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Form 990-PF

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

Do not enter social security numbers on this form as it may be made public.
Go to www.irs.gov/Form990PF for instructions and the latest information.

For calendar year 2018, or tax year beginning 01-01-2018, and ending 12-31-2018

Name of foundation
ESSA BANK & TRUST FOUNDATION

Number and street (or P.O. box number if mail is not delivered to street address)
200 PALMER STREET PO BOX L

City or town, state or province, country, and ZIP or foreign postal code
STROUDSBURG, PA 183600160

A Employer identification number
20-8227643

B Telephone number (see instructions)
(570) 422-0182

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

G Check all that apply
Initial return
Final return
Address change

H Check type of organization
Section 501(c)(3) exempt private foundation
Section 4947(a)(1) nonexempt charitable trust
Other taxable private foundation

I Fair market value of all assets at end of year (from Part II, col (c), line 16)
\$ 9,042,127

J Accounting method
Cash
Accrual
Other (specify)

Part I Analysis of Revenue and Expenses

	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1 Contributions, gifts, grants, etc., received (attach schedule)				
2 Check If the foundation is not required to attach Sch. B				
3 Interest on savings and temporary cash investments	44	44		
4 Dividends and interest from securities	343,743	338,743		
5a Gross rents				
b Net rental income or (loss)				
6a Net gain or (loss) from sale of assets not on line 10	62,479			
b Gross sales price for all assets on line 6a	513,472			
7 Capital gain net income (from Part IV, line 2)		62,479		
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	406,266	401,266		
13 Compensation of officers, directors, trustees, etc	3,000	1,500		1,500
14 Other employee salaries and wages	4,448	1,752		1,752
15 Pension plans, employee benefits	531	210		210
16a Legal fees (attach schedule)	625	0		625
b Accounting fees (attach schedule)	4,016	0		4,016
c Other professional fees (attach schedule)	41,361	39,387		0
17 Interest				
18 Taxes (attach schedule) (see instructions)	878	0		0
19 Depreciation (attach schedule) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses (attach schedule)	193	193		0
24 Total operating and administrative expenses. Add lines 13 through 23	55,052	43,042		8,103
25 Contributions, gifts, grants paid	896,349			896,349
26 Total expenses and disbursements. Add lines 24 and 25	951,401	43,042		904,452
27 Subtract line 26 from line 12				
a Excess of revenue over expenses and disbursements	-545,135			
b Net investment income (if negative, enter -0-)		358,224		
c Adjusted net income (if negative, enter -0-)				

For Paperwork Reduction Act Notice, see instructions.

Cat No 11289X

Form 990-PF (2018)

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 (a) Book Value	End of year (b) Book Value (c) Fair Market Value		
Assets	1	Cash—non-interest-bearing			
	2	Savings and temporary cash investments	398,377	345,849	345,849
	3	Accounts receivable ▶ _____ Less allowance for doubtful accounts ▶ _____			
	4	Pledges receivable ▶ _____ Less allowance for doubtful accounts ▶ _____			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7	Other notes and loans receivable (attach schedule) ▶ _____ Less allowance for doubtful accounts ▶ _____			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments—U S and state government obligations (attach schedule)			
	b	Investments—corporate stock (attach schedule)	5,735,941	5,557,878	5,557,878
	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)	3,641,139	3,138,400	3,138,400
	14	Land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
15	Other assets (describe ▶ _____)				
16	Total assets (to be completed by all filers—see the instructions Also, see page 1, item I)	9,775,457	9,042,127	9,042,127	
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 ☒ and complete lines 24 through 26 and lines 30 and 31.				
	24	Unrestricted	9,775,457	9,042,127	
	25	Temporarily restricted			
	26	Permanently restricted			
	Foundations that do not follow SFAS 117, check here ☐ and complete lines 27 through 31.				
	27	Capital stock, trust principal, or current funds			
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds			
	30	Total net assets or fund balances (see instructions)	9,775,457	9,042,127	
31	Total liabilities and net assets/fund balances (see instructions) .	9,775,457	9,042,127		

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	9,775,457
2	Enter amount from Part I, line 27a	2	-545,135
3	Other increases not included in line 2 (itemize) ▶ _____	3	0
4	Add lines 1, 2, and 3	4	9,230,322
5	Decreases not included in line 2 (itemize) ▶ _____	5	188,195
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30 .	6	9,042,127

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)
1 a PUBLICLY TRADED SECURITIES	P		
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 513,472		450,993	62,479
b			
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a			62,479
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	62,479
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	

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 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	919,250	9,952,253	0 092366
2016	858,161	10,069,407	0 085225
2015	961,567	10,162,584	0 094618
2014	781,016	10,093,326	0 077379
2013	863,666	10,714,237	0 080609

2 Total of line 1, column (d)	0 430197
3 Average distribution ratio for the 5-year base period—divide the total on line 2 by 5 0, or by the number of years the foundation has been in existence if less than 5 years	0 086039
4 Enter the net value of noncharitable-use assets for 2018 from Part X, line 5	9,347,766
5 Multiply line 4 by line 3	804,272
6 Enter 1% of net investment income (1% of Part I, line 27b)	3,582
7 Add lines 5 and 6	807,854
8 Enter qualifying distributions from Part XII, line 4	904,452

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

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

1a	Exempt operating foundations described in section 4940(d)(2), check here ☐ and enter "N/A" on line 1 Date of ruling or determination letter _____ (attach copy of letter if necessary—see instructions)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☒ and enter 1% of Part I, line 27b	1	3,582
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2	0
3	Add lines 1 and 2.	3	3,582
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	3,582
6	Credits/Payments		
a	2018 estimated tax payments and 2017 overpayment credited to 2018	6a	2,600
b	Exempt foreign organizations—tax withheld at source	6b	
c	Tax paid with application for extension of time to file (Form 8868)	6c	0
d	Backup withholding erroneously withheld	6d	0
7	Total credits and payments. Add lines 6a through 6d.	7	2,600
8	Enter any penalty for underpayment of estimated tax. Check here ☐ if Form 2220 is attached	8	0
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	982
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 2019 estimated tax ☐ Refunded ☐	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?	1a	No
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes? (see Instructions for definition). <i>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</i>	1b	No
c Did the foundation file Form 1120-POL for this year?	1c	No
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation ▶ \$ _____ (2) On foundation managers ▶ \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ \$ _____		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities</i>	2	No
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? <i>If "Yes," attach a conformed copy of the changes</i>	3	No
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?	4a	No
b If "Yes," has it filed a tax return on Form 990-T for this year?	4b	
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T</i>	5	No
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	Yes
7 Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col (c), and Part XV</i>	7	Yes
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ PA, DE		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? <i>If "No," attach explanation</i> .	8b	Yes
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2018 or the taxable year beginning in 2018? See the instructions for Part XIV <i>If "Yes," complete Part XIV</i>	9	No
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>	10	No

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		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		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ▶ <u>N/A</u>	13	Yes	
14	The books are in care of ▶ <u>STEPHANIE LEFFERSON</u> Telephone no ▶ <u>(570) 422-0182</u>			

Located at ▶ 200 PALMER STREET STROUDSBURG PA ZIP+4 ▶ 18360

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 ▶ <u>15</u>			
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?	16	Yes	No
	See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes", enter the name of the foreign country ▶			

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

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

1a	During the year did the foundation (either directly or indirectly)		Yes	No
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ Yes ☒ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? ☐ Yes ☒ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ Yes ☒ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☐ Yes ☒ No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? ☐ Yes ☒ No			
	(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days). ☐ Yes ☒ No			
b	If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance? See instructions.	1b		
	Organizations relying on a current notice regarding disaster assistance check here. ▶ ☐			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2018?	1c		No
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? ☐ Yes ☒ No			
	If "Yes," list the years ▶ 20____, 20____, 20____, 20____			
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 ▶ 20____, 20____, 20____, 20____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☒ Yes ☐ No			
b	If "Yes," did it have excess business holdings in 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).	3b		No
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
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?	4b		No

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

		Yes	No
5a	During the year did the foundation pay or incur any amount to		
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	☐ Yes ☒ No	
	(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?	☐ Yes ☒ No	
	(3) Provide a grant to an individual for travel, study, or other similar purposes?	☐ Yes ☒ No	
	(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? See instructions.	☐ Yes ☒ No	
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?	☐ Yes ☒ No	
b	If any answer is "Yes" to 5a(1)–(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance? See instructions.	5b	
	Organizations relying on a current notice regarding disaster assistance check here.	☐	
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? If "Yes," attach the statement required by Regulations section 53.4945–5(d)	☐ Yes ☐ No	
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	☐ Yes ☒ No	
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? If "Yes" to 6b, file Form 8870	6b	No
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	☐ Yes ☒ No	
b	If yes, did the foundation receive any proceeds or have any net income attributable to the transaction?	7b	
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 during the year?	☐ Yes ☒ No	

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

1 List all officers, directors, trustees, 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
See Additional Data Table				
2 Compensation of five highest-paid employees (other than those included on line 1—see instructions). If none, enter "NONE."				
(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				
Total number of other employees paid over \$50,000.				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 (see instructions). If none, enter "NONE".

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

Part IX-A Summary of Direct Charitable Activities

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

	Expenses
1	
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	
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3 ►	0

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes		
a	Average monthly fair market value of securities.	1a	9,016,261
b	Average of monthly cash balances.	1b	473,857
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	9,490,118
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	9,490,118
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	142,352
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4.	5	9,347,766
6	Minimum investment return. Enter 5% of line 5.	6	467,388

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	467,388
2a	Tax on investment income for 2018 from Part VI, line 5.	2a	3,582
b	Income tax for 2018 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	3,582
3	Distributable amount before adjustments. Subtract line 2c from line 1.	3	463,806
4	Recoveries of amounts treated as qualifying distributions.	4	0
5	Add lines 3 and 4.	5	463,806
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	463,806

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	904,452
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	904,452
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	3,582
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	900,870

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				463,806
2 Undistributed income, if any, as of the end of 2018				
a Enter amount for 2017 only.			0	
b Total for prior years 20____, 20____, 20____		0		
3 Excess distributions carryover, if any, to 2018				
a From 2013.				
b From 2014. 250,460				
c From 2015. 460,198				
d From 2016. 364,015				
e From 2017. 426,681				
f Total of lines 3a through e.	1,501,354			
4 Qualifying distributions for 2018 from Part XII, line 4 ▶ \$ 904,452				
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.				463,806
e Remaining amount distributed out of corpus	440,646			
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	1,942,000			
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 instructions			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 (see instructions).	0			
9 Excess distributions carryover to 2019. Subtract lines 7 and 8 from line 6a	1,942,000			
10 Analysis of line 9				
a Excess from 2014. 250,460				
b Excess from 2015. 460,198				
c Excess from 2016. 364,015				
d Excess from 2017. 426,681				
e Excess from 2018. 440,646				

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

1a 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 organization 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) 2018	(b) 2017	(c) 2016	(d) 2015	
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))

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

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. See instructions.

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

JOHN E BURRUS
200 PALMER STREET
STROUDSBURG, PA 18360
(570) 422-0182

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

ESSA BANK & TRUST FOUNDATION APPLICATION FOR GRANT REQUEST MUST ATTACH 1) ORGANIZATION'S BUDGET, 2) COPY OF IRS VERIFICATION OF EXEMPT STATUS/501(C)3 LETTER, 3) RECENT ANNUAL REPORT

c Any submission deadlines

NO SPECIFIC DEADLINE

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

GRANT RECIPIENTS MUST BE ORGANIZATIONS OR AGENCIES WITH IRS 501(C)3 STATUS, REQUEST MUST BE FOR AT LEAST \$1,000, LIMITED TO ONE GRANT WITHIN FOUR YEARS PER AGENCY, AND FUNDS SHOULD BE USED TO PROVIDE OR IMPROVE SERVICES WITHIN MONROE COUNTY AND ITS CONTIGUOUS SERVICE AREAS LEHIGH VALLEY, SCRANTON/WILKES-BARRE AND PHILADELPHIA REGIONS

Part XV **Supplementary Information** (continued)**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i> See Additional Data Table				
Total			▶ 3a	
b <i>Approved for future payment</i>				
Total			▶ 3b	

Enter gross amounts unless otherwise indicated		Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount		
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	44		
4 Dividends and interest from securities. . . .			14	338,743	5,000	
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	62,479		
9 Net income or (loss) from special events						
10 Gross profit or (loss) from sales of inventory						
11 Other revenue a _____						
b _____						
c _____						
d _____						
e _____						
12 Subtotal. Add columns (b), (d), and (e). . .		0		401,266	5,000	
13 Total. Add line 12, columns (b), (d), and (e).			13		406,266	

[illegible]

Part XVII

- | | | | | |
|---|--|----|--|----|
| c | Sharing of facilities, equipment, mailing lists, other assets, or paid employees. | 1c | | No |
| d | If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received. | | | |

[illegible]

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) (other than section 501(c)(3)) or in section 527? ☐ Yes ☒ No

b If "Yes," complete the following schedule

(a) Name of organization	(b) Type of organization	(c) Description of relationship

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

**Sign
Here**

Title

(see instr)? ☒ Yes ☐ No

**Paid
Preparer
Use Only**

Paid Preparer Use Only	Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed ☐	PTIN
	DANELLE R STEWART CPA		2019-05-17		P00535522
	Firm's name ▶ S R SNODGRASS PC				Firm's EIN ▶ 25-1616561
	Firm's address ▶ 2009 MACKENZIE WAY SUITE 340 CRANBERRY TOWNSHIP, PA 16066				Phone no (724) 934-0344

Form 990PF Part VIII Line 1 - List all officers, directors, trustees, foundation managers and their compensation

(a) Name and address	Title, and average hours per week (b) devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
JOHN E BURRUS 200 PALMER STREET STROUDSBURG, PA 18360	PRESIDENT/DIRECTOR 0 31	1,000	0	0
STEPHANIE A LEFFERSON 200 PALMER STREET STROUDSBURG, PA 18360				
GARY SOLSON 200 PALMER STREET STROUDSBURG, PA 18360	VP/TREASURER/DIRECTOR 7 20	3,504	0	0
ELIZABETH B WEEKES 200 PALMER STREET STROUDSBURG, PA 18360				
LOIS B HECKMAN RD 8 BOX 4135 SAYLORSBURG, PA 18353	DIRECTOR 0 31	0	0	0
WILLIAM P DOUGLAS 200 PALMER STREET STROUDSBURG, PA 18360				
AMANDA M HAAB NON-VOTING 200 PALMER STREET STROUDSBURG, PA 18360	DIRECTOR 0 31	1,000	0	0
RECORDING SECRETARY 3 75				

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
CENTER FOR VISION LOSS 845 W WYOMING STREET ALLENTOWN, PA 18103	NONE	PC	CAPITAL EQUIPMENT	12,000
WOMEN'S RESOURCES OF MONROE COUNTY 225 J WILSON DRIVE DELAWARE WATER GAP, PA 18327	NONE	PC	CAPITAL EQUIPMENT	30,634
ST JOHN'S EVANGELICAL LUTHERAN CHURCH 9 NORTH NINTH STREET STROUDSBURG, PA 18360	NONE	PC	CAPITAL IMPROVEMENTS	17,000
Total ▶ 3a				896,349

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
SUBURBAN EMS320 N 1ST STREET STROUDSBURG, PA 18360	NONE	PC	CAPITAL EQUIPMENT	8,000
NCC FOUNDATION 3835 GREEN POND ROAD BETHLEHEM, PA 18020	NONE	PC	CAPITAL CAMPAIGN	104,000
CIVIC THEATRE OF ALLENTOWN 527 N 19TH STREET ALLENTOWN, PA 18104	NONE	PC	CAPITAL CAMPAIGN	10,000
Total ▶ 3a				896,349

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a Paid during the year				
LITTLE BETHEL HISTORICAL ASSOCIATION PO BOX 781 STROUDSBURG, PA 18360	NONE	PC	CAPITAL CAMPAIGN	21,000
THE GROWING PLACEPO BOX 487 KRESGEVILLE, PA 18333	NONE	PC	CAPITAL IMPROVEMENT	47,500
MISERICORDIA UNIVERSITY 301 LAKE STREET DALLAS, PA 18612	NONE	PC	CAPITAL CAMPAIGN	15,000
Total ▶ 3a				896,349

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
DEVEREUX1547 MILL CREEK ROAD NEWFOUNDLAND, PA 18445	NONE	PC	CAPITAL EQUIPMENT	25,000
CEDAR CREST COLLEGE 100 COLLEGE DRIVE ALLENTOWN, PA 18104	NONE	PC	CAPITAL CAMPAIGN	20,000
ALLENTOWN PUBLIC LIBRARY 1210 HAMILTON STREET ALLENTOWN, PA 18102	NONE	PC	CAPITAL EQUIPMENT	5,000
Total ▶ 3a				896,349

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a Paid during the year				
BLUE VALLEY RESCUE SQUAD 68 N 8TH STREET BANGOR, PA 18013	NONE	PC	CAPITAL IMPROVEMENT	10,000
BOYS & GIRLS CLUB OF ALLENTOWN 720 N SIXTH STREET ALLENTOWN, PA 18102	NONE	PC	CAPITAL IMPROVEMENT	10,000
BOYS & GIRLS CLUB OF EASTON 210 JONES HOUSTON WAY EASTON, PA 18042	NONE	PC	CAPITAL IMPROVEMENT	10,000
Total ▶ 3a				896,349

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
COMMUNITY ARTS CENTER 414 PLUSH MILL ROAD WALLINGFORD, PA 19086	NONE	PC	CAPITAL IMPROVEMENT	2,500
COMMUNITY FIRE COMPANY OF SEISHOLTZVILLE 24 ST PETERS ROAD MACUNGIE, PA 18062	NONE	PC	CAPITAL EQUIPMENT	10,000
DESALES UNIVERSITY 2755 STATION AVENUE CENTER VALLEY, PA 18034	NONE	PC	CAPITAL IMPROVEMENT	2,500
Total ▶ 3a				896,349

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
ELECTRIC CITY TROLLEY 300 CLIFF STREET SCRANTON, PA 18503	NONE	PC	CAPITAL IMPROVEMENT	2,500
FOUNDATION FOR DELWARE COUNTY 200 E STATEE STREET SUITE 304 MEDIA, PA 19063	NONE	PC	CAPITAL EQUIPMENT	5,000
GREATER EASTON DEVELOPMENT PARTNERSHIP 325 NORTHAMPTON STREET EASTON, PA 18042	NONE	PC	CAPITAL IMPROVEMENT	2,500
Total ▶ 3a				896,349

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
GREATER VALLEY YMCA 1524 W LINDEN STREET SUITE 209 ALLENTOWN, PA 18102	NONE	PC	CAPITAL IMPROVEMENT	10,000
HABITAT FOR HUMANITY OF LV 245 N GRAHAM STREET ALLENTOWN, PA 18109	NONE	PC	CAPITAL EQUIPMENT	5,000
KING'S COLLEGE133 N RIVER STREET WILKESBARRE, PA 18702	NONE	PC	CAPITAL CAMPAIGN	5,000
Total ▶ 3a				896,349

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a Paid during the year				
MEALS ON WHEELS - NORTHAMPTON 4240 FRITCH DRIVE BETHLEHEM, PA 18020	NONE	PC	CAPITAL CAMPAIGN	30,000
MORAVIAN VILLAGE OF BETHLEHEM 526 WOOD STREET BETHLEHEM, PA 18018	NONE	PC	CAPITAL EQUIPMENT	5,000
PENN STATE LEHIGH VALLEY CAMPUS 2809 SAUCON VALLEY ROAD CENTER VALLEY, PA 18034	NONE	PC	CAPITAL IMPROVEMENT	10,000
Total ▶ 3a				896,349

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a Paid during the year				
PINEBROOK FAMILY ANSWERS 402 N FULTON STREET ALLENTOWN, PA 18102	NONE	PC	CAPITAL EQUIPMENT	5,000
POLITZ HEBREW ACADEMY 9225 OLD BUSTLETON AVENUE PHILADELPHIA, PA 19115	NONE	PC	CAPITAL IMPROVEMENT	7,500
WYOMING VALLEY HABITAT FOR HUMANITY 303 MARKET STREET KINGSTON, PA 18704	NONE	PC	CAPITAL CAMPAIGN	5,000
Total ▶ 3a				896,349

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
UNIVERSITY OF SCRANTON 800 LINDEN STREET SCRANTON, PA 18510	NONE	PC	CAPITAL IMPROVEMENT	5,000
ESU FOUNDATION 200 PROSPECT STREET EAST STROUDSBURG, PA 18301	NONE	PC	CAPITAL CAMPAIGN	60,000
CACLV - SECOND HARVEST 1337 E 5TH STREET BETHLEHEM, PA 18015	NONE	PC	CAPITAL CAMPAIGN	25,000
Total ► 3a				896,349

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
POCONO MOUNTAINS MUSIC FESTIVAL PO BOX 605 MOUNTAINHOME, PA 18342	NONE	PC	CAPITAL CAMPAIGN	5,000
FIRST PRESBYTERIAN CHURCH 575 MAIN STREET STROUDSBURG, PA 18360	NONE	PC	CAPITAL IMPROVEMENT	25,000
POCONO ALLIANCE 912 MAIN STREET SUITE 300 STROUDSBURG, PA 18360	NONE	PC	CAPITAL CAMPAIGN	30,000
Total ▶ 3a				896,349

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
MILLER KEYSTONE BLOOD CENTER 1465 VALLEY CENTER PARKWAY BETHLEHEM, PA 18017	NONE	PC	CAPITAL EQUIPMENT	40,000
POCONO ENVIRONMENTAL EDUCATION CENTER 538 EMERY ROAD DINGMANS FERRY, PA 18328	NONE	PC	CAPITAL CAMPAIGN	33,333
THE SALVATION ARMY 226 WASHINGTON STREET EAST STROUDSBURG, PA 18301	NONE	PC	CAPITAL EQUIPMENT	28,750
Total ▶ 3a				896,349

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
BARRETT TOWNSHIP HISTORICAL SOCIETY PA-390 CRESCO, PA 18326	NONE	PC	CAPITAL CAMPAIGN	5,000
WILKES-BARRE FAMILY YMCA 40 W NORTHAMPTON STREET WILKESBARRE, PA 18701	NONE	PC	CAPITAL CAMPAIGN	20,000
GO COLLABORATIVE 111 NORTH 8TH STREET STROUDSBURG, PA 18360	NONE	PC	CAPITAL CAMPAIGN	10,000
Total ▶ 3a				896,349

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
POCONO SERVICES FOR FAMILY 212 WEST 4TH STREET EAST STROUDSBURG, PA 18301	NONE	PC	CAPITAL CAMPAIGN	65,000
EASTERN MONROE PUBLIC LIBRARY 1002 PA-611 STROUDSBURG, PA 18360	NONE	PC	CAPITAL CAMPAIGN	33,332
STROUDSBURG WESLEYAN CHURCH 915 N 5TH STREET STROUDSBURG, PA 18360	NONE	PC	CAPITAL IMPROVEMENT	50,000
Total ▶ 3a				896,349

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
AMERICAN LEGION POST 903 2870 PA-611 TANNERSVILLE, PA 18372	NONE	PC	CAPITAL EQUIPMENT	8,300
Total ▶ 3a				896,349

TY 2018 Accounting Fees Schedule**Name:** ESSA BANK & TRUST FOUNDATION**EIN:** 20-8227643

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
ACCOUNTING FEES	4,016	0		4,016

TY 2018 Investments Corporate Stock Schedule**Name:** ESSA BANK & TRUST FOUNDATION**EIN:** 20-8227643**Investments Corporation Stock Schedule**

Name of Stock	End of Year Book Value	End of Year Fair Market Value
ESSA BANCORP, INC. COMMON STOCK	5,557,878	5,557,878

TY 2018 Investments - Other Schedule**Name:** ESSA BANK & TRUST FOUNDATION**EIN:** 20-8227643**Investments Other Schedule 2**

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
ISHARES TR IBOXX USD INVT GRADE CORP BD	FMV	124,102	124,102
ISHARES TR IBOXX \$ HIGH YIELD CORP BD	FMV	40,550	40,550
ADVISORS DISCIPLINED TR UNIT 946	FMV	21,970	21,970
FIXED INCOME	FMV	2,507,058	2,507,058
EXCHANGE TRADED PRODUCTS	FMV	444,720	444,720

TY 2018 Legal Fees Schedule**Name:** ESSA BANK & TRUST FOUNDATION**EIN:** 20-8227643

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
LEGAL FEES	625	0		625

TY 2018 Other Decreases Schedule

Name: ESSA BANK & TRUST FOUNDATION

EIN: 20-8227643

Description	Amount
UNREALIZED LOSS ON MARKETABLE SECURITIES	188,195

TY 2018 Other Expenses Schedule**Name:** ESSA BANK & TRUST FOUNDATION**EIN:** 20-8227643**Other Expenses Schedule**

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
WIRE TRANSFER FEES	193	193		0

TY 2018 Other Professional Fees Schedule**Name:** ESSA BANK & TRUST FOUNDATION**EIN:** 20-8227643

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INVESTMENT ADVISORY FEES	39,387	39,387		0
PAYROLL SERVICE FEE	1,974	0		0

TY 2018 Reasonable Cause Explanation

Name: ESSA BANK & TRUST FOUNDATION

EIN: 20-8227643

Explanation: LATE FILED RETURN DUE TO CCH SOFTWARE OUTAGE

TY 2018 Taxes Schedule**Name:** ESSA BANK & TRUST FOUNDATION**EIN:** 20-8227643

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FEDERAL TAXES	422	0		0
DELAWARE FRANCHISE	456	0		0