

Department of the Treasury
Internal Revenue Service

or Section 4947(a)(1) Trust Treated as Private Foundation
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 ▶ Go to www.irs.gov/Form990PF for instructions and the latest information.

2018

Open to Public Inspection

For calendar year **2018** or tax year beginning , **2018**, and ending , **20**

Name of foundation 3RIVERS CREDIT UNION FOUNDATION, INC.		A Employer identification number 47-2259834
Number and street (or P.O. box number if mail is not delivered to street address)	Room/suite	B Telephone number (see instructions) (260) 490-8328
1605 NORTHLAND BLVD		C If exemption application is pending, check here. <input type="checkbox"/>
City or town, state or province, country, and ZIP or foreign postal code FORT WAYNE, IN 46825		
G Check all that apply:	<input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input type="checkbox"/> Address change	D 1. Foreign organizations, check here. <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
	<input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Amended return <input type="checkbox"/> Name change	
H Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here. <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶ \$ 413,817.		
J Accounting method: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ (Part I, column (d) must be on cash basis.)		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here. <input type="checkbox"/>

	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions).)				
Revenue				
1 Contributions, gifts, grants, etc., received (attach schedule)	282,088.			
2 Check <input type="checkbox"/> if the foundation is not required to attach Sch. B.				
3 Interest on savings and temporary cash investments				
4 Dividends and interest from securities	801.	801.		
5a Gross rents				
b Net rental income or (loss) _____				
6a Net gain or (loss) from sale of assets not on line 10				
b Gross sales price for all assets on line 6a _____				
7 Capital gain net income (from Part IV, line 2)		0.		
8 Net short-term capital gain.				
9 Income modifications				
10a Gross sales less returns and allowances				
b Less: Cost of goods sold				
c Gross profit or (loss) (attach schedule)				
11 Other income (attach schedule)				
12 Total. Add lines 1 through 11	282,889.	801.	0.	
Operating and Administrative Expenses				
13 Compensation of officers, directors, trustees, etc.	0.			
14 Other employee salaries and wages				
15 Pension plans, employee benefits				
16a Legal fees (attach schedule)				
b Accounting fees (attach schedule) ATCH 1	1,800.			1,800.
c Other professional fees (attach schedule)				
17 Interest				
18 Taxes (attach schedule) (see instructions) [2]	7.			
19 Depreciation (attach schedule) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses (attach schedule) ATCH 3	1,962.			1,962.
24 Total operating and administrative expenses. Add lines 13 through 23.	3,769.			3,762.
25 Contributions, gifts, grants paid	245,150.			245,150.
26 Total expenses and disbursements. Add lines 24 and 25	248,919.	0.	0.	248,912.
27 Subtract line 26 from line 12:				
a Excess of revenue over expenses and disbursements	33,970.			
b Net investment income (if negative, enter -0-)		801.		
c Adjusted net income (if negative, enter -0-)			0.	

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only. (See instructions.)			
		Beginning of year	End of year		
		(a) Book Value	(b) Book Value	(c) Fair Market Value	
Assets	1	Cash - non-interest-bearing	379,703.	408,429.	408,429.
	2	Savings and temporary cash investments			
	3	Accounts receivable ▶ _____ Less: allowance for doubtful accounts ▶ _____			
	4	Pledges receivable ▶ _____ Less: allowance for doubtful accounts ▶ _____			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7	Other notes and loans receivable (attach schedule) ▶ _____ Less: allowance for doubtful accounts ▶ _____			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments - U.S. and state government obligations (attach schedule), . .			
	b	Investments - corporate stock (attach schedule)			
	c	Investments - corporate bonds (attach schedule),			
	11	Investments - land, buildings, and equipment: basis ▶ _____ Less: accumulated depreciation (attach schedule) ▶ _____			
	12	Investments - mortgage loans			
	13	Investments - other (attach schedule)			
	14	Land, buildings, and equipment: basis ▶ _____ Less: accumulated depreciation (attach schedule) ▶ _____			
15	Other assets (describe ▶ _____)	144.	5,388.	5,388.	
16	Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	379,847.	413,817.	413,817.	
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons, . .			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶ _____)			
23	Total liabilities (add lines 17 through 22)	0.	0.		
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here <input type="checkbox"/> and complete lines 24 through 26, and lines 30 and 31.				
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
	Foundations that do not follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 27 through 31.				
	27	Capital stock, trust principal, or current funds			
	28	Paid-in or capital surplus, or land, bldg., and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds . .	379,847.	413,817.	
30	Total net assets or fund balances (see instructions)	379,847.	413,817.		
31	Total liabilities and net assets/fund balances (see instructions)	379,847.	413,817.		

Part III Analysis of Changes in Net Assets or Fund Balances		
1	Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1 379,847.
2	Enter amount from Part I, line 27a	2 33,970.
3	Other increases not included in line 2 (itemize) ▶ _____	3
4	Add lines 1, 2, and 3	4 413,817.
5	Decreases not included in line 2 (itemize) ▶ _____	5
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6 413,817.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (for example, real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)				(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1 a						
b						
c						
d						
e						
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) ((e) plus (f) minus (g))			
a						
b						
c						
d						
e						
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69.						
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))			
a						
b						
c						
d						
e						
2 Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }			2		
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c). See instructions. If (loss), enter -0- in Part I, line 8	{ If gain, also enter in Part I, line 8, column (c). See instructions. If (loss), enter -0- in Part I, line 8 }			3		

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? Yes No
 If "Yes," the foundation doesn't qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year; see the instructions before making any entries.

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2017	167,152.	460,976.	0.362605
2016	141,863.	408,911.	0.346929
2015	154,506.	372,687.	0.414573
2014			
2013			
2 Total of line 1, column (d)			2 1.124107
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5.0, or by the number of years the foundation has been in existence if less than 5 years			3 0.281027
4 Enter the net value of noncharitable-use assets for 2018 from Part X, line 5			4 535,225.
5 Multiply line 4 by line 3.			5 150,413.
6 Enter 1% of net investment income (1% of Part I, line 27b).			6 8.
7 Add lines 5 and 6.			7 150,421.
8 Enter qualifying distributions from Part XII, line 4. If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.			8 248,912.

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

Table with 11 rows for excise tax calculations. Includes fields for exempt foundations, domestic foundations, tax under section 511, and credits/payments. Total tax due is 8.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Includes questions about political influence, expenditures, and reporting. Includes 'Yes' and 'No' columns. Total 'Yes' responses are 6.

Part VII-A Statements Regarding Activities (continued)

Table with 3 columns: Question, Yes, No. Rows 11-16. Row 11: At any time during the year, did the foundation, directly or indirectly, own a controlled entity... Row 12: Did the foundation make a distribution to a donor advised fund... Row 13: Did the foundation comply with the public inspection requirements... Row 14: The books are in care of TIM SHEPPARD, PRESIDENT... Row 15: Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041... Row 16: At any time during calendar year 2018, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?

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

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

Table with 3 columns: Question, Yes, No. Rows 1a-4b. Row 1a: During the year, did the foundation (either directly or indirectly): (1) Engage in the sale or exchange, or leasing of property with a disqualified person? (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? (5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? (6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) Row 1b: If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance? Row 1c: Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2018? Row 2: Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)): Row 2a: At the end of tax year 2018, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2018? Row 2b: Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? Row 3a: Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? Row 3b: If "Yes," did it have excess business holdings in 2018 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969; (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? Row 4a: Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? Row 4b: Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2018?

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

5a During the year, did the foundation pay or incur any amount to:
(1) Carry on propaganda, or otherwise attempt to influence legislation...
(2) Influence the outcome of any specific public election...
(3) Provide a grant to an individual for travel, study, or other similar purposes?
(4) Provide a grant to an organization other than a charitable, etc., organization...
(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes...
b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance?
c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?
6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?
6b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?
7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?
7b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?
8 Is the foundation subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment(s) during the year?

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

1 List all officers, directors, trustees, and foundation managers and their compensation. See instructions.

Table with 5 columns: (a) Name and address, (b) Title, and average hours per week devoted to position, (c) Compensation (if not paid, enter -0-), (d) Contributions to employee benefit plans and deferred compensation, (e) Expense account, other allowances. Row 1: ATCH 5, 0, 0, 0.

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

Table with 5 columns: (a) Name and address of each employee paid more than \$50,000, (b) Title, and average hours per week devoted to position, (c) Compensation, (d) Contributions to employee benefit plans and deferred compensation, (e) Expense account, other allowances. Row 1: NONE.

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

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

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

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		

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

Part IX-A Summary of Direct Charitable Activities

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

Expenses
1 N/A
2
3
4

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

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

Amount
1 NONE
2
All other program-related investments. See instructions.
3 NONE

Total. Add lines 1 through 3 ▶

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	
b	Average of monthly cash balances	1b	540,610.
c	Fair market value of all other assets (see instructions).	1c	2,766.
d	Total (add lines 1a, b, and c)	1d	543,376.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	
2	Acquisition indebtedness applicable to line 1 assets	2	
3	Subtract line 2 from line 1d.	3	543,376.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	8,151.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	535,225.
6	Minimum investment return. Enter 5% of line 5	6	26,761.

Part XI Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations, check here and do not complete this part.)

1	Minimum investment return from Part X, line 6	1	26,761.
2a	Tax on investment income for 2018 from Part VI, line 5	2a	8.
b	Income tax for 2018. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b.	2c	8.
3	Distributable amount before adjustments. Subtract line 2c from line 1.	3	26,753.
4	Recoveries of amounts treated as qualifying distributions.	4	
5	Add lines 3 and 4	5	26,753.
6	Deduction from distributable amount (see instructions).	6	
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1.	7	26,753.

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26.	1a	248,912.
b	Program-related investments - total from Part IX-B.	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes.	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8; and Part XIII, line 4	4	248,912.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b. See instructions.	5	8.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	248,904.

Note: The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.

Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2017	(c) 2017	(d) 2018
1 Distributable amount for 2018 from Part XI, line 7				26,753.
2 Undistributed income, if any, as of the end of 2018:				
a Enter amount for 2017 only.				
b Total for prior years: 20 <u>16</u> , 20 <u>15</u> , 20 <u>14</u>				
3 Excess distributions carryover, if any, to 2018:				
a From 2013				
b From 2014				
c From 2015				135,868.
d From 2016				121,429.
e From 2017				144,117.
f Total of lines 3a through e	401,414.			
4 Qualifying distributions for 2018 from Part XII, line 4: ▶ \$ <u>248,912.</u>				
a Applied to 2017, but not more than line 2a				
b Applied to undistributed income of prior years (Election required - see instructions).				
c Treated as distributions out of corpus (Election required - see instructions)				
d Applied to 2018 distributable amount.				26,753.
e Remaining amount distributed out of corpus.	222,159.			
5 Excess distributions carryover applied to 2018 (If an amount appears in column (d), the same amount must be shown in column (a).)				
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	623,573.			
b Prior years' undistributed income. Subtract line 4b from line 2b.				
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed				
d Subtract line 6c from line 6b. Taxable amount - see instructions				
e Undistributed income for 2017. Subtract line 4a from line 2a. Taxable amount - see instructions				
f Undistributed income for 2018. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2019.				
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)				
8 Excess distributions carryover from 2013 not applied on line 5 or line 7 (see instructions)				
9 Excess distributions carryover to 2019. Subtract lines 7 and 8 from line 6a	623,573.			
10 Analysis of line 9:				
a Excess from 2014				
b Excess from 2015				135,868.
c Excess from 2016				121,429.
d Excess from 2017				144,117.
e Excess from 2018				222,159.

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

NOT APPLICABLE

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2018, enter the date of the ruling ▶

b Check box to indicate whether the foundation is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

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

	Tax year	Prior 3 years			(e) Total
	(a) 2018	(b) 2017	(c) 2016	(d) 2015	
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon:					
a "Assets" alternative test - enter:					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test - enter:					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

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

1 Information Regarding Foundation Managers:

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

3RIVERS FEDERAL CREDIT UNION

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

N/A

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

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

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

ATCH 6

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

c Any submission deadlines:

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

Part XV Supplementary Information *(continued)*

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a <i>Paid during the year</i> ATCH 7				
Total				3a 245,150.
b <i>Approved for future payment</i>				
Total				3b

Schedule of Contributors

2018

▶ **Attach to Form 990, Form 990-EZ, or Form 990-PF.**
 ▶ **Go to www.irs.gov/Form990 for the latest information.**

Name of the organization 3RIVERS CREDIT UNION FOUNDATION, INC.	Employer identification number 47-2259834
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Organization type (check one):

Filers of:

Section:

- Form 990 or 990-EZ 501(c)() (enter number) organization
- 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
- 527 political organization
- Form 990-PF 501(c)(3) exempt private foundation
- 4947(a)(1) nonexempt charitable trust treated as a private foundation
- 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**.

Note: Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule

- For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

Special Rules

- For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of **(1)** \$5,000; or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h; or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I (entering "N/A" in column (b) instead of the contributor name and address), II, and III.
- For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year ▶ \$ _____

Caution: An organization that isn't covered by the General Rule and/or the Special Rules doesn't file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

Name of organization **3RIVERS CREDIT UNION FOUNDATION, INC.**

Employer identification number
47-2259834

Part I **Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1		\$ 282,088.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

Name of organization **3RIVERS CREDIT UNION FOUNDATION, INC.**

Employer identification number

47-2259834

Part II **Noncash Property** (see instructions). Use duplicate copies of Part II if additional space is needed.

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____
_____	_____ _____ _____	\$ _____	_____

Name of organization 3RIVERS CREDIT UNION FOUNDATION, INC.

Employer identification number
47-2259834

Part III Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than \$1,000 for the year from any one contributor. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of *exclusively* religious, charitable, etc., contributions of **\$1,000 or less** for the year. (Enter this information once. See instructions.) ► \$ _____
Use duplicate copies of Part III if additional space is needed.

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
_____	_____ _____ _____	_____ _____ _____	_____ _____ _____

(e) Transfer of gift	
Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee
_____ _____ _____	_____ _____ _____

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
_____	_____ _____ _____	_____ _____ _____	_____ _____ _____

(e) Transfer of gift	
Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee
_____ _____ _____	_____ _____ _____

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
_____	_____ _____ _____	_____ _____ _____	_____ _____ _____

(e) Transfer of gift	
Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee
_____ _____ _____	_____ _____ _____

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
_____	_____ _____ _____	_____ _____ _____	_____ _____ _____

(e) Transfer of gift	
Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee
_____ _____ _____	_____ _____ _____

ATTACHMENT 1

FORM 990PF, PART I - ACCOUNTING FEES

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>	<u>ADJUSTED NET INCOME</u>	<u>CHARITABLE PURPOSES</u>
ACCOUNTING FEES	1,800.			1,800.
TOTALS	<u>1,800.</u>			<u>1,800.</u>

ATTACHMENT 2

FORM 990PF, PART I - TAXES

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>	<u>ADJUSTED NET INCOME</u>	<u>CHARITABLE PURPOSES</u>
EXCISE TAX	7.			
TOTALS	<u>7.</u>			

ATTACHMENT 3

FORM 990PF, PART I - OTHER EXPENSES

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>	<u>ADJUSTED NET INCOME</u>	<u>CHARITABLE PURPOSES</u>
INSURANCE EXPENSE	1,940.			1,940.
OTHER EXPENSES	22.			22.
TOTALS	<u>1,962.</u>			<u>1,962.</u>

FORM 990PF, PART VII-A, LINE 10 - SUBSTANTIAL CONTRIBUTORS

ATTACHMENT 4

NAME AND ADDRESS

3RIVERS FEDERAL CREDIT UNION
1605 NORTHLAND BLVD
FORT WAYNE, IN 46825

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEESATTACHMENT 5

<u>NAME AND ADDRESS</u>	<u>TITLE AND AVERAGE HOURS PER WEEK DEVOTED TO POSITION</u>	<u>COMPENSATION</u>	<u>CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS</u>	<u>EXPENSE ACCT AND OTHER ALLOWANCES</u>
TIM SHEPPARD 1605 NORTHLAND BLVD FORT WAYNE, IN 46825	PRESIDENT 1.00	0.	0.	0.
LYNDSEY EMERICK 1605 NORTHLAND BLVD FORT WAYNE, IN 46825	TREASURER 1.00	0.	0.	0.
JULIE GOODMAN 1605 NORTHLAND BLVD FORT WAYNE, IN 46825	MEMBER AT LARGE 1.00	0.	0.	0.
MELISSA SHAW 1605 NORTHLAND BLVD FORT WAYNE, IN 46825	SECRETARY 1.00	0.	0.	0.
JACKIE KOCKS 1605 NORTHLAND BLVD FORT WAYNE, IN 46825	MEMBER AT LARGE 1.00	0.	0.	0.
ADAM ROBY 1605 NORTHLAND BLVD FORT WAYNE, IN 46825	MEMBER AT LARGE 1.00	0.	0.	0.

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES

ATTACHMENT 5 (CONT'D)

<u>NAME AND ADDRESS</u>	<u>TITLE AND AVERAGE HOURS PER WEEK DEVOTED TO POSITION</u>	<u>COMPENSATION</u>	<u>CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS</u>	<u>EXPENSE ACCT AND OTHER ALLOWANCES</u>
BAILEY SUTTON 1605 NORTHLAND BLVD FORT WAYNE, IN 46825	MEMBER AT LARGE 1.00	0.	0.	0.
	GRAND TOTALS	<u>0.</u>	<u>0.</u>	<u>0.</u>

ATTACHMENT 6

FORM 990PF, PART XV - NAME, ADDRESS AND PHONE FOR APPLICATIONS

3RIVERS FEDERAL CREDIT UNION
1605 NORTHLAND BLVD
FORT WAYNE, IN 46825
260-490-8328

FORM IN WHICH APPLICATION SHOULD BE SUBMITTED AND INFORMATION THEY SHOULD INCLUDE:

IT IS PREFERRED THAT ALL APPLICANTS UTILIZE A FORM PROVIDED BY THE FOUNDATION TO MAKE APPLICATION FOR A GRANT. A FINANCIAL NEEDS FORECAST WILL BE REQUIRED.

SUBMISSION DEADLINES:

ALL COMPLETED APPLICATIONS ARE TO BE SUBMITTED TO 3 RIVERS FEDERAL CREDIT UNION. AN APPOINTED COMMITTEE MADE UP OF 3 RIVERS FEDERAL CREDIT UNION STAFF WILL CONSIDER EACH APPLICATION AND MAKE RECOMMENDATIONS TO THE BOARD OF DIRECTORS.

RESTRICTIONS OR LIMITATIONS ON AWARDS:

NONE

FORM 990PF, PART XV - GRANTS AND CONTRIBUTIONS PAID DURING THE YEARATTACHMENT 7

<u>RECIPIENT NAME AND ADDRESS</u>	<u>RELATIONSHIP TO SUBSTANTIAL CONTRIBUTOR AND FOUNDATION STATUS OF RECIPIENT</u>	<u>PURPOSE OF GRANT OR CONTRIBUTION</u>	<u>AMOUNT</u>
CANCER SERVICES OF NORTHEAST INDIANA 6316 MUTUAL DR. FORT WAYNE, IN 46825	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	4,000.
FORT WAYNE PHILHARMONIC 4901 FULLER DR FORT WAYNE, IN 46835	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	3,000.
HOOSIERS FEEDING THE HUNGRY PO BOX 131 CORUNNA, IN 46730	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	2,500.
BLUE JACKET, INC 2826 SOUTH CALHOUN STREET FORT WAYNE, IN 46807	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	7,500.
FORT WAYNE CIVIC THEATRE 303 E MAIN ST. FORT WAYNE, IN 46802	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	5,000.
MUSTARD SEED FURNITURE BANK OF FORT WAYNE, INC. 3636 ILLINOIS RD FORT WAYNE, IN 46804	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	5,000.

FORM 990PF, PART XV - GRANTS AND CONTRIBUTIONS PAID DURING THE YEARATTACHMENT 7 (CONT'D)

<u>RECIPIENT NAME AND ADDRESS</u>	<u>RELATIONSHIP TO SUBSTANTIAL CONTRIBUTOR AND FOUNDATION STATUS OF RECIPIENT</u>	<u>PURPOSE OF GRANT OR CONTRIBUTION</u>	<u>AMOUNT</u>
TEACH OUR CHILDREN FUND D.B.A. FW CENTER FOR LEARNING 2510 E DUPONT RD #203 FORT WAYNE, IN 46825	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	3,000.
FORT WAYNE DANCE COLLECTIVE 437 E BERRY ST, SUITE 203 FORT WAYNE, IN 46802	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	3,200.
HEALTHIER MOMS & BABIES 1025 W RUDISILL BLVD FORT WAYNE, IN 46807	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	5,000.
HEARCARE CONNECTION 9604 COLDWATER RD, STE 109 FORT WAYNE, IN 46825	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	5,000.
MCMILLEN HEALTH 600 JIM KELLEY BLVD FORT WAYNE, IN 46816	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	5,000.
EAST ALLEN FAMILY RESOURCE CENTER 6330 PRIZE AVE FORT WAYNE, IN 46803	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	3,000.

FORM 990PF, PART XV - GRANTS AND CONTRIBUTIONS PAID DURING THE YEARATTACHMENT 7 (CONT'D)

<u>RECIPIENT NAME AND ADDRESS</u>	<u>RELATIONSHIP TO SUBSTANTIAL CONTRIBUTOR AND FOUNDATION STATUS OF RECIPIENT</u>	<u>PURPOSE OF GRANT OR CONTRIBUTION</u>	<u>AMOUNT</u>
FORT WAYNE MUSEUM OF ART 311 E MAIN ST FORT WAYNE, IN 46802	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	4,000.
LUTHERAN SOCIAL SERVICES OF INDIANA 333 EAST LEWIS STREET FORT WAYNE, IN 46802	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	5,000.
FORT WAYNE PARK FOUNDATION PO BOX 13201 FORT WAYNE, IN 46867	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	5,000.
ANTHONY WAYNE AREA COUNCIL, BSA 8315 W JEFFERSON BLVD FORT WAYNE, IN 46804	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	2,500.
COMMUNITY TRANSPORTATION NETWORK 227 E WASHINGTON BLVD, STE 104 FORT WAYNE, IN 46802	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	5,000.
ADULT LIFE TRAINING 3301 E COLISEUM BLVD RM 136 FORT WAYNE, IN 46805	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	9,800.

FORM 990PF, PART XV - GRANTS AND CONTRIBUTIONS PAID DURING THE YEARATTACHMENT 7 (CONT'D)

<u>RECIPIENT NAME AND ADDRESS</u>	<u>RELATIONSHIP TO SUBSTANTIAL CONTRIBUTOR AND FOUNDATION STATUS OF RECIPIENT</u>	<u>PURPOSE OF GRANT OR CONTRIBUTION</u>	<u>AMOUNT</u>
EAST WAYNE STREET CENTER 801 E WAYNE ST FORT WAYNE, IN 46803	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	5,000.
FORT WAYNE CHILDREN'S CHOIR 2101 E COLISEUM BLVD IPFW RHINEHART MUSIC CENTER FORT WAYNE, IN 46805	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	6,000.
GOODWILL INDUSTRIES OF NORTHEASTERN INDIANA, INC 1516 MAGNAVOX WAY FORT WAYNE, IN 46804	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	3,000.
SCIENCE CENTRAL, INC 1950 N CLINTON ST FORT WAYNE, IN 46805	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	5,000.
ST. MARTIN'S HEALTHCARE, INC 1359 S RANDOLPH ST GARRETT, IN 46738	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	6,000.
CREATIVE ARTS COUNCIL OF WELLS COUNTY 211 WATER ST STE B BLUFFTON, IN 46714	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	650.

FORM 990PF, PART XV - GRANTS AND CONTRIBUTIONS PAID DURING THE YEARATTACHMENT 7 (CONT'D)

<u>RECIPIENT NAME AND ADDRESS</u>	<u>RELATIONSHIP TO SUBSTANTIAL CONTRIBUTOR AND FOUNDATION STATUS OF RECIPIENT</u>	<u>PURPOSE OF GRANT OR CONTRIBUTION</u>	<u>AMOUNT</u>
ALLEN COUNTY EDUCATION PARTNERSHIP 709 CLAY ST STE 101 FORT WAYNE, IN 46802	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	3,000.
MENTAL HEALTH AMERICA OF NORTHEAST INDIANA 1027 W RUDISILL BLVD FORT WAYNE, IN 46807	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	4,000.
ROAD TO RECOVERY, INC 2018 N CLINTON ST FORT WAYNE, IN 46805	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	5,000.
OUT OF A JAM INCORPORATED 3506 STELLHORD RD FORT WAYNE, IN 46815	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	8,900.
JAMES S MCFADDEN RESOURCE CENTER 1928 INWOOD DR FORT WAYNE, IN 46815	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	2,000.
LIFELINE YOUTH AND FAMILY SERVICES 4150 ILLINOIS RD FORT WAYNE, IN 46804	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	2,000.

FORM 990PF, PART XV - GRANTS AND CONTRIBUTIONS PAID DURING THE YEARATTACHMENT 7 (CONT'D)

<u>RECIPIENT NAME AND ADDRESS</u>	<u>RELATIONSHIP TO SUBSTANTIAL CONTRIBUTOR AND FOUNDATION STATUS OF RECIPIENT</u>	<u>PURPOSE OF GRANT OR CONTRIBUTION</u>	<u>AMOUNT</u>
ASSOCIATED CHURCHES OF FORT WAYNE AND ALLEN COUNTY 602 E WAYNE ST FORT WAYNE, IN 46802	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	3,000.
HOMEBOUND MEALS, INC 611 W BERRY ST FORT WAYNE, IN 46802	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	4,000.
NEIGHBORLINK FORT WAYNE FOUNDATION, INC 2826 S CALHOUN ST FORT WAYNE, IN 46807	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	4,000.
DEKALB COMMUNITY IMPACT CORPORATION 2301 MAIN STREET AUBURN, IN 46706	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	5,000.
AMANI FAMILY SERVICES 2456 LAKE AVE FORT WAYNE, IN 46805	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	6,000.
EUELL A WILSON CENTER 1512 OXFORD ST FORT WAYNE, IN 46806	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	6,000.

FORM 990PF, PART XV - GRANTS AND CONTRIBUTIONS PAID DURING THE YEARATTACHMENT 7 (CONT'D)

<u>RECIPIENT NAME AND ADDRESS</u>	<u>RELATIONSHIP TO SUBSTANTIAL CONTRIBUTOR AND FOUNDATION STATUS OF RECIPIENT</u>	<u>PURPOSE OF GRANT OR CONTRIBUTION</u>	<u>AMOUNT</u>
FRATERNAL ORDER OF POLICE #126 4065 E PIERSON RD FLINT, MI 48506	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	8,000.
GARRETT HIGH SCHOOL CAREER DEVELOPMENT PROGRAM 801 E HOUSTON ST GARRETT, IN 46738	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	10,000.
CROSSWINDS 4150 ILLINOIS RD FORT WAYNE, IN 46804	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	5,000.
RONALD MCDONALD HOUSE 11109 PARKVIEW PLAZA DR FORT WAYNE, IN 46845	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	5,000.
CHRIST CHILD SOCIETY OF FORT WAYNE PO BOX 12708 FORT WAYNE, IN 46864	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	1,600.
RESPECTTEAM PO BOX 309 HUNTERTOWN, IN 46748	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	1,500.

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

ATTACHMENT 7 (CONT'D)

<u>RECIPIENT NAME AND ADDRESS</u>	<u>RELATIONSHIP TO SUBSTANTIAL CONTRIBUTOR AND FOUNDATION STATUS OF RECIPIENT</u>	<u>PURPOSE OF GRANT OR CONTRIBUTION</u>	<u>AMOUNT</u>
FORT WAYNE HISTORICAL SOCIETY 302 E BERRY ST FORT WAYNE, IN 46802	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	2,000.
LISA'S LEGACY 5910 HOMESTEAD RD FORT WAYNE, IN 46814	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	1,000.
JUNIOR ACHIEVEMENT 601 NOBLE DR FORT WAYNE, IN 46825	NONE PC	ASSIST VARIOUS ORGANIZATION NEEDS	50,000.
TOTAL CONTRIBUTIONS PAID			<u>245,150.</u>

Public Disclosure of Form 990-PF Private Foundations

Tax-exempt private foundations are required to make a copy of their Form(s) 990-PF available for public inspection, and to provide copies of such forms to individuals or organizations that request copies. Alternatively, the Internet may be used to make these documents available. (See the "Using the Internet" section which follows.) These rules apply to a foundation's Form(s) 990-PF (and Form 4720, if applicable) for the last three years and to its application for exemption if it was filed after July 15, 1987. A foundation **may exclude Form 990-T from the disclosure copy. Form 990-T can be excluded only for returns filed prior to August 18, 2006.** A failure to comply can result in an enforcement action by the IRS.

Effective for Returns Filed After 8/17/06

The *Pension Protection Act of 2006* extends the public inspection and disclosure requirements and penalties applicable to Form 990 to Form 990-T of Code Section 501(c)(3) organizations. Certain information may be withheld by the organization from public disclosure and inspection if public availability would adversely affect the organization (*e.g.*, information relating to a trade secret, patent, process, style of work or apparatus of the organization).

While the rules create an additional burden on tax exempts, they also provide an opportunity for your foundation to showcase the community benefits it provides. The rules also heighten the need to carefully review all responses, including narrative explanations, contained on your Form 990-PF/990-T before filing.

Where Must Information be Provided?

Generally, a foundation must make its documents available for public inspection at any location where it has three or more employees. If the only services provided at the site are in furtherance of exempt purposes and the site does not serve as an office for management staff, the documents are not required to be made available there.

How Quickly Must Organizations Reply?

Requests for copies can be made in person or in writing. When requests are made in person, the copies must generally be provided on the same business day. There are provisions for delays due to unusual circumstances. However, in no event may the period of delay exceed five business days. Unusual circumstances include times when staff that is capable of fulfilling a request are absent.

Written Requests

A private foundation generally must mail the requested copies within 30 days from the date it receives the written request. However, if the foundation requires advance payment of a reasonable fee for copying and postage, it may provide the copies within 30 days from the date it receives payment rather than the date of the original request.

What Can a Foundation Charge?

You are currently allowed to charge a maximum fee of \$1 for the first page and \$.15 cents for each subsequent page in addition to actual postage costs.

If any foundation receives a written request for copies with no payment enclosed and the foundation requires payment in advance, the foundation must request payment within seven days from the date it received the request. A foundation is required to accept a personal check for written requests if it does not accept payment by credit card. If a foundation does not require prepayment and the requester does not enclose a prepayment with the request, the foundation must receive consent from a requester before providing copies for which the fee charge for copying and postage would be in excess of \$20.

Using the Internet

As an alternative to providing copies, a private foundation may provide access to its exemption application and Forms 990-PF (and Forms 990-T filed after August 17, 2006) through the Internet. In general, the information on the World Wide Web must be in such a format that it may be accessed, downloaded, viewed or printed in the same format as the actual documents. Obviously, an organization would need to make the World Wide Web address available to the general public.

There is nothing that prevents others from posting your Forms 990-PF or 990-T and exemption application on the Internet. Based on this fact and the potential strain on your organization's resources from providing copies, all foundations should consider posting these documents on the Internet.

What if the Requests are a Form of Harassment?

If a foundation feels it is subject to a harassment campaign, it can file an application for a harassment determination with the Internal Revenue Service. This would allow the foundation to suspend compliance with these requests. In addition, an organization may disregard requests for copies in excess of two per month or four per year made by a single individual or sent from a single address, without submitting an application for a harassment determination.

Conclusion

For better or worse, many foundations are going to see an increase in requests for their Forms 990-PF and 990-T. BKD is here to assist you in the preparation of your return to ensure that your foundation is putting its "best foot forward."

Please contact our BKD advisor if you have questions about these rules.