not be processed until after the deadline. If you have questions about timing, contact the Foundation.
- 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 a new application.

COMMUNITY GRANT

2017 COMMUNITY GRANT APPLICATION IS NOW OPEN.

GET STARTED

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

Cycle 2 LOI IS NOW AVAILABLE. Deadline is May 1st.

GET STARTED

The goal of the Major Grant is to support organizations that have identified an immediate need in the community and the individuals they serve. A Major Grant funds projects and/or programs that address one or more of PBF's funding priority areas in a significant way. These projects and/or programs are typically more structured and robust than those supported through PBF's Community Grants, but of lesser scale of a Signature Grant. Detailed guidelines and requirements for each cycle can be found in the [Guidelines Section](#) of our website.

SIGNATURE GRANT

EDUCATION SIGNATURE GRANT LOI will be available beginning of April.

GET STARTED

PBF expects to make six (6) \$50,000 Signature Grants in 2017, two (2) in each of the Foundation's three funding priority areas, to drive meaningful impact. Detailed guidelines and requirements for each cycle can be found in the [Guidelines Section](#) of our website.

SPONSORSHIPS

Use this [link to e-mail](#) the Foundation office the details (sponsorship levels and event information) of your sponsorship request. To be considered, your request must be received 60 days prior to your event.

ATTACHMENT 14990PF, PART XV - RESTRICTIONS OR LIMITATIONS ON AWARDS**COPY**

GRANTS ARE MADE TO CHARITABLE ORGANIZATIONS IN THE COMMUNITY SERVED BY THE PROVIDENT BANK AND TO SUPPORT COMMUNITY ORGANIZATIONS THAT CONTRIBUTE TO THE QUALITY OF LIFE IN THE BANK'S COMMUNITY, AS FURTHER DISCUSSED IN ATTACHMENT 14A.

GUIDELINES FOR ALL REQUESTS TO THE PROVIDENT BANK FOUNDATION

COPY

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

Detailed guidelines and requirements are outlined below in each grant's corresponding PDF Attachment.



Eligibility: Organizations seeking funding from The Provident Bank Foundation must be determined as exempt from Federal income tax as a 501(c)(3) public charity of the Internal Revenue Code and as an organization described in 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 cannot provide funding for the following:

- Individuals
- Organizations not exempt under Section 501(c)(3) of the Internal Revenue Code and as an organization described in section 509(a)(1) or 509(a)(2).
- Religious congregations
- Organizations that use a third-party fiscal sponsor's Tax ID number/exempt status
- 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

POLICIES & PROCEDURES



- PBF only accepts one request per organization per calendar year at any level.
- An organization whose request is not funded in 2017 may reapply in 2018, 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.
- 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

COPY

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)

COMMUNITY GRANT GUIDELINES (/media/2330/prov830-user-foundation-shared-shared-all-pbf-2017-2017-guidelines-community-grant-guidelines.pdf): The primary purpose of a Community Grant is to increase access to funding and strengthen the capacity of community-based organizations.

MAJOR GRANT GUIDELINES (/media/2318/major-grant-guidelines.pdf): The goal of the Major Grant is to support organizations that have identified an immediate need in the community and the individuals they serve. A Major Grant funds projects and/or programs that address one or more of PBF's funding priority areas.

SIGNATURE GRANTS: As is the case across PBF's philanthropic and community engagement activities, 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.

- **Community Enrichment Signature Grant Guidelines (/media/2335/2017-ce-signature-grant-guidelines.pdf)**
- **Education Signature Grant Guidelines (/media/2331/2017-education-signature-grant-guidelines.pdf)**
- **Health, Youth & Families Signature Grant Guidelines (/media/2333/2017-hyf-signature-grant-guidelines.pdf)**

GRANT CATEGORIES & ANNUAL DEADLINES

Community Grants: Community Grants are accepted and reviewed on a rolling basis throughout the year. Review all GUIDELINES (/media/2264/community-grant-guidelines.pdf) prior to applying.

Major Grants: The 2017 LOI and application timeline for Major Grants is as follows:

Major Grants: The 2017 LOI and application timeline for Major Grants is as follows:

Cycle	Cycle 1
LOI Due	CLOSED
Application Due (by invitation only)	April 3
Notification from PBF	May 8
Cycle	Cycle 2

LOI Due

May 1

Application Due (by invitation only)

June 30

Notification from PBF

August 7

Cycle

Cycle 3

LOI Due

August 1

Application Due (by invitation only)

October 2

Notification from PBF

November 6

COPY**Signature Grants: The 2017 LOI and application timeline for Signature Grants is as follows:**

Cycle

Community Enrichment

LOI Due

CLOSED

Application Due (by invitation only)

April 3

Site Visit or Call Scheduled

Week of 4/10/17

Notification from PBF

May 8

Cycle

Education

LOI Due

May 17

Application Due (by invitation only)

June 30

Site Visit or Call Scheduled

Week of 7/10/17

Notification from PBF

August 7

Cycle

Health, Youth & Families

LOI Due

August 16

Application Due (by invitation only)

October 2

Site Visit or Call Scheduled

Week of 10/9/17

Notification from PBF

November 6

COPY

TEMPLATES

Budget Form Template (/media/2321/budget-form-template.xls): Use this template as a recommended format when submitting the requests program/project budget.

Logic Model Template (/media/2322/logic-model-final.doc): Use this template as a recommended format when submitting a request. A logic model is recommended when submitting a Community Grant or a Major Grant. The logic model will be required when submitting a Signature Grant. To help understand the logic model, **CLICK HERE (/media/2262/understanding-the-logic-model-tips-final-website-version.pdf)** to view Understanding the Logic Model and helpful tips.

Site Map (/site-map)

Terms & Conditions (/terms-conditions)

Privacy Policy (/privacy-policy)

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FORM 990PF, PART XV - GRANTS AND CONTRIBUTIONS PAID DURING THE YEAR

ATTACHMENT 15

RELATIONSHIP TO SUBSTANTIAL CONTRIBUTOR
AND

RECIPIENT NAME AND ADDRESS

FOUNDATION STATUS OF RECIPIENT

PURPOSE OF GRANT OR CONTRIBUTION

AMOUNT

SEE ATTACHMENT 15A

NONE - SEE ATTACHMENT 15A

SEE ATTACHMENT 15A

1,003,205.

TOTAL CONTRIBUTIONS PAID

1,003,205.

COPY

The Provident Bank Foundation

Organization	Tax ID	Status of Recipient	Purpose of Grant	Amount of Grant
180 Turning Lives Around 1 Bethany Road Building 3, Suite 42 Hazlet, NJ 07730	22-2130220	PC	Support the provision of Amanda's Easel Creative Therapies	\$ 3,500.00
200 Club of Middlesex County PO Box 387 Woodbridge, NJ 07095	23-7353914	PC	Scholarship Sponsor 2017	\$ 7,500.00
200 Club of Middlesex County PO Box 387 Woodbridge, NJ 07095	23-7353914	PC	2016 Scholarships & Membership	\$ 5,000.00
Adler Aphasia Center 60 West Hunter Avenue Maywood, NJ 07607	02-0687863	PC	Providing long-term therapeutic support for people with aphasia in Bergen and Essex County.	\$ 1,000.00
Adult Day Center Of Somerset County Inc 872 E. Main Street Bridgewater, NJ 08807	22-2111573	PC	Therapeutic Programming and Healthy Cooking Expansion for the Adult Day Center	\$ 5,000.00
Affordable Housing Alliance 59 Broad Street Eatontown, NJ 07724	22-3114280	PC	Housing Counseling and Education for Northern Ocean & Monmouth County	\$ 1,000.00
Algonquin Arts 173 Main Street Manasquan, NJ 08736	22-3195260	PC	Teen Night	\$ 3,500.00
All Saints Community Service and Development Corporation 601 Jackson Street Hoboken, NJ 07030	91-2073437	PC	Health & Wellness Activities - Jubilee Center Children's Program	\$ 5,000.00
Allentown Area Ecumenical Food Bank 534 W. Chew St. Allentown, PA 18102	23-2214543	PC	Feeding the Needy of the Allentown Area	\$ 1,000.00
Allentown Symphony Association Inc 23 N. 6th Street Allentown, PA 18101	23-6272140	PC	El Sistema Lehigh Valley	\$ 5,000.00
Alzheimer's New Jersey Inc. 400 Morris Avenue Suite 251 Denville, NJ 07834	22-2603592	PC	Respite Care and Wellness Program	\$ 5,000.00
American Red Cross Lehigh Valley-Bucks Chapter 3939 Broadway Allentown, PA 18104	53-0196605	PC	Disaster Relief & Home Fire Campaign	\$ 5,000.00
Angel 34 750 Bushkill Center Road, P. O. Box 494 Nazareth, PA 18064	41-2155385	PC	Operating Support	\$ 2,500.00
Anti-Defamation League 1500 Market Street Suite 2415, West Tower Philadelphia, PA 19102	13-1818723	PC	No Place for Hate	\$ 10,000.00
Anti-Defamation League 1500 Market Street Suite 2415, West Tower Philadelphia, PA 19102	13-1818723	PC	ADL New Jersey Region Annual Gala Celebration- Champion Sponsorship	\$ 10,000.00
Art in the Atrium PO Box 9158 Morristown, NJ 07963-9158	22-3262907	PC	25th Anniversary Exhibit at the Morris Museum, We a requesting operating funds to install the exhibition.	\$ 2,000.00
Arts Guild of Rahway Inc. 1670 Irving Street Rahway, NJ 07065	22-3577491	PC	2016 Art Education Program	\$ 1,000.00
Bayonne Education Foundation Inc 669 Avenue A Bayonne, NJ 07002	22-3763120	PC	Proyecto Science	\$ 5,000.00

COPY

The Provident Bank Foundation

Organization	Tax ID	Status of Recipient	Purpose of Grant	Amount of Grant
Bergen Performing Arts Center 30 North Van Brunt Street Englewood, NJ 07631	30-0194642	PC	bergenPAC Arts Partnership with The Felician School for Exceptional Children	\$ 5,000.00
Big Brothers Big Sisters of Monmouth & Middlesex County 305 Bond Street Asbury Park, NJ 07712	22-2115416	PC	General Operating Support	\$ 2,500.00
Bloomfield College 467 Franklin Street Bloomfield, NJ 07003	22-1494428	PC	Partners for Student Success Fundraising Dinner	\$ 5,000.00
Boy Scouts of America 705 Ginesi Drive Morganville, NJ 07751	21-0634963	PC	Scouting program for youth	\$ 1,000.00
Boys & Girls Club of Allentown 720 N. Sixth Street Allentown, PA 18102	23-1352042	PC	Literacy 4 R Youth	\$ 1,000.00
Boys and Girls Club of Hudson County 1 Canal Street Jersey City, NJ 07302	22-1918943	PC	Summer Brain Gain	\$ 7,500.00
Boys And Girls Clubs Of Newark Inc 1 Avon Ave Newark, NJ 07108	22-1515405	PC	Performance Outcomes for Summer Programming	\$ 1,000.00
Bridge Inc 860 Bloomfield Avenue West Caldwell, NJ 07006	22-1947020	PC	Support for an electronic record system to track outcomes with clients, develop performance metrics, and document client interactions.	\$ 3,500.00
Bridges Outreach Inc 120 Morris Avenue Summit, NJ 07901	22-3190141	PC	Project Connect	\$ 7,500.00
Calais School 45 Highland Avenue Whippany, NJ 07981	22-1903027	PC	On the Road to Employment: SLE School Bus Project	\$ 8,450.00
Cancer Support Community Central New Jersey 3 Crossroads Drive Bedminster, NJ 07921	22-3804609	PC	Support Group Program	\$ 5,000.00
Cancer Support Community Of The Greater Lehigh Valley 944 Marcon Blvd., Suite 110 Allentown, PA 18109	73-1657537	PC	Operating Support in Allentown and Bethlehem	\$ 2,500.00
CancerCare 141 Dayton Street Ridgewood, NJ 07450	13-1825919	PC	CancerCare for Kids	\$ 2,000.00
Carrier Clinic 252 Route 601 P.O. Box 147 Belle Mead, NJ 08502	22-1714106	PC	Music Therapy: Song Composition for Teens, A New Way of Healing	\$ 10,000.00
Center for Great Expectations 19 Dellwood Lane Somerset, NJ 08873	22-3560158	PC	Adult Women & Children	\$ 3,500.00
Center for Hope and Safety 12 Overlook Ave. Ste. A Rochelle Park, NJ 07601	22-2184949	PC	Children's Services at Center for Hope and Safety's Emergency Shelter	\$ 3,500.00
Center For Non Profit Corporations 3575 Quakerbridge Road, Suite 102 Mercerville, NJ 08619	22-2427364	PC	Charting Our Course, Claiming Our Future: 2016 New Jersey Non-Profit Conference	\$ 3,000.00
CentraState Healthcare Foundation 225 Willow Brook Road Suite 5 Freehold, NJ 07728	22-2383065	PC	Balancing Independence/A Matter of Balance	\$ 7,500.00

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The Provident Bank Foundation

Organization	Tax ID	Status of Recipient	Purpose of Grant	Amount of Grant
Children's Specialized Hospital Foundation 150 New Providence Road Mountainside, NJ 07092	13-6844298	PC	Telemedicine Initiative	\$ 100,152.00
Cohen Feeley Charitable Foundation 2851 Baglyos Circle, Suite 200 Bethlehem, PA 18020	27-4317938	PC	Best of the Best Awards Program	\$ 2,500.00
College Of Saint Elizabeth 2 Convent Road Morristown, NJ 07960	22-1529785	PC	College of Saint Elizabeth Experiential Learning Center	\$ 100,000.00
Collier Youth Services 160 Conover Road PO Box 300 Wickatunk, NJ 07765-0300	21-0635038	PC	Sanctuary Model for Young Women in Crisis	\$ 10,000.00
Community Action Service Center dba Rise PO Box 88 116 North Main Street Hightstown, NJ 08520	22-2405087	PC	Rise Food Pantry in Hightstown and East Windsor	\$ 2,000.00
Community FoodBank of New Jersey 31 Evans Terminal Road Hillside, NJ 07205	22-2423882	PC	Kids Cafe Evening Meal Program in Hudson County	\$ 3,500.00
Community Hope, Inc. 199 Pomerooy Road Parsippany, NJ 07054	22-2647038	PC	Program Support for Homeless and At-Risk Veterans and their Families	\$ 5,000.00
CONTACT of Ocean County PO Box 1121 Toms River, NJ 08754	51-0206184	PC	Operating Support for Monmouth & Northern Ocean County	\$ 1,500.00
Council of New Jersey Grantmakers 101 West State Street Trenton, NJ 08608	22-3470235	PC	The Council of New Jersey Grantmakers' 2016 Annual Meeting and Holiday Luncheon - Supporting Sponsor	\$ 2,000.00
Count Basie Theatre, Inc. 99 Monmouth Street Red Bank, NJ 07701	22-1950890	PC	Arts education and community outreach for underprivileged students	\$ 7,500.00
Court Appointed Special Advocates Of Ocean County Inc 1108 Hooper Avenue Building 1 Suite C Toms River, NJ 08753	20-4350731	PC	Volunteer Coordinator to train and supervise 20 volunteers to serve 30-45 foster children	\$ 3,500.00
Cusack Care Center 537 Pavonia Avenue Jersey City, NJ 07306	76-0847915	PC	Memory-Loss Care Program	\$ 3,000.00
Deirdre O'Brien Child Advocacy Center (Deirdre's House) 8 Court Street Morristown, NJ 07852	22-3308574	PC	Deirdre's House Family Advocacy Program	\$ 2,500.00
Delta Community Supports Inc 1777 Sentry Pkwy West Blue Bell, PA 19422	23-2016631	PC	Community Kitchen	\$ 10,000.00
Denville Police Athletic League PO Box 1102 Denville, NJ 07834	22-3138571	PC	Financial support to renovate community playground	\$ 3,500.00
Diabetes Foundation, Inc. 13 Sunflower Avenue Paramus, NJ 07652	22-3551926	PC	Medication Assistance and Patient Support Services for Bergen County	\$ 5,000.00
Domestic Abuse And Sexual Assault Crisis Center Of Warren County Inc 29C Broad Street Washington, NJ 07882	22-2357790	PC	Parenting Education Program	\$ 5,000.00
East Brunswick Education Foundation 760 Route 18 East Brunswick, NJ 08816	22-3238568	PC	Funding of grants awarded to teachers for innovative instructional projects	\$ 2,500.00

The Provident Bank Foundation

Organization	Tax ID	Status of Recipient	Purpose of Grant	Amount of Grant
Easton Area Neighborhood Centers Inc 902 Philadelphia Road Easton, NJ 18042	23-2039194	PC	ASPIRE Teen Parenting Program	\$ 2,500.00
Elijah's Promise 211 Livingston Ave. New Brunswick, NJ 08901	22-3055539	PC	Promise Culinary School	\$ 5,000.00
Emmanuel Cancer Foundation Inc 67 Walnut Ave. Suite 107 Clark, NJ 07066	22-2459774	PC	Family Financial Assistance Fund	\$ 3,500.00
Enright Melanoma Foundation PO Box 519 Summit, NJ 07095	22-3680835	PC	Enright Sun Safety Certification programs	\$ 1,000.00
Essex County Court Appointed Special Advocate, Inc. 212 Washington Street Newark, NJ 07102	22-2745450	PC	Fostering Futures - Mentorship for Adolescents in Foster Care	\$ 2,500.00
Fairleigh Dickinson University 1000 River Road, H-DH3-12 Teaneck, NJ 07666	22-1494434	PC	Conference for Women in Nonprofit Leadership	\$ 1,000.00
Family Promise of Bergen County 100 Dayton St Ridgewood, NJ 07540	22-2853599	PC	Job Training and Support for Homeless Working Families	\$ 2,500.00
Family Promise Of Hunterdon County Inc 10 East Main St Flemington, NJ 08822	22-3049800	PC	Homeless Shelter for Families	\$ 2,500.00
Family Promise of Monmouth County PO Box 70 Middletown, NJ 07748	22-3674477	PC	Full-time Case Manager	\$ 2,500.00
Family Resource Associates, Inc. 35 Haddon Avenue Shrewsbury, NJ 07702	22-2285850	PC	One Technology Classroom in FRA's new educational center	\$ 10,000.00
Family Service Association Of Bucks County 4 Cornerstone Drive Langhorne, PA 19047	23-1427224	PC	Contact Helpline	\$ 5,000.00
First Night Morris Inc. PO Box 9009 Morristown, NJ 07960	22-3237736	PC	First Night Morris County Celebrates 25 Years!	\$ 1,000.00
FISH Hospitality Programs, Inc. 456 New Market Rd Piscataway, NJ 08854	22-3174032	PC	FISH Hospitality Program	\$ 1,500.00
Fishermans Mark 89 N. Main Street Lambertville, NJ 08530	22-2302255	PC	Bridge to Self Sufficiency specific for Hunterdon County	\$ 2,500.00
Foodbank of Monmouth and Ocean Counties 3300 Route 66 Neptune, NJ 07753 Monmouth	22-2622522	PC	Food Distribution Program for Monmouth County	\$ 5,000.00
Foundation Of Morris Hall St Lawrence Inc 2381 Lawrenceville Road Lawrenceville, NJ 08648	52-2250044	PC	Philly Pops Benefit Concert	\$ 5,000.00
Freehold Township Education Foundation 384 West Main Street Freehold, NJ 07728	22-3684514	PC	5th Annual Monte Carlo Night Ticket Table Sponsorship	\$ 1,000.00
Freehold Township High School 281 Elton-Adelphia Road Freehold, NJ 07728-8021	05-0569359	PC	Nicholas V. Novielli Memorial Scholarship	\$ 1,000.00
Glen Gardner Youth Association 16 Hampton Road GLEN GARDNER, NJ 08826	22-2506781	PC	Operating and Scholarship Aid/Financial Aid for Campers	\$ 1,000.00

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The Provident Bank Foundation

Organization	Tax ID	Status of Recipient	Purpose of Grant	Amount of Grant
Good Grief Inc. 38 Elm Street Morristown, NJ 07960	20-0514996	PC	Morristown Night of Support Expansion-Facilitator Training Support	\$ 5,000.00
Good Shepherd Rehabilitation Network 850 S 5th Street Allentown, PA 18103	23-2216041	PC	Pediatric Aquatics Scholarships for the Developmentally Disabled	\$ 1,500.00
Greater Newark Holiday Fund P.O. Box 59 Newark, NJ 07101	23-7235898	PC	Greater Newark Holiday Fund 2016 Campaign - People in crisis	\$ 3,500.00
Hackensack UMC Palisades 7600 River Road North Bergen, NJ 07047	22-1487278	PC	Palisades Community Outreach Program	\$ 10,000.00
Head Start Community Program of Morris County 18 Thompson Avenue Dover, NJ 07801	22-2507286	PC	Fatherhood Initiative	\$ 3,500.00
Heritage Conservancy 85 Old Dublin Pike Doylestown, PA 18901	23-6296515	PC	Experiencing Aldie Mansion	\$ 4,000.00
Homeless Solutions 6 Dumont Place 3rd Floor Morristown, NJ 07960	22-2491675	PC	Homeless Solutions Addiction Counseling Program	\$ 15,000.00
Homeshaing, Inc. 120 Finnerne Avenue Bridgewater, NJ 08807	22-2893508	PC	Shared Affordable Housing	\$ 2,000.00
Housing Partnership 2 East Blackwell Street Suite 12 Dover, NJ 07801	22-3194848	PC	HomeOwnership and Education Counseling	\$ 1,000.00
Hudson Community Enterprises 68-70 Tuers Avenue Jersey City, NJ 07306	22-1629147	PC	JOBS Program	\$ 5,000.00
Hudson County Community College Foundation 70 Sip Avenue Jersey City, NJ 07306	22-3716420	PC	Hudson County Community College Annual Gala	\$ 4,000.00
Hudson County Court Appointed Special Advocate 442 Hoboken Avenue Jersey City, NJ 07306	30-0067910	PC	Summer Camp for Foster Children	\$ 3,500.00
Hunterdon Helpline Inc PO Box 246 Flemington, NJ 08822	22-2265896	PC	Senior & Disability Services	\$ 5,000.00
Hunterdon Prevention Resources 4 Walter Foran Boulevard Flemington, NJ 08822	23-7215126	PC	Family Success Center Community Programs	\$ 2,500.00
Interfaith Food Pantry 2 Executive Drive PO Box 250 Morris Plains, NJ 07950	22-3618468	PC	Fresh Foods for our Mobile Pantry	\$ 5,000.00
Interfaith Hospitality Network of Ocean County 253 Chestnut St. Toms River, NJ 08753	22-3453494	PC	Operating Support to Help Homeless Families in Northern Ocean County	\$ 2,500.00
Interfaith Hospitality Network Of Somerset County 98 West End Avenue Somerville, NJ 08876	52-1752472	PC	Sunrise House Transitional Living Facility	\$ 5,000.00

The Provident Bank Foundation

Organization	Tax ID	Status of Recipient	Purpose of Grant	Amount of Grant
Jersey Shore Council, Boy Scouts of America 1518 Ridgeway Road Toms River, NJ 08755	21-0634999	PC	Ocean County ScoutReach - Northern Ocean County	\$ 1,500.00
Jewish Renaissance Foundation 149 Kearny Avenue Perth Amboy, NJ 08861	22-3439175	PC	Building Healthy Communities	\$ 10,000.00
Jewish Vocational Service of Metro West 111 Prospect Street East Orange, NJ 07017	22-1487229	PC	Job Readiness and Computer Training	\$ 7,500.00
JFK Medical Center Foundation 80 James Street, 2nd Floor Edison, NJ 08820	22-2315044	PC	Plainfield Health Connections	\$ 7,500.00
Joseph Firth Youth Center 108 Anderson St Phillipsburg, NJ 08865	22-1551929	PC	Summer Day Camp Enrichment	\$ 2,500.00
KidsPeace Children's Hospital Inc 4085 Independence Drive Schnecksville, PA 18078	23-2654910	PC	KidsPeace Autism Programs Sensory Playground	\$ 5,000.00
Kindersmile Foundation 10 Broad St Bloomfield, NJ 07003	56-2635166	PC	Interactive Digital Oral Health Education for Children	\$ 1,500.00
Lehigh Valley Public Telecommunications Corp 839 Sesame Street Bethlehem, PA 18015	23-1642883	PC	Full STEAM Ahead! Early Childhood Education Initiative	\$ 7,500.00
Liberty Science Center 251 Phillip Street Liberty State Park Jersey City, NJ 07305-4600	22-2302253	PC	Genius Gala 5.0	\$ 12,500.00
Literacy New Jersey Inc 121 Chestnut Street Suite 203 Roselle, NJ 07203	52-1146384	PC	Adult Literacy & Library Partnership Program in Kearny	\$ 2,000.00
Literacy Volunteers of Morris County 10 Pine Street Morristown, NJ 07960	22-2815591	PC	Operating support for Adult Literacy Instruction	\$ 2,500.00
Literacy Volunteers of Somerset County 120 Finderne Ave - Box 7 Bridgewater, NJ 08807	22-2999900	PC	Changing Lives Through Literacy: Adult Literacy Tutoring, English Conversation Groups, and U.S. Citizenship Classes	\$ 2,500.00
Lunch Break, Inc 121 Drs. James Parker Blvd Red Bank, NJ 07701	22-2440028	PC	Client Choice Pantry	\$ 3,500.00
Madison Affordable Housing Corporation 24 Central Avenue Madison, NJ 07940	52-1743801	PC	Davenport Village	\$ 7,500.00
Manna On Main Street 713 West Main Street Lansdale, PA 19446	23-2287252	PC	Emergency Food program	\$ 1,500.00
Meals On Wheels Of Northampton County Inc 4240 Fritch Drive Bethlehem, PA 18020	23-1861779	PC	The Meal Subsidy Program	\$ 2,000.00
Medical Missions For Children Inc 35 Getty Avenue, Building 400 Paterson, NJ 07503	22-3536072	PC	Giggles Children's Theater @ St. Joseph's Children's Hospital	\$ 1,000.00
Meeting Emergency Needs With Dignity Inc 37 Evergreen Place East Orange, NJ 07018	27-1105051	PC	Healthy Pantries, Healthy Patrons	\$ 1,000.00

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The Provident Bank Foundation

Organization	Tax ID	Status of Recipient	Purpose of Grant	Amount of Grant
Mental Health Association Of Monmouth County Inc 119 Avenue at the Common, Suite 5 Shrewsbury, NJ 07702	21-0665639	PC	Operating support for Red Bank Resource Network and Trauma Counseling Program	\$ 2,500.00
Metropolitan YMCA of the Oranges 139 East McClellan Avenue Livingston, NJ 07960	22-1487387	PC	Healthy Teen Retreat	\$ 4,000.00
Middlesex County College Foundation 2600 Woodbridge Avenue PO Box 3050 Edison, NJ 08818-3050	22-6079662	PC	Mission Partner support for 2016-2017 academic year	\$ 5,000.00
Midland Foundation 60 Industrial Way North Branch, NJ 08876	22-2424471	PC	Field Trip Program	\$ 2,500.00
Monmouth Arts 107 Monmouth Street Suite 3 Red Bank, NJ 07701	22-3642107	PC	Community Engagement Project 2016	\$ 3,500.00
Monmouth Medical Center Southern Campus Foundation 600 River Ave Lakewood, NJ 07601	22-2630076	PC	Better Health- Programs, facilitators and educational materials	\$ 5,000.00
Morris Arts 14 Maple Avenue, Suite 301 Morristown, NJ 07882	22-2012936	PC	Arts in Education Programs	\$ 3,500.00
National MS Society- New Jersey Metro Chapter 1480 US Highway 9 North Woodbridge, NJ 07095	22-6080521	PC	MS Dinner of Champions	\$ 1,000.00
National MS Society- New Jersey Metro Chapter 1480 US Highway 9 North Woodbridge, NJ 07095	22-6080521	PC	Musical Moments for MS: Benefit Concert Gala for Multiple Sclerosis	\$ 1,000.00
New City Kids 240 Fairmount Avenue Jersey City, NJ 07306	22-3529691	PC	The Teen Life Internship Program	\$ 7,500.00
Newark Beth Israel Medical Center Foundation Inc 201 Lyons Avenue Newark, NJ 07112	22-2587176	PC	KidsFit	\$ 7,500.00
Newark Museum 49 Washington Street Newark, NJ 07102	22-1487275	PC	The Newark Museum Explorers Program	\$ 15,000.00
Newark School of the Arts 89 Lincoln Park Newark, NJ 07102	22-1849047	PC	Arts Education Financial Aid Fund	\$ 2,500.00
Oasis Haven for Women and Children, Inc. 59 Mill Street Paterson, NJ 07501	22-3491573	PC	Adult Education	\$ 1,500.00
Our House Foundation Inc 76 Floral Avenue Murray Hill, NJ 07974	22-2856145	PC	Provident Bank Job Sampling Program	\$ 3,500.00
Paterson Education Fund 152 Market Street Paterson, NJ 07505	22-2464316	PC	College and Apprenticeship Program for Success (CAPS)	\$ 2,500.00
Peaceful Living 569 Yoder Road Harleysville, PA 19438	23-3062613	PC	Community Partnership Program	\$ 2,500.00
PEI Kids 231 Lawrence Road Lawrenceville, NJ 08648	22-2594219	PC	Child Assault Prevention and Crisis Intervention in East Windsor, West Windsor, & Hightstown	\$ 5,000.00

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Organization	Tax ID	Status of Recipient	Purpose of Grant	Amount of Grant
Pennsylvania Coalition Against Domestic Violence 3605 Vartan Way, Suite 101 Harrisburg, PA 17110	23-2052886	PC	Investing in Survivors' Financial Independence at A Woman's Place in Bucks County	\$ 10,000.00
Pinebrook Family Answers 402 North Fulton Street Allentown, PA 18102	23-2112204	PC	Operating support for the ALPHA program.	\$ 2,500.00
Plainsboro Rescue Squad Inc 621 Plainsboro Road Plainsboro, NJ 08536	22-2222690	PC	Medical Supplies	\$ 1,000.00
Project Literacy of Greater Bergen County 355 Main Street Hackensack, NJ 07601	22-3342003	PC	Adult Basic Literacy	\$ 2,500.00
ProJeCt of Easton, Inc. 320 Ferry St Easton, PA 18042	23-1699851	PC	Easton Area Middle School Student Success Program	\$ 2,500.00
Puerto Rican Association for Human Development, Inc. 100 First Street Perth Amboy, NJ 08861	22-2026610	PC	Senior Services Center	\$ 5,000.00
Quality Education for Kids Mack-Cali Realty Corporation Harborside 3, 210 Hudson Street Suite 400 Jersey City, NJ 07311	81-3843828	NC EXPENSITURE RESPONSIBILITY	Support of the Liberty Science Center School and of the Beloved Community Charter School	\$ 100,000.00
Rahway Food for Friends 1221 New Brunswick Avenue Rahway, NJ 07065	46-1061259	PC	operating support for weekly soup kitchen, monthly food pantry, healthy food for diabetics program, pampers for mothers, veterans and disabled home food delivery program.	\$ 1,000.00
Raritan Valley Habitat for Humanity PO Box 6275 Bridgewater, NJ 08807	22-3126027	PC	A Safe Place to Live for Youths and Families	\$ 5,000.00
Rebuilding Together Bergen County Inc P.O. Box 1389 Ridgewood, NJ 07451	22-3614933	PC	Safe and Healthy Homes for Families with Children	\$ 5,000.00
Red Mill Museum 36 Main Street Clinton, NJ 08809	22-6056585	PC	2016 Guardians of History Recognition Dinner	\$ 2,500.00
Roosevelt First Aid Squad 33 North Rochdale Ave Roosevelt, NJ 08555	22-0007541	PC	High Visibility Jackets	\$ 1,000.00
Rutgers Preparatory School 1345 Easton Avenue Somerset, NJ 08873	22-1607926	PC	Entrepreneurship Program	\$ 2,500.00
Salvation Army 425 Allentown Drive Allentown, PA 18109	13-5562351	PC	Visit Coaching Program	\$ 5,000.00
Senior Citizens Activities Network Inc. (SCAN) 180 Highway 35 South Monmouth Mall Eatontown, NJ 07724	22-3178757	PC	SCAN on Wheels, Successful Aging & Technology	\$ 2,500.00
Senior Resource Center Of New Jersey Corporation 50 State Rt. 24 Chester, NJ 07930	22-3735240	PC	Health and exercise programs for seniors in Morris and Warren County	\$ 1,500.00
Society for the Prevention of Teen Suicide PO Box 6835 Freshhold, NJ 07728	61-738917	PC	SPTS Teen University	\$ 9,103.00

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Organization	Tax ID	Status of Recipient	Purpose of Grant	Amount of Grant
South Street Theatre Company/Community Theater 100 South Street Morristown, NJ 07960	22-3348540	PC	Music Student of the Month	\$ 7,500.00
State Theatre Center For The Arts, Inc. 453 Northampton Street Easton, PA 18042	23-2173216	PC	2016 FREDDY(C) Awards program support	\$ 5,000.00
State Theatre Regional Arts Center 40 Livingston Avenue New Brunswick, NJ 08901	16-1616384	PC	State Theatre Community Access Initiative	\$ 20,000.00
The Arc Of Lehigh And Northampton Counties Inc 2289 Avenue A Bethlehem, PA 18017	23-1679102	PC	Advocacy Services Program	\$ 2,500.00
The Arc of Somerset County 141 South Main Street Manville, NJ 08835	22-1968555	PC	The Jerry Davis Center for Children and Families Subsidy Program	\$ 2,500.00
The Ethical Community Charter School of Jersey City 95 Broadway Jersey City, NJ 07306	26-3699278	PC	Addressing Anti-Social Behaviors Through Ethical Intervention	\$ 2,500.00
The Hoboken Shelter 300 Bloomfield St. Hoboken, NJ 07030	22-3174286	PC	Food and Shelter Program	\$ 2,500.00
The Shakespeare Theatre of New Jersey 36 Madison Avenue Madison, NJ 07940	22-1962163	PC	20th Anniversary Touring Season of Shakespeare LIVE!	\$ 5,000.00
Third Street Alliance For Women And Children 41 N. 3rd Street Easton, PA 18042	24-0795639	PC	Operating support for shelter for women & families	\$ 2,500.00
Thomas Edison State College Foundation 101 West State Street Trenton, NJ 08608	22-2117814	PC	Military and Veteran Portal Career Enhancement Initiative	\$ 10,000.00
TransOptions 2 Ridgedale Avenue Suite 200 Cedar Knolls, NJ 07927	22-2758457	PC	Junior Solar Sprints	\$ 2,500.00
Twilight Wish Foundation P.O. Box 1042 Doylestown, PA 18901	73-1670060	PC	Simple Needs Wish Granting Program	\$ 2,500.00
Union City Music Project 716 23rd Street, Suite 2 Union City, NJ 07087	45-3663891	PC	Teaching Artist Fees for UCMP 2016-2017 After School Orchestral Music Education Program for Low-Income Children in Hudson County, NJ	\$ 1,500.00
United Cerebral Palsy of Hudson County, Inc 721 Broadway Bayonne, NJ 07002	22-1599183	PC	Pediatric Medical Day Care Therapy Services	\$ 3,500.00
United Negro College Fund 9-25 Alling Street Newark, NJ 07102	13-1624241	PC	CESA for New Jersey only based colleges and universities	\$ 5,000.00
United Way Of Hunterdon County 4 Walter Foran Blvd., Suite 401 Flemington, NJ 08822	22-2431065	PC	Volunteer Income Tax Assistance (VITA) program	\$ 5,000.00
Urban League of Hudson County 253 Martin Luther King Drive Jersey City, NJ 07305-3427	22-1917127	PC	CAD and 3D Program	\$ 2,500.00
Valley Youth House Committee 829 Linden Street Allentown, PA 18101	23-7178820	PC	Trauma-Focused Cognitive Behavior Therapy for Homeless Allentown Youth and Families with Children	\$ 7,500.00

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Organization	Tax ID	Status of Recipient	Purpose of Grant	Amount of Grant
Visions and Pathways 49 Brahma Ave. Bridgewater, NJ 08807-0871	23-7061564	PC	Prosperity	\$ 5,000.00
Visiting Home Care Service of Ocean County CN 2010 105 Sunset Avenue Toms River, NJ 08754-2010 Ocean	22-1809179	PC	Home Health Aide Training Class	\$ 4,000.00
Visiting Nurse Association of Central Jersey 176 Riverside Avenue Red Bank, NJ 07712	22-2500031	PC	Beach Ball- Shoreline Sponsor	\$ 2,500.00
Visiting Nurse Association 38 Elm Street Morristown, NJ 07960	22-1487368	PC	Lighting the Way, Brightening the Day, 19th annual benefit gala. We are seeking funding to support VNANNJ programs and services	\$ 3,000.00
Volunteer Center of the Lehigh Valley 2121 City Line Road Bethlehem, PA 18017	23-2862188	PC	2016 Volunteer Challenge	\$ 5,000.00
Westfield Area YMCA 220 Clark Street Westfield, NJ 07090	22-1487393	PC	Child Care Scholarships	\$ 2,500.00
Women Aware, Inc. 250 Livingston Ave. New Brunswick, NJ 08901	22-2374378	PC	Emergency Shelter Program (ESP).	\$ 2,500.00
Women Rising, Inc. 270 Fairmount Ave. Jersey City, NJ 07306	22-1501370	PC	WomenRising's Job Bank	\$ 7,500.00
YWCA of Bergen County Two University Plaza Suite 208 Hackensack, NJ 07601	22-1494725	PC	Empower U(niversity)	\$ 5,000.00
YWCA Union County 1131 East Jersey Street Elizabeth, NJ 07201	22-1487399	PC	Community Support Services - Counseling and Case Management	\$ 2,500.00

TOTAL GRANTS \$ 1,003,205.00

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STATEMENT OF EXPENDITURE RESPONSIBILITY

(a) Name and address of grantee -

Quality Education for Kids
c/o Mack-Cali Realty Corporation
Harborside 3, 210 Hudson Street
Suite 400
Jersey City, NJ 07311

(b) Date and amount of grant - November 22, 2016 - \$100,000

(c) Purpose of grant -

A \$100,000 grant was provided to Quality Education for Kids in support of the Liberty Science Center School, an exempt organization under IRC Section 501(c)(3), and the BelovED Community Charter School, an exempt organization under IRC Section 501(c)(3).

(d) Amount expended by grantee -

To the Foundation's knowledge, the grant funds have been expended.

(e) Whether grantee has diverted any portion of the funds from the purpose of the grant, to the knowledge of the Foundation - No.

(f) Dates of any reports received from the grantee -

The Foundation has been advised that Quality Education for Kids has submitted an application for tax-exemption. The Foundation has received a report from BeLoVED Community Charter School regarding grant funds, and the Foundation is awaiting a report from Liberty Science Center School.

(g) The date and results of any verification of the grantee's reports pursuant to and to the extent required by Regulation § 53.4945-5 (c) (1) -

The Provident Bank Foundation had no reason to doubt the accuracy of reliability of the report received; therefore, no independent verification is required to be undertaken.