

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection
---	--	---

Part I	Annual Report Identification Information
For calendar plan year 2021 or fiscal plan year beginning <u>07/01/2021</u> and ending <u>06/30/2022</u>	
A This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	☐

Part II	Basic Plan Information—enter all requested information				
1a Name of plan <u>COMMUNITY ACTION PARTNERSHIP OF CAMBRIA COUNTY 401(K) PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>002</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>10/01/2001</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>002</u>	1c Effective date of plan <u>10/01/2001</u>	
1b Three-digit plan number (PN) ▶	<u>002</u>				
1c Effective date of plan <u>10/01/2001</u>					
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>COMMUNITY ACTION PARTNERSHIP OF CAMBRIA COUNTY</u> <u>516 MAIN ST</u> <u>JOHNSTOWN, PA 15901</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>25-1150439</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>814-536-9031</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>624200</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>25-1150439</u>	2c Plan Sponsor's telephone number <u>814-536-9031</u>	2d Business code (see instructions) <u>624200</u>	
2b Employer Identification Number (EIN) <u>25-1150439</u>					
2c Plan Sponsor's telephone number <u>814-536-9031</u>					
2d Business code (see instructions) <u>624200</u>					

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	03/12/2023	JEFFREY VAUGHN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	157
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).			
a(1) Total number of active participants at the beginning of the plan year.....		6a(1)	118
a(2) Total number of active participants at the end of the plan year		6a(2)	123
b Retired or separated participants receiving benefits.....		6b	0
c Other retired or separated participants entitled to future benefits		6c	37
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	160
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	0
f Total. Add lines 6d and 6e		6f	160
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	154
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2T 3D			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2021 Form M-1 annual report. If the plan was not required to file the 2021 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2021
		This Form is Open to Public Inspection.

For calendar plan year 2021 or fiscal plan year beginning 07/01/2021 and ending 06/30/2022		
A Name of plan COMMUNITY ACTION PARTNERSHIP OF CAMBRIA COUNTY 401(K) PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 COMMUNITY ACTION PARTNERSHIP OF CAMBRIA COUNTY	D Employer Identification Number (EIN) 25-1150439	

Part I	Service Provider Information (see instructions)
---------------	--

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☒ Yes ☐ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
JANUS CAPITAL GROUP	151 DETROIT ST DENVER, CO 80206

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
AMG FUNDS LLC	C/O MELLON ASSET SERVICING PO BOX 9769 PROVIDENCE, RI 02940

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
HARBOR CAPITAL ADVISORS INC	111 SOUTH WACKER DR 34TH FLOOR CHICAGO, IL 60606

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
FIRST EAGLE FUNDS	1345 AVENUE OF THE AMERICAS 48TH FLOOR NEW YORK, NY 10105

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

T ROWE PRICE

100 EAST PRATT ST
BALTIMORE, MD 21202

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

CALVERT INVESTMENTS

4550 MONTGOMERY AVE
BETHESDA, MD 20814

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

WELLS FARGO ADVANTAGE FUNDS

PO BOX 8266
BOSTON, MA 02266

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

PRIMECAP ODYSSEY FUNDS

C/O U.S. BANCORP FUND SERVICES
PO BOX 701
MILWAUKEE, WI 53201

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

DODGE & COX FUNDS

C/O BOSTON FINANCIAL
PO BOX 8422
BOSTON, MA 02266

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

LOOMIS SAYLES FUNDS

PO BOX 219594
KANSAS CITY, MO 64121

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

PIMCO

1633 BROADWAY
NEW YORK, NY 10019

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

FEDERATED FUNDS

PO BOX 8600
BOSTON, MA 02266

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

NATIXIS GLOBAL ASSET MANAGEMENT

399 BOYLSTON ST
BOSTON, MA 02166

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

GOLDMAN SACHS & CO

200 WEST ST
29TH FLOOR
NEW YORK, NY 10282

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

VANGUARD INVESTMENTS

PO BOX 2600
VALLEY FORGE, PA 19482

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

FIDELITY INVESTMENTS

PO BOX 770001
CINCINNATI, OH 45277

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

ALLIANCE BERNSTEIN

13445 AVENUE OF THE AMERICAS
NEW YORK, NY 10105

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

ROBECO INVESTMENT MANAGEMENT

ONE BEACON ST
30TH FLOOR
BOSTON, MA 02108

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

EDGEWOOD FUNDS

535 MADISON AVE 15TH FL
NEW YORK, NY 10022

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

OAKMARK FUNDS

330 WEST 9TH ST
KANSAS CITY, MO 64105

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

JOHN HANCOCK FUNDS

PO BOX 17603
BALTIMORE, MD 21297

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

OPPENHEIMER FUNDS

225 LIBERTY ST
NEW YORK, NY 10281

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

BOSTON PARTNERS

ONE BEACON ST 30TH FL
BOSTON, MA 02108

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

VIRTUS FUNDS

PO BOX 9874
PROVIDENCE, RI 02940

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

INVESCO

1555 PEACHTREE STREET
N.E. SUITE 1800
ATLANTA, GA 30309

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

AMERISERV TRUST & FINANCIAL SERVICE

216 FRANKLIN ST
JOHNSTOWN, PA 15901

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21	TRUSTEE	8033	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection.
---	--	--

For calendar plan year 2021 or fiscal plan year beginning 07/01/2021 and ending 06/30/2022

A Name of plan <u>COMMUNITY ACTION PARTNERSHIP OF CAMBRIA COUNTY 401(K) PLAN</u>	B Three-digit plan number (PN) <u>002</u>	
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>COMMUNITY ACTION PARTNERSHIP OF CAMBRIA COUNTY</u>	D Employer Identification Number (EIN) <u>25-1150439</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
---------------	--

a Name of MTIA, CCT, PSA, or 103-12 IE: <u>PATHROAD CONSERVATIVE FIXED INC</u>		
b Name of sponsor of entity listed in (a): <u>AMERISERV TRUST & FINANCIAL SERVICES</u>		
c EIN-PN <u>54-2080030-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>1742</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>PATHROAD INTERMEDIATE TERM FIX INC</u>		
b Name of sponsor of entity listed in (a): <u>AMERISERV TRUST & FINANCIAL SERVICES</u>		
c EIN-PN <u>54-2080032-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>380</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>PATHROAD CONSERVATIVE GROWTH & INC</u>		
b Name of sponsor of entity listed in (a): <u>AMERISERV TRUST & FINANCIAL SERVICES</u>		
c EIN-PN <u>54-2080035-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>320265</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>PATHROAD BALANCE GROWTH & INC</u>		
b Name of sponsor of entity listed in (a): <u>AMERISERV TRUST & FINANCIAL SERVICES</u>		
c EIN-PN <u>54-2080038-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>1375788</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>PATHROAD CAPITAL APPRECIATION & INC</u>		
b Name of sponsor of entity listed in (a): <u>AMERISERV TRUST & FINANCIAL SERVICES</u>		
c EIN-PN <u>54-2080043-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>918959</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>PATHROAD LONG TERM EQUITY INC</u>		
b Name of sponsor of entity listed in (a): <u>AMERISERV TRUST & FINANCIAL SERVICES</u>		
c EIN-PN <u>54-2080047-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>9613</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>FEDERATED CAPITAL PRESERVATION FUND</u>		
b Name of sponsor of entity listed in (a): <u>FEDERATED INVESTORS INC</u>		
c EIN-PN <u>22-2712853-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>97771</u>

a Name of MTIA, CCT, PSA, or 103-12 IE: **PATHROAD STRATEGIC CONSERV GTH INC**

b Name of sponsor of entity listed in (a): **AMERISERV TRUST & FINANCIAL SERVICES**

c EIN-PN 82-1960703-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
---------------------------------------	-------------------------------	--

a Name of MTIA, CCT, PSA, or 103-12 IE: **PATHROAD STRATEGIC BAL GROWTH INC**

b Name of sponsor of entity listed in (a): **AMERISERV TRUST & FINANCIAL SERVICES**

c EIN-PN 82-1945731-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2459
---------------------------------------	-------------------------------	---

a Name of MTIA, CCT, PSA, or 103-12 IE: **PATHROAD STRATEGIC CAP APPRECIATION**

b Name of sponsor of entity listed in (a): **AMERISERV TRUST & FINANCIAL SERVICES**

c EIN-PN 82-1933023-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2895
---------------------------------------	-------------------------------	---

a Name of MTIA, CCT, PSA, or 103-12 IE: **PATHROAD STRATEGIC LONG TERM EQUITY**

b Name of sponsor of entity listed in (a): **AMERISERV TRUST & FINANCIAL SERVICES**

c EIN-PN 82-1912135-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
---------------------------------------	-------------------------------	--

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
--	--	---

For calendar plan year 2021 or fiscal plan year beginning 07/01/2021 and ending 06/30/2022		
A Name of plan COMMUNITY ACTION PARTNERSHIP OF CAMBRIA COUNTY 401(K) PLAN	B Three-digit plan number (PN) ►	002
C Plan sponsor's name as shown on line 2a of Form 5500 COMMUNITY ACTION PARTNERSHIP OF CAMBRIA COUNTY	D Employer Identification Number (EIN) 25-1150439	

Part I	Asset and Liability Statement
---------------	--------------------------------------

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		2
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	63046	63179
(2) Participant contributions.....	1b(2)	0	0
(3) Other	1b(3)	199	387
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	192000	199180
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	10742	46724
(9) Value of interest in common/collective trusts	1c(9)	2960282	2729872
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	371738	299978
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:		
(1)	Employer securities.....	1d(1)	
(2)	Employer real property.....	1d(2)	
e	Buildings and other property used in plan operation	1e	
f	Total assets (add all amounts in lines 1a through 1e)	1f	3598007 3339322
Liabilities			
g	Benefit claims payable	1g	
h	Operating payables	1h	
i	Acquisition indebtedness.....	1i	
j	Other liabilities.....	1j	
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	0 0
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	3598007 3339322

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

		(a) Amount	(b) Total
Income			
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	63318
	(B) Participants	2a(1)(B)	114176
	(C) Others (including rollovers).....	2a(1)(C)	
(2)	Noncash contributions.....	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	177494
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	358
	(B) U.S. Government securities	2b(1)(B)	
	(C) Corporate debt instruments	2b(1)(C)	
	(D) Loans (other than to participants)	2b(1)(D)	
	(E) Participant loans.....	2b(1)(E)	1767
	(F) Other	2b(1)(F)	1337
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	3462
(2)	Dividends: (A) Preferred stock.....	2b(2)(A)	
	(B) Common stock	2b(2)(B)	
	(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	5510
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	5510
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	
	(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)	0
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
	(B) Other	2b(5)(B)	
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		-193081
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		-71277
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		-77892
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	172760	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		172760
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)	8033	
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		8033
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		180793
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		-258685
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☒ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☐ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: KOTZAN CPA & ASSOCIATES, P.C.

(2) EIN: 26-2055351

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....

	Yes	No	Amount
4a	X		10288

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		352400
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			
5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?..... ☐ Yes ☒ No If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.			
5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)			
5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)	
5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.			

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection.
---	--	---

For calendar plan year 2021 or fiscal plan year beginning 07/01/2021 and ending 06/30/2022

A Name of plan COMMUNITY ACTION PARTNERSHIP OF CAMBRIA COUNTY 401(K) PLAN	B Three-digit plan number (PN) ► 002
C Plan sponsor's name as shown on line 2a of Form 5500 COMMUNITY ACTION PARTNERSHIP OF CAMBRIA COUNTY	D Employer Identification Number (EIN) 25-1150439

Part I	Distributions
---------------	----------------------

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 25-1695966		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
----------------	---

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	☐ Yes	☒ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.			
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
b Enter the amount contributed by the employer to the plan for this plan year	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes	☐ No	☐ N/A

Part III	Amendments
-----------------	-------------------

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☐ No
--	-----------------------------------	-----------------------------------	-------------------------------	-----------------------------

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule R (Form 5500) 2021
v. 201209

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

- 14** Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14b

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14c

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year.....

15a

b The corresponding number for the second preceding plan year

15b

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year

16a

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

16b

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

- 19** If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:

Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:

☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?

☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

- 20 PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation _____

**Community Action Partnership of
Cambria County 401(k) Plan**

**Audit Report
June 30, 2022 and 2021**

Table of Contents

Independent Auditors' Report	2
Statements of Net Assets Available for Benefits.....	6
Statements of Changes in Net Assets Available for Benefits.....	7
Notes to Financial Statements	8
Supplemental Schedules:	
Schedule H, Line 4i, Schedule of Assets (Held at End of Year)	19
Schedule H, Line 4a, Schedule of Delinquent Participant Contributions.....	20

Note: Other schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.



Independent Auditors' Report

Board of Directors and Management of
Community Action Partnership of
Cambria County 401(k) Plan
Johnstown, Pennsylvania

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2022 Financial Statements

We have performed an audit of the accompanying financial statements of the Community Action Partnership of Cambria County 401(k) Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statement of net assets available for benefits as of June 30, 2022, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2022 financial statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the Community Action Partnership of Cambria County 401(k) Plan's 2022 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended June 30, 2022, stating that the certified investment information, as described in Note 8 to the financial statements, is complete and accurate.

Opinion on the 2022 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2022 Financial Statements section —

- the amounts and disclosures in the 2022 financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

- the information in the 2022 financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2022 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2022 Financial Statements section of our report. We are required to be independent of the Community Action Partnership of Cambria County 401(k) Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2022 Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Community Action Partnership of Cambria County 401(k) Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments; administering the plan; and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the 2022 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2022 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Community Action Partnership of Cambria County 401(k) Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Community Action Partnership of Cambria County 401(k) Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2022 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

2022 Supplemental Schedules Required by ERISA

The supplemental schedules of (1) Schedule H, line 4i – Schedule of Assets (Held at End of Year) and (2) Schedule H, line 4a – Schedule of Delinquent Participant Contributions as of, and for the year ended June 30, 2022 are presented for the purpose of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including its form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion—

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditors' Report on the 2021 Financial Statements

We were engaged to audit the 2021 financial statements of the Community Action Partnership of Cambria County 401(k) Plan. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 8, which was certified by Ameriserv Trust and Financial Services Company, the trustee of the Plan, except for comparing the information with the related information included in the financial statements. In our report dated March 7, 2022, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient, appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we did not express an opinion on the 2021 financial statements, and (b) the form and content of the information included in the 2021 financial statements, other than that derived from the certified information, were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Kotzan CPA & Associates, P.C.

Kotzan CPA & Associates, P.C.
Johnstown, Pennsylvania
March 6, 2023

**Community Action Partnership of
Cambria County 401(k) Plan
Statements of Net Assets Available for Benefits
June 30, 2022 and June 30, 2021**

	<u>2022</u>	<u>2021</u>
<u>Assets</u>		
Cash	\$ 2	\$ 0
Investments (at fair value)	3,229,030	3,524,020
Receivables:		
Employer contributions	63,179	63,046
Notes receivable from participants	46,724	10,742
Accrued interest/dividends	<u>387</u>	<u>199</u>
Net assets available for benefits, at fair value	<u>\$ 3,339,322</u>	<u>\$ 3,598,007</u>

The accompanying notes are an integral part of these financial statements.

**Community Action Partnership of
Cambria County 401(k) Plan
Statements of Changes in Net Assets Available for Benefits
For the Years Ended June 30, 2022 and June 30, 2021**

	<u>2022</u>	<u>2021</u>
Additions:		
Investment income:		
Net appreciation (depreciation) in fair value of investments	\$ (264,358)	\$ 815,188
Interest	1,695	1,512
Dividends	5,510	3,916
Total investment income	<u>(257,153)</u>	<u>820,616</u>
Interest income on notes receivable from participants	<u>1,767</u>	<u>488</u>
Contributions:		
Employer	63,318	62,942
Participants	114,176	112,620
Total contributions	<u>177,494</u>	<u>175,562</u>
Total additions	<u>(77,892)</u>	<u>996,666</u>
Deductions:		
Benefits paid to participants	172,760	277,571
Administrative expenses	8,033	7,257
Total deductions	<u>180,793</u>	<u>284,828</u>
Net increase (decrease)	(258,685)	711,838
Net assets available for benefits:		
Beginning of year	<u>3,598,007</u>	<u>2,886,169</u>
End of year	<u>\$3,339,322</u>	<u>\$3,598,007</u>

The accompanying notes are an integral part of these financial statements.

**Community Action Partnership of
Cambria County 401(k) Plan
Notes to Financial Statements
June 30, 2022 and June 30, 2021**

Note 1 – Description of Plan

The following description of the Community Action Partnership of Cambria County (“Community Action”) 401(k) Plan (“Plan”) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all employees, other than per diem drivers, of Community Action Partnership of Cambria County and provides for employee and employer contributions for those having one year of service with Community Action and one thousand hours. The Plan amendment, effective July 1, 2016, excluded per diem bus drivers, who were included, prior to the amendment.

On October 15, 2014, the Community Action Partnership of Cambria County Money Purchase Plan merged with the 401(k) Plan. The 401(k) plan was amended to include the discretionary employer contributions. All of the assets from the Money Purchase Plan were transferred to the 401(k) plan.

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan is not covered by the Pension Benefit Guaranty Corporation. Overall responsibility for administering the Plan rests with the board of directors. The Plan's trustee, AmeriServ Trust and Financial Services Company, is responsible for the management and control of the Plan's assets, which are held in individual participant investment accounts.

The Plan was amended, effective July 1, 2020, to allow for participant loans and employee Roth contributions.

Plan Administration

The Plan is administered by Community Action's board of directors.

Employer Contributions

Community Action makes a contribution equal to a percentage of eligible employees' compensation. For the years ended June 30, 2022 and 2021, the percentage contributed was 2% of eligible compensation. For participants, the employer contribution is allocated based on individual participant-directed investment allocation elections.

The employer contribution for the years ending June 30, 2022 and June 30, 2021 was \$63,179 and \$63,046, respectively. The employer has met the minimum funding requirements of the Plan.

**Community Action Partnership of
Cambria County 401(k) Plan
Notes to Financial Statements
June 30, 2022 and June 30, 2021**

Participant Contributions

Contribution limits defined in the Plan are in accordance with the limitations set forth by the federal government. Participants are permitted to make elective deferrals or Roth contributions in any amount from 1% to 25% of their annual compensation, not to exceed the maximum percentage of compensation and dollar amounts permissible under the Internal Revenue Code. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. Participants direct the investment of their contributions, as well as the Company contributions, into various investment options offered by the Plan.

Participant Accounts

Each participant's account is credited with (a) participant contributions and any share of employer contributions made on their behalf; (b) participant's share of investment earnings and any increase or decrease in the fair market value of the investments; (c) withdrawals or distributions received; (d) participant's share of any forfeited amounts of former employees; and (e) participant's share of administrative fees and expenses paid out of the Plan, if applicable.

Vesting

Participants are immediately vested in their voluntary contributions plus actual earnings thereon. Vesting in Community Action's contributions and earnings thereon is based on years of continuous service, as follows:

2 years	20%
3 years	40%
4 years	60%
5 years	80%
6 years	100%

Investment Options

The Plan is entirely participant-directed and, as such, upon enrollment in the Plan, a participant may direct employer and employee contributions in any of the following broad investment options:

Fixed Income Mutual Funds

Fixed income funds generally seek to provide a high total return while emphasizing current income, and preservation of principal. This category of investments includes money market funds.

Equity Mutual Funds

The objectives of equity funds are generally more diverse than those of fixed income funds. However, these funds typically focus on long-term growth capital.

**Community Action Partnership of
Cambria County 401(k) Plan
Notes to Financial Statements
June 30, 2022 and June 30, 2021**

Collective Trust Funds

Common/collective funds are a family of portfolios, each designed to achieve specific investment objectives utilizing an asset allocation concept. Each portfolio is constructed of a selected mix of stock, bond, and money market funds. These funds are referred to as the Pathroad Funds.

Stable Value Fund

A stable value fund is a collective trust fund that invests in fully benefit-responsive investment contracts and provides for stability of principal and a stated rate of return. The Federated Capital Preservation Fund is included in this category.

Participants may change their investment options any time throughout the year via internet access.

Payment of Benefits

Benefits are payable to participants after they leave Community Action for any reason (retirement, termination, disability, or death). A participant with an account may elect to receive a lump-sum amount equal to the vested balance of his/her account. The distribution is payable as soon as administratively possible following employee separation from service. Benefits payable to participants who, at the financial statement date, had elected to withdraw, but had not been paid, amount to \$0 for the periods ending June 30, 2022 and June 30, 2021.

Forfeitures

If a participant terminates employment before becoming 100% vested in their account balance and does not take a distribution from the Plan, the non-vested portion of the participant balance will be forfeited as of the date that the participant has a five-year period of severance or break in service. The forfeitures will be used to offset the Plan's balance fees related to the employer contributions in the participants' accounts, to the extent that the Plan has expenses which are payable at the time the forfeiture is subject to reallocation.

For the years ended June 30, 2022 and 2021, there was \$0 and \$1,864, respectively, in forfeited accounts.

Notes Receivable from Participants

Participants may borrow from their fund accounts not to exceed the lesser of \$50,000 or one-half of the fair market value of the participant's vested balances. The loans are secured by the balance in the participant's account and bear interest at rates commensurate with local prevailing rates (prime rate plus 2%) as determined by the Plan administrator. Principal and interest is paid ratably through bi-weekly payroll deductions.

Note 2 – Summary of Significant Accounting Policies

Date of Management's Review

Subsequent events were evaluated through March 6, 2023, which is the date the financial statements were available to be issued.

**Community Action Partnership of
Cambria County 401(k) Plan
Notes to Financial Statements
June 30, 2022 and June 30, 2021**

Basis of Accounting

The financial statements of the Plan have been prepared on the accrual basis of accounting, in conformity with accounting principles generally accepted in the United States of America.

Investment contracts held by a defined-contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the plan. Contract value represents contributions made, plus earnings, less withdrawals and administrative expenses.

Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition

The Plan's investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (an exit price). Shares of collective trust funds are valued at the net asset value of shares held by the Plan at year end. See Note 3 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded as earned on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold, as well as held during the year.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document. Interest income is recognized using the effective interest method and the stated rate on the loans.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

Certain administrative functions are performed by officers and employees of Community Action. No such officer or employee receives compensation from the Plan. Available forfeitures are used to pay the administration fees associated with employer contribution balances as they become due. Certain other administrative expenses are paid directly by Community Action. Investment related expenses are included in net appreciation of fair value of investments. For the periods ended June 30, 2022 and June 30, 2021, there was \$8,033 and \$7,257, respectively, in administrative expenses paid from the Plan's assets.

**Community Action Partnership of
Cambria County 401(k) Plan
Notes to Financial Statements
June 30, 2022 and June 30, 2021**

Transfers

Transfers, if any, are recorded at fair value on the date of transfer, after any necessary adjustments for the appreciation or depreciation of the assets.

Note 3 – Fair Value Measurements

The Plan's investments are reported at fair value in the accompanying statements of net assets available for benefits. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1 Fair Value Measurements

Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 Fair Value Measurements

Fair value is based on observable inputs other than the quoted prices included in Level 1. Level 2 inputs also include inputs for identical or similar assets or liabilities in markets that are not active.

Level 3 Fair Value Measurements

Fair value is based on unobservable inputs.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at June 30, 2022 and June 30, 2021.

Mutual Funds: The fair value of mutual funds is based on quoted net asset values of the shares held by the Plan at year-end. Net asset value is the per-share dollar amount of the fund, calculated by dividing the total value of all the securities in its portfolio, less any liabilities, by the number of fund shares outstanding.

**Community Action Partnership of
Cambria County 401(k) Plan
Notes to Financial Statements
June 30, 2022 and June 30, 2021**

Common/Collective Trust (CCT): The fair value of the CCT is based on the quoted net asset values of the underlying assets of the funds at year-end. The Plan holds investment units in the CCT, referred to as *units of participation*, representing an undivided interest in the underlying assets of the trust. Net asset value is the per-unit dollar amount of the fund, calculated by dividing the total value of all the underlying assets in the fund, less any liabilities, by the number of units of participation outstanding. The net asset value is used as a practical expedient to estimate fair value. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported net asset value.

Stable Value Collective Trust Fund: A stable value fund is composed primarily of fully benefit-responsive investment contracts and is valued at the net asset value of units of the collective trust. The net asset value is computed by dividing the total assets of the fund, less its liabilities, by the total number of units outstanding at the time of such computation. The net asset value is used as a practical expedient to estimate fair value. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported net asset value. However, due to immateriality of the difference between fair value and contract value, the net asset value is calculated using the contract value and the investments are reported at contract value, as an estimate of fair value, in the financial statements. Participant transactions (purchases and sales) may occur daily. If the Plan initiates a full redemption of the collective trust, the issuer reserves the right to require 12 months' notification in order to ensure that securities' liquidations will be carried out in an orderly business manner.

**Community Action Partnership of
Cambria County 401(k) Plan
Notes to Financial Statements
June 30, 2022 and June 30, 2021**

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of June 30, 2022 and June 30, 2021.

		Fair Value Measurements Using:	
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Unobservable Inputs (Level 3)
	Total		
<u>June 30, 2022</u>			
Mutual Funds	\$ 499,158	\$ 499,158	\$ 0
Total assets in the fair value hierarchy	499,158	<u>\$ 499,158</u>	<u>\$ 0</u>
Investments measured at net asset value (a)	<u>2,729,872</u>		
Investments at fair value	<u>\$ 3,229,030</u>		
<u>June 30, 2021</u>			
Mutual Funds	\$ 563,738	\$ 563,738	\$ 0
Total assets in the fair value hierarchy	563,738	<u>\$ 563,738</u>	<u>\$ 0</u>
Investments measured at net asset value (a)	<u>2,960,282</u>		
Investments at fair value	<u>\$ 3,524,020</u>		

(a) In accordance with Subtopic 820-10, certain investments, that were measured at net asset value per share (or its equivalent), have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statement of net assets available for benefits.

**Community Action Partnership of
Cambria County 401(k) Plan
Notes to Financial Statements
June 30, 2022 and June 30, 2021**

Investments Measured Using the Net Asset Value per Share Practical Expedient

The following tables summarize investments for which fair value is measured using the net asset value per share practical expedient as of June 30, 2022 and June 30, 2021. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

<u>June 30, 2022</u>	<u>Fair Value</u>	<u>Unfunded Commitments</u>	<u>Redemption Frequency (if currently eligible)</u>	<u>Redemption Notice Period</u>
Stable value collective trust fund	\$ 97,771	N/A	Daily	12 months
AmeriServ collective trust funds	<u>2,632,101</u>	N/A	Daily	None
Total investments measured at net asset value	<u>\$2,729,872</u>			

<u>June 30, 2021</u>	<u>Fair Value</u>	<u>Unfunded Commitments</u>	<u>Redemption Frequency (if currently eligible)</u>	<u>Redemption Notice Period</u>
Stable value collective trust fund	\$ 93,903	N/A	Daily	12 months
AmeriServ collective trust funds	<u>2,866,379</u>	N/A	Daily	None
Total investments measured at net asset value	<u>\$2,960,282</u>			

If the Plan terminates the contract with the stable value fund, the settlement may be limited to fair value, if paying the contract value would have a material and adverse effect on the fund.

Note 4 – Related Party Transactions and Party-in-Interest Transactions

Certain Plan investments are shares of collective trust funds managed by AmeriServ Trust and Financial Services Company (AmeriServ). AmeriServ is the trustee as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Certain fees incurred by the Plan for the investment management services are included in net appreciation in fair value of the investment, as they are paid through revenue sharing, rather than a direct payment. Additional fees paid by the Plan for the investment management services amounted to \$8,033 and \$7,257 for the periods ended June 30, 2022 and June 30, 2021, respectively, which were not covered by revenue sharing.

**Community Action Partnership of
Cambria County 401(k) Plan
Notes to Financial Statements
June 30, 2022 and June 30, 2021**

Note 5 – Federal Income Tax Status

The IRS has determined, and the Plan sponsor has been informed by an opinion letter dated March 31, 2014, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since the date of the opinion letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require the Plan's management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan Administrator has analyzed the tax positions by the Plan, and has concluded that as of June 30, 2022, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 6 – Benefits Payable

There were no benefits payable to persons who have withdrawn from participation in the earnings and operations of the Plan included in net assets available for benefits at June 30, 2022 and June 30, 2021.

Amounts allocated to withdrawing participants are recorded on the Form 5500 for benefit claims that have been processed and approved for payment prior to year-end, but not yet paid, if applicable.

Note 7 – Plan Termination

Although it has not expressed any intent to do so, Community Action has the right, under the Plan, to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become fully vested in their accounts. The value of the participants' accounts shall be distributed to all affected participants as lump-sum cash payments.

**Community Action Partnership of
Cambria County 401(k) Plan
Notes to Financial Statements
June 30, 2022 and June 30, 2021**

Note 8 – Information Certified by the Plan’s Trustee

The following is a summary of the investment information as of June 30, 2022 and June 30, 2021, included throughout the Plan’s financial statements and supplemental schedules that was prepared by or derived from information provided by the trustee and furnished to the Plan Administrator. The Plan Administrator has obtained certifications from the trustee that information provided to the Plan Administrator by the trustee related to the following investments is complete and accurate. Accordingly, as permitted by 29 CFR 2520.103-8 of the Department of Labor Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed the Plan’s independent auditors not to perform any auditing procedures with respect to information which appears throughout the financial statements and supplemental schedules related to the following investments.

	June 30,	
	2022	2021
Investments, at fair value:		
Mutual Funds	\$ 499,158	\$ 563,738
Collective Trust Funds	2,729,872	2,960,282
Cash	2	0
Notes receivable from participants	46,724	10,742
Accrued interest/dividends	387	199
Total	<u>\$ 3,276,143</u>	<u>\$ 3,534,961</u>
	June 30,	
	2022	2021
Investment income:		
Net appreciation (depreciation) in fair value of investments	\$ (264,358)	\$ 815,188
Interest	1,695	1,512
Dividends	<u>5,510</u>	<u>3,916</u>
Total investment income	(257,153)	820,616
Interest income on notes receivable		
from participants	<u>1,767</u>	<u>488</u>
Total	<u>\$ (255,386)</u>	<u>\$ 821,104</u>

The Plan’s independent accountants did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedules.

**Community Action Partnership of
Cambria County 401(k) Plan
Notes to Financial Statements
June 30, 2022 and June 30, 2021**

Note 9– Risks and Uncertainties

Investment Securities

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits and the Statements of Changes in Net Assets Available for Benefits.

A. Name of Plan Community Action Partnership of Cambria County 401 (k) Plan	B. Three-digit Plan Number 002
C. Plan sponsor's Name as shown on line 2a of form 5500 Community Action Partnership of Cambria County	D. Employer ID Number 25-1150439

SCHEDULE H - Line 4i: SCHEDULE OF ASSETS (HELD AT END OF YEAR)-June 30, 2022

(a) Party in Interest	(b) Identity Of Issue	(c) Description Of Asset	Units	(d) Cost	(e) Current Value
*	Pathroad Conservative Fixed Income	Common/Coll Funds	113.324	\$ 1,741	\$ 1,742
*	Pathroad Tactical Balanced Grwth. & Inc.	Common/Coll Funds	32,092.082	988,107	1,375,788
*	Pathroad Capital Appreciation & Inc	Common/Coll Funds	17,238.030	623,809	918,959
*	Pathroad Conservative Growth & Inc	Common/Coll Funds	9,261.580	255,008	320,265
*	Pathroad Intermediate Term Fixed Inc	Common/Coll Funds	17.644	361	380
*	Pathroad Long-Term Equity Growth	Common/Coll Funds	164.610	8,902	9,613
*	Pathroad Strategic Balanced Grwth. And Inc.	Common/Coll Funds	201.063	2,652	2,459
*	Pathroad Strategic Capital Apprec. And Inc.	Common/Coll Funds	199.914	2,899	2,895
	Federated Capital Preservation Fund	Common/Coll Funds	9,777.105	97,771	97,771
	Goldman Sachs Fin. Sq. Gov't. Fd. #465	Mutual Funds	99,660.850	99,661	99,661
	Goldman Sachs Teas. Obligations Fd. #468	Mutual Funds	99,519.210	99,519	99,519
	Dodge & Cox Balanced Fund	Mutual Funds	6.961	713	675
	Federated Institutional High Yield	Mutual Funds	104.546	1,004	872
	Fidelity Adv. Growth Oppor. - Z	Mutual Funds	261.855	25,506	26,735
	Fidelity Low-Priced Stock Fund	Mutual Funds	341.996	16,753	15,910
	Invesco Oppen Int Small Mid Co. Fd.	Mutual Funds	69.695	3,579	2,646
	Invesco Oppen Global Opp. Fd.	Mutual Funds	456.005	32,434	20,976
	John Hancock FDS III Disc. Val. Mep. I	Mutual Funds	44.857	816	1,066
	Loomis Sayles Bond Fund - Inst.	Mutual Funds	69.688	936	817
	Natixis Loomis Sayles Limited Term Gov	Mutual Funds	162.419	1,851	1,774
	Pimco GNMA and Gov. Securities - Inst.	Mutual Funds	138.229	1,519	1,381
	Pimco Total Return Fund - Inst	Mutual Funds	3,198.310	33,505	28,785
	Pimco Income Fd - Inst	Mutual Funds	98.872	1,185	1,049
	Primecap Odyssey Aggressive Growth	Mutual Funds	225.930	8,392	8,707
	T Rowe Price Capital Appreciation	Mutual Funds	180.203	5,599	5,716
	T Rowe Price Financial Services Fund	Mutual Funds	24.870	711	741
	T Rowe Price Health Sciences Fund	Mutual Funds	131.268	10,444	11,258
	T Rowe Price Retirement 2020	Mutual Funds	1,145.106	15,191	14,497
	T Rowe Price Retirement 2030	Mutual Funds	175.117	2,658	2,417
	T Rowe Price Retirement 2045	Mutual Funds	744.397	11,022	10,972
	T Rowe Price Intl Discovery - I	Mutual Funds	48.839	3,220	2,874
	TIAA CREF Real Estate Securities FD	Mutual Funds	46.994	740	853
	Vanguard Instl Index Fund	Mutual Funds	292.313	82,984	93,718
	Vanguard Intrl. Gr. Fd Adm.	Mutual Funds	3.347	485	319
	Vanguard Emerging Markets Bond - Adm.	Mutual Funds	43.008	1,100	912
	Vanguard Equity Income Fund	Mutual Funds	300.918	22,589	25,373
	Vanguard Mid Cap Index Fd - Adm.	Mutual Funds	14.528	3,479	3,543
	Vanguard Small Cap Index Fund - Adm.	Mutual Funds	67.934	5,497	5,734
	Vanguard Tot. Bond Index Fund Adm	Mutual Funds	952.534	10,286	9,440
	Virtus Kar Sm Cap Grwth-I	Mutual Funds	6.102	246	218
	Cash	Cash	2.000	2	2
	Participant Loans	Loans 5.25% - 5.50%	N/A	0	46,724
				<u>\$ 2,484,876</u>	<u>\$ 3,275,756</u>

The accompanying notes are an integral part of this schedule.

A. Name of Plan Community Action Partnership of Cambria County 401 (k) Plan	B. Three-digit Plan Number 002
C. Plan sponsor's Name as shown on line 2a of form 5500 Community Action Partnership of Cambria County	D. Employer ID Number 25-1150439

For the year ended June 30, 2022

SCHEDULE H - Line 4a: SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

Participant Contributions Transferred Late to the Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
Check Here if Late Participant Loan Repayments are Included ☒				
Pay Period Ending 10/29/2021 (loans)	\$ 305	\$ 0	\$ 0	\$ 0
Pay Period Ending 12/24/2021	4,748	0	0	0
Pay Period Ending 12/24/2021 (loans)	328	0	0	0
Pay Period Ending 1/7/2022	4,231	0	0	0
Pay Period Ending 1/7/2022 (loans)	328	0	0	0
	<u>\$ 9,940</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>

The accompanying notes are an integral part of this schedule.

A. Name of Plan Community Action Partnership of Cambria County 401 (k) Plan	B. Three-digit Plan Number 002
C. Plan sponsor's Name as shown on line 2a of form 5500 Community Action Partnership of Cambria County	D. Employer ID Number 25-1150439

SCHEDULE H - Line 4i: SCHEDULE OF ASSETS (HELD AT END OF YEAR)-June 30, 2022

(a) Party in Interest	(b) Identity Of Issue	(c) Description Of Asset	Units	(d) Cost	(e) Current Value
*	Pathroad Conservative Fixed Income	Common/Coll Funds	113.324	\$ 1,741	\$ 1,742
*	Pathroad Tactical Balanced Grwth. & Inc.	Common/Coll Funds	32,092.082	988,107	1,375,788
*	Pathroad Capital Appreciation & Inc	Common/Coll Funds	17,238.030	623,809	918,959
*	Pathroad Conservative Growth & Inc	Common/Coll Funds	9,261.580	255,008	320,265
*	Pathroad Intermediate Term Fixed Inc	Common/Coll Funds	17.644	361	380
*	Pathroad Long-Term Equity Growth	Common/Coll Funds	164.610	8,902	9,613
*	Pathroad Strategic Balanced Grwth. And Inc.	Common/Coll Funds	201.063	2,652	2,459
*	Pathroad Strategic Capital Apprec. And Inc.	Common/Coll Funds	199.914	2,899	2,895
	Federated Capital Preservation Fund	Common/Coll Funds	9,777.105	97,771	97,771
	Goldman Sachs Fin. Sq. Gov't. Fd. #465	Mutual Funds	99,660.850	99,661	99,661
	Goldman Sachs Teas. Obligations Fd. #468	Mutual Funds	99,519.210	99,519	99,519
	Dodge & Cox Balanced Fund	Mutual Funds	6.961	713	675
	Federated Institutional High Yield	Mutual Funds	104.546	1,004	872
	Fidelity Adv. Growth Oppor. - Z	Mutual Funds	261.855	25,506	26,735
	Fidelity Low-Priced Stock Fund	Mutual Funds	341.996	16,753	15,910
	Invesco Oppen Int Small Mid Co. Fd.	Mutual Funds	69.695	3,579	2,646
	Invesco Oppen Global Opp. Fd.	Mutual Funds	456.005	32,434	20,976
	John Hancock FDS III Disc. Val. Mep. I	Mutual Funds	44.857	816	1,066
	Loomis Sayles Bond Fund - Inst.	Mutual Funds	69.688	936	817
	Natixis Loomis Sayles Limited Term Gov	Mutual Funds	162.419	1,851	1,774
	Pimco GNMA and Gov. Securities - Inst.	Mutual Funds	138.229	1,519	1,381
	Pimco Total Return Fund - Inst	Mutual Funds	3,198.310	33,505	28,785
	Pimco Income Fd - Inst	Mutual Funds	98.872	1,185	1,049
	Primecap Odyssey Aggressive Growth	Mutual Funds	225.930	8,392	8,707
	T Rowe Price Capital Appreciation	Mutual Funds	180.203	5,599	5,716
	T Rowe Price Financial Services Fund	Mutual Funds	24.870	711	741
	T Rowe Price Health Sciences Fund	Mutual Funds	131.268	10,444	11,258
	T Rowe Price Retirement 2020	Mutual Funds	1,145.106	15,191	14,497
	T Rowe Price Retirement 2030	Mutual Funds	175.117	2,658	2,417
	T Rowe Price Retirement 2045	Mutual Funds	744.397	11,022	10,972
	T Rowe Price Intl Discovery - I	Mutual Funds	48.839	3,220	2,874
	TIAA CREF Real Estate Securities FD	Mutual Funds	46.994	740	853
	Vanguard Instl Index Fund	Mutual Funds	292.313	82,984	93,718
	Vanguard Intrl. Gr. Fd Adm.	Mutual Funds	3.347	485	319
	Vanguard Emerging Markets Bond - Adm.	Mutual Funds	43.008	1,100	912
	Vanguard Equity Income Fund	Mutual Funds	300.918	22,589	25,373
	Vanguard Mid Cap Index Fd - Adm.	Mutual Funds	14.528	3,479	3,543
	Vanguard Small Cap Index Fund - Adm.	Mutual Funds	67.934	5,497	5,734
	Vanguard Tot. Bond Index Fund Adm	Mutual Funds	952.534	10,286	9,440
	Virtus Kar Sm Cap Grwth-I	Mutual Funds	6.102	246	218
	Cash	Cash	2.000	2	2
	Participant Loans	Loans 5.25% - 5.50%	N/A	0	46,724
				<u>\$ 2,484,876</u>	<u>\$ 3,275,756</u>

The accompanying notes are an integral part of this schedule.

A. Name of Plan Community Action Partnership of Cambria County 401 (k) Plan	B. Three-digit Plan Number 002
C. Plan sponsor's Name as shown on line 2a of form 5500 Community Action Partnership of Cambria County	D. Employer ID Number 25-1150439

For the year ended June 30, 2022

SCHEDULE H - Line 4a: SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

Participant Contributions Transferred Late to the Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
Check Here if Late Participant Loan Repayments are Included ☒				
Pay Period Ending 10/29/2021 (loans)	\$ 305	\$ 0	\$ 0	\$ 0
Pay Period Ending 12/24/2021	4,748	0	0	0
Pay Period Ending 12/24/2021 (loans)	328	0	0	0
Pay Period Ending 1/7/2022	4,231	0	0	0
Pay Period Ending 1/7/2022 (loans)	328	0	0	0
	<u>\$ 9,940</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 0</u>

The accompanying notes are an integral part of this schedule.



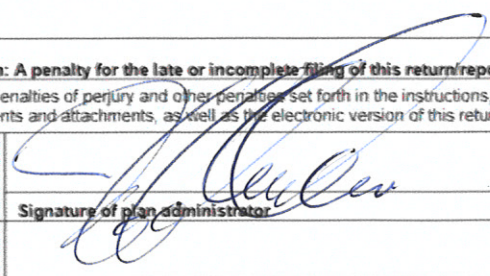
Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection
---	--	---

Part I Annual Report Identification Information
For calendar plan year 2021 or fiscal plan year beginning <u>07/01/2021</u> and ending <u>06/30/2022</u>
A This return/report is for: ☐ a multiemployer plan ☒ a single-employer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☐ a DFE (specify) _____
B This return/report is: ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here. ☐
D Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description) _____
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ☐

Part II Basic Plan Information —enter all requested information	
1a Name of plan COMMUNITY ACTION PARTNERSHIP OF CAMBRIA COUNTY 401(K) PLAN	1b Three-digit plan number (PN) <u>002</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) COMMUNITY ACTION PARTNERSHIP OF CAMBRIA COUNTY 516 MAIN ST JOHNSTOWN PA 15901	1c Effective date of plan 10/01/2001 2b Employer Identification Number (EIN) 25-1150439 2c Plan Sponsor's telephone number (814) 536-9031 2d Business code (see instructions) 624200

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE		<u>3/13/23</u>	JEFFREY VAUGHN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2021)
v. 210624

