

Department of the Treasury
Internal Revenue Service

or Section 4947(a)(1) Trust Treated as Private Foundation
▶ Do not enter social security numbers on this form as it may be made public.
▶ Go to www.irs.gov/Form990PF for instructions and the latest information.

2019

Open to Public Inspection

For calendar year **2019** or tax year beginning , **2019**, 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:		D 1. Foreign organizations, check here. <input type="checkbox"/>
<input type="checkbox"/> Initial return	<input type="checkbox"/> Initial return of a former public charity	2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
<input type="checkbox"/> Final return	<input type="checkbox"/> Amended return	E If private foundation status was terminated under section 507(b)(1)(A), check here. <input type="checkbox"/>
<input type="checkbox"/> Address change	<input type="checkbox"/> Name change	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here. <input type="checkbox"/>
H Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation		
<input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶ \$ 413,805.		
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.)		

	(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)	200,600.			
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	766.	766.		
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	201,366.	766.	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	1,875.			1,875.
c Other professional fees (attach schedule)				
17 Interest				
18 Taxes (attach schedule) (see instructions) [2]	8.			
19 Depreciation (attach schedule) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses (attach schedule) ATCH 3	2,395.			2,395.
24 Total operating and administrative expenses. Add lines 13 through 23.	4,278.			4,270.
25 Contributions, gifts, grants paid	197,100.			197,100.
26 Total expenses and disbursements. Add lines 24 and 25	201,378.	0.	0.	201,370.
27 Subtract line 26 from line 12:				
a Excess of revenue over expenses and disbursements	-12.			
b Net investment income (if negative, enter -0-)		766.		
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	408,429.	410,812.	410,812.
	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 ▶ _____)	5,388.	2,993.	2,993.	
16	Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	413,817.	413,805.	413,805.	
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 FASB ASC 958, check here ▶ <input type="checkbox"/> and complete lines 24, 25, 29, and 30.				
	24	Net assets without donor restrictions			
	25	Net assets with donor restrictions Foundations that do not follow FASB ASC 958, check here ▶ <input checked="" type="checkbox"/> and complete lines 26 through 30.			
	26	Capital stock, trust principal, or current funds			
	27	Paid-in or capital surplus, or land, bldg., and equipment fund			
	28	Retained earnings, accumulated income, endowment, or other funds . .	413,817.	413,805.	
	29	Total net assets or fund balances (see instructions)	413,817.	413,805.	
30	Total liabilities and net assets/fund balances (see instructions)	413,817.	413,805.		

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 29 (must agree with end-of-year figure reported on prior year's return)	1 413,817.
2	Enter amount from Part I, line 27a	2 -12.
3	Other increases not included in line 2 (itemize) ▶ _____	3
4	Add lines 1, 2, and 3	4 413,805.
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 29	6 413,805.

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))
2018	248,904.	535,225.	0.465046
2017	167,152.	460,976.	0.362605
2016	141,863.	408,911.	0.346929
2015	154,506.	372,687.	0.414573
2014			
2 Total of line 1, column (d)			2 1.589153
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 0.317831
4 Enter the net value of noncharitable-use assets for 2019 from Part X, line 5			4 515,660.
5 Multiply line 4 by line 3.			5 163,893.
6 Enter 1% of net investment income (1% of Part I, line 27b).			6 8.
7 Add lines 5 and 6.			7 163,901.
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.			8 201,370.

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 requirements. Includes 'Yes' and 'No' columns.

Part VII-A Statements Regarding Activities (continued)

Table with 3 columns: Question, Yes, No. Rows 11-16 containing questions about controlled entities, distributions, public inspection requirements, books in care, and foreign country interests.

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 containing questions about disqualifying acts, taxes on failure to distribute income, and business enterprise interests.

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	519,322.
c	Fair market value of all other assets (see instructions).	1c	4,191.
d	Total (add lines 1a, b, and c)	1d	523,513.
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	523,513.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	7,853.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	515,660.
6	Minimum investment return. Enter 5% of line 5	6	25,783.

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	25,783.
2a	Tax on investment income for 2019 from Part VI, line 5	2a	8.
b	Income tax for 2019. (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	25,775.
4	Recoveries of amounts treated as qualifying distributions.	4	
5	Add lines 3 and 4	5	25,775.
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	25,775.

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	201,370.
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	201,370.
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	201,362.

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 2018	(c) 2018	(d) 2019
1 Distributable amount for 2019 from Part XI, line 7				25,775.
2 Undistributed income, if any, as of the end of 2019:				
a Enter amount for 2018 only.				
b Total for prior years: 20 17 ,20 16 ,20 15				
3 Excess distributions carryover, if any, to 2019:				
a From 2014				
b From 2015		135,868.		
c From 2016		121,429.		
d From 2017		144,117.		
e From 2018		222,159.		
f Total of lines 3a through e	623,573.			
4 Qualifying distributions for 2019 from Part XII, line 4: ▶ \$ 201,370				
a Applied to 2018, 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 2019 distributable amount.				25,775.
e Remaining amount distributed out of corpus.	175,595.			
5 Excess distributions carryover applied to 2019 (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	799,168.			
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 2018. Subtract line 4a from line 2a. Taxable amount - see instructions				
f Undistributed income for 2019. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2020.				
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 2014 not applied on line 5 or line 7 (see instructions)				
9 Excess distributions carryover to 2020. Subtract lines 7 and 8 from line 6a	799,168.			
10 Analysis of line 9:				
a Excess from 2015		135,868.		
b Excess from 2016		121,429.		
c Excess from 2017		144,117.		
d Excess from 2018		222,159.		
e Excess from 2019		175,595.		

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9) NOT APPLICABLE

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2019, enter the date of the ruling

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

Table with 5 columns: (a) 2019, (b) 2018, (c) 2017, (d) 2016, (e) Total. Rows include 2a (Adjusted net income), 2b (85% of line 2a), 2c (Qualifying distributions from Part XII), 2d (Amounts included in line 2c), 2e (Qualifying distributions made directly), 3 (Alternative tests: Assets, Endowment, Support).

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 Paid during the year SEE ATTACHED 1605 NORTHLAND BLVD FORT WAYNE, IN 46825	NONE	PC	SEE ATTACHED	197,100.
Total ▶ 3a				197,100.
b Approved for future payment				
Total ▶ 3b				

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.

Table with 5 main columns: (a) Business code, (b) Amount, (c) Exclusion code, (d) Amount, (e) Related or exempt function income. Rows include Program service revenue, Membership dues, Interest on savings, Dividends, Net rental income, and Subtotal.

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

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

Schedule of Contributors

2019

▶ 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, 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	_____ _____ _____	\$ 200,000.	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	1,875.			1,875.
TOTALS	<u>1,875.</u>			<u>1,875.</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	8.			
TOTALS	<u>8.</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	2,395.			2,395.
TOTALS	<u>2,395.</u>			<u>2,395.</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.
BAILEY SUTTON 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>
KRISTIN SMITH 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 6FORM 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

Three Rivers Credit Union Foundation
Schedule of Donations
12/31/2019

RECIPIENT NAME AND ADDRESS	RELATIONSHIP	STATUS OF RECIPIENT	PURPOSE OF GRANT OR CONTRIBUTION	AMOUNT
Down Syndrome Association, 3320 North Clinton Street, Fort Wayne, IN 46805	NONE	Public Charity	Program funding	3,000
Out of a Jam, 3506 Stellhorn Road, Fort Wayne, IN 46815	NONE	Public Charity	Shop, Cook and Eat program funding	5,000
The Brandon Foundation, 7920 Wethersfield Cove, Fort Wayne, IN 46835	NONE	Public Charity	BF Biz Kids program funding	2,800
Thirteen Step House, 1317 W Washington Blvd, Fort Wayne, IN 46802	NONE	Public Charity	Residential Recovery program funding	8,000
Blue Jacket, 2826 S Calhoun St, Fort Wayne, IN 46807	NONE	Public Charity	Blue Jacket Career Academy program funding	5,000
Christ Child Society, PO Box 12708, Fort Wayne, IN 46864	NONE	Public Charity	Reading Rangers program funding	1,400
Fort Wayne Historical Society, 302 East Berry Street, Fort Wayne, IN 46802	NONE	Public Charity	Admission-Free School Group program funding	1,500
Lutheran Social Services, 333 East Lewis Street, Fort Wayne, IN 46802	NONE	Public Charity	LSSI Works program funding	5,000
Fort Wayne Park Foundation, PO Box 13201, Fort Wayne, IN 46867	NONE	Public Charity	Police Mentoring program funding	4,000
Kate's Kart, 10376 Leo Road, Suite A Fort Wayne, IN 46825	NONE	Public Charity	Book program funding	4,000
Wellspring Interfaith Social Services, 1316 Broadway, Fort Wayne, IN 46802	NONE	Public Charity	Youth Service Program funding	5,000
Community Transportation Network, 5601 Industrial Road, Fort Wayne, IN 46804	NONE	Public Charity	Specialized Medical Transportation program funding	2,500
Fort Wayne Pet Food Pantry, 2502 Church Street, Fort Wayne, IN 46809	NONE	Public Charity	Pet Food Distribution program funding	1,000
Heart of the City Mission Foundation, 1651 Cass Street, Fort Wayne, IN 46808	NONE	Public Charity	Operation Bicycle program funding	3,000
Lexi's Voice, 2305 Westbrook Drive, Fort Wayne, IN 46805	NONE	Public Charity	Equine Therapy and Bunny Tales program funding	1,000
RespectTeam, PO Box 309, Hometown, IN 46748	NONE	Public Charity	RespectTeam FWCS program funding	1,000
Center for Nonviolence, Inc, 235 W Creighton Ave., Fort Wayne, IN 46807	NONE	Public Charity	Financial Literacy Education program funding	10,000
CASS Housing, 111 West Berry Street, Ste 211 Fort Wayne, IN 46802	NONE	Public Charity	Supportive Services program funding	5,000
East Wayne Street Center, 801 East Wayne Street Fort Wayne, IN 46803	NONE	Public Charity	Project S.O.L.V.E. program funding	5,000
East Allen Family Resource Center dba LEARN Resource Center, 610 Professional Park Drive New Haven, IN 46774	NONE	Public Charity	Summer LEARN Program funding	3,000
Project READS dba Allen County Education Partnership, 1005 W Rudisill Blvd., Suite 308 Fort Wayne, IN 46807	NONE	Public Charity	Project READS program funding	3,000
Science Central, 1950 N Clinton St Fort Wayne, IN 46805	NONE	Public Charity	Study Trip program funding	5,000
Teach our Children Fund dba Fort Wayne Center for Learning, 2510 East Dupont Road, Suite 203 Fort Wayne, IN 46825	NONE	Public Charity	Educational Therapy financial assistance funding	2,500
McMillen Health, 600 Jim Kelley Blvd Fort Wayne, IN 46816	NONE	Public Charity	Preventative Health Education program funding	6,000
YWCA of Northeast Indiana, 5920 Decatur Rd Fort Wayne, IN 46816	NONE	Public Charity	Hope House program funding	5,000
Erin's House for Grieving Children, 5670 YMCA Park Dr W Fort Wayne, IN 46835	NONE	Public Charity	On-site Peer Support Group program funding	2,500
Fort Wayne Central Lion's Club, 7254 Playwright Trail Fort Wayne, IN 46818	NONE	Public Charity	Better Vision for Northeast Indiana program funding	1,000
Matthew 25, Inc., 413 E Jefferson Blvd Fort Wayne, IN 46802	NONE	Public Charity	Diabetic program funding	1,500
Mustard Seed Furniture Bank of Fort Wayne, 3636 Illinois Rd Fort Wayne, IN 46804	NONE	Public Charity	Beds4Kids program funding	4,000
Specialized Alternatives for Families and Youth of Indiana, 7209 Engle Rd Ste. 200 Fort Wayne, IN 46804	NONE	Public Charity	Pro-social activities program funding	1,500
Associated Churches of FW and Allen County , 602 E Wayne Street Fort Wayne, IN 46802	NONE	Public Charity	A Baby's Closet program funding	4,000
Career Development Program at Garrett High School , 801 E Houston St Garrett, IN 46738	NONE	Public Charity	Career Development Program funding	8,000

Crossroad Child and Family Services , 1825 Beacon Street Fort Wayne, IN 46805	NONE	Public Charity	Crossroad Academy program funding	4,400
Dr. Bill Lewis Center , 2730 E State Blvd, Suite C Fort Wayne, IN 46805	NONE	Public Charity	Forensic interview program funding	8,000
Fort Wayne Civic Theatre, 303 East Main Street Fort Wayne, IN 46802	NONE	Public Charity	In The Wings Arts-In-Education Program funding	5,000
Fort Wayne Dance Collective, 437 E Berry St Suite 203 Fort Wayne, IN 46802	NONE	Public Charity	Dance in Education program funding	2,000
Homebound Meals, 611 W Berry St Fort Wayne, IN 46815	NONE	Public Charity	Homebound Meals program funding	2,000
Hoosiers Feeding the Hungry, 4490A State Road 327 Garrett, IN 46738	NONE	Public Charity	"Meat" the Need program funding	3,000
Lifeline Youth & Family Services, 4150 Illinois Rd Fort Wayne, IN 46804	NONE	Public Charity	Lifeline program funding	5,000
NeighborLink Fort Wayne, 2826 S Calhoun St Fort Wayne, IN 46807	NONE	Public Charity	Program funding	3,000
UNITY Performing Arts Foundation, PFW Rhinehart Music Center, 2101 E Coliseum Blvd, Ste 230B Fort Wayne, IN 46805	NONE	Public Charity	Financial Literacy Curriculum program funding	10,000
Cancer Services of Northeast Indiana, 6316 Mutual Drive Fort Wayne, IN 46825	NONE	Public Charity	Client Advocate and Client Services Program funding	4,000
Vincent Village, 2827 Holton Ave Fort Wayne, IN 46806	NONE	Public Charity	Vincent House Transitional Shelter program funding	5,000
Fort Wayne Philharmonic Orchestra, 4901 Fuller Drive Fort Wayne, IN 46835	NONE	Public Charity	Youth Orchestra program funding	3,000
Fort Wayne Community Schools Foundation, 1200 S Clinton St Fort Wayne, IN 46802	NONE	Public Charity	B Instrumental program funding	5,000
Visually Impaired Preschool Serves (VIPS), 1100 West 42nd Street, Suite 228 Indianapolis, IN 46208	NONE	Public Charity	Early Childhood Intervention program funding	5,000
Healthier Moms and Babies, 1025 W Rudisill Blvd. Box 9 Fort Wayne, IN 46807	NONE	Public Charity	Prenatal Home Visitation Program funding	6,000
Judy A. Morrill Recreation Center, 1200 East Houston Street Garrett, IN 46738	NONE	Public Charity	Teen program funding	1,500
Allen County CASA Coalition, 1 East Main Street, Suite 421 Fort Wayne, IN 46802	NONE	Public Charity	CASA volunteer recruitment, training and support funding	5,000
				197,100

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.