

Department of the Treasury  
Internal Revenue Service

or Section 4947(a)(1) Trust Treated as Private Foundation  
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**2020**

**Open to Public Inspection**

For calendar year **2020** or tax year beginning , **2020**, and ending , **20**

Name of foundation <b>3RIVERS CREDIT UNION FOUNDATION, INC.</b>		<b>A Employer identification number</b> 47-2259834											
Number and street (or P.O. box number if mail is not delivered to street address)	Room/suite	<b>B Telephone number (see instructions)</b>  ( 260 ) 490-8328											
City or town, state or province, country, and ZIP or foreign postal code <b>FORT WAYNE, IN 46825</b>		<b>C</b> If exemption application is pending, check here. . . . . <input type="checkbox"/> <b>D</b> 1. Foreign organizations, check here. . . . . <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation . . . . . <input type="checkbox"/> <b>E</b> If private foundation status was terminated under section 507(b)(1)(A), check here . . . . . <input type="checkbox"/> <b>F</b> If the foundation is in a 60-month termination under section 507(b)(1)(B), check here . . . . . <input type="checkbox"/>											
<b>G</b> Check all that apply: <table style="display: inline-table; vertical-align: top; margin-left: 10px;"> <tr><td><input type="checkbox"/></td><td>Initial return</td><td><input type="checkbox"/></td><td>Initial return of a former public charity</td></tr> <tr><td><input type="checkbox"/></td><td>Final return</td><td><input type="checkbox"/></td><td>Amended return</td></tr> <tr><td><input type="checkbox"/></td><td>Address change</td><td><input type="checkbox"/></td><td>Name change</td></tr> </table>			<input type="checkbox"/>	Initial return	<input type="checkbox"/>	Initial return of a former public charity	<input type="checkbox"/>	Final return	<input type="checkbox"/>	Amended return	<input type="checkbox"/>	Address change	<input type="checkbox"/>
<input type="checkbox"/>	Initial return	<input type="checkbox"/>	Initial return of a former public charity										
<input type="checkbox"/>	Final return	<input type="checkbox"/>	Amended return										
<input type="checkbox"/>	Address change	<input type="checkbox"/>	Name change										
<b>H</b> 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													
<b>I</b> Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶ \$ <b>565,419.</b>		<b>J</b> 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)
<b>Revenue</b>	<b>1</b> Contributions, gifts, grants, etc., received (attach schedule) . . . . .	350,462.		
	<b>2</b> Check <input type="checkbox"/> if the foundation is not required to attach Sch. B. . . . .			
	<b>3</b> Interest on savings and temporary cash investments . . . . .			
	<b>4</b> Dividends and interest from securities . . . . .	863.	863.	
	<b>5a</b> Gross rents . . . . .			
	<b>b</b> Net rental income or (loss) _____			
	<b>6a</b> Net gain or (loss) from sale of assets not on line 10			
	<b>b</b> Gross sales price for all assets on line 6a _____			
	<b>7</b> Capital gain net income (from Part IV, line 2) . . . . .			
	<b>8</b> Net short-term capital gain. . . . .			
	<b>9</b> Income modifications . . . . .			
	<b>10a</b> Gross sales less returns and allowances . . . . .			
<b>b</b> Less: Cost of goods sold . . . . .				
<b>c</b> Gross profit or (loss) (attach schedule) . . . . .				
<b>11</b> Other income (attach schedule) . . . . .				
<b>12 Total.</b> Add lines 1 through 11 . . . . .	351,325.	863.	0.	
<b>Operating and Administrative Expenses</b>	<b>13</b> Compensation of officers, directors, trustees, etc. . . . .	0.		
	<b>14</b> Other employee salaries and wages . . . . .			
	<b>15</b> Pension plans, employee benefits . . . . .			
	<b>16a</b> Legal fees (attach schedule) . . . . .			
	<b>b</b> Accounting fees (attach schedule) <b>ATC# 1</b> . . . . .	1,950.		1,950.
	<b>c</b> Other professional fees (attach schedule) . . . . .			
	<b>17</b> Interest . . . . .			
	<b>18</b> Taxes (attach schedule) (see instructions) <b>[ 2 ]</b> . . . . .	8.		
	<b>19</b> Depreciation (attach schedule) and depletion . . . . .			
	<b>20</b> Occupancy . . . . .			
	<b>21</b> Travel, conferences, and meetings . . . . .			
	<b>22</b> Printing and publications . . . . .			
	<b>23</b> Other expenses (attach schedule) <b>ATC# 3</b> . . . . .	2,417.		2,417.
	<b>24 Total operating and administrative expenses.</b> Add lines 13 through 23. . . . .	4,375.		4,367.
	<b>25</b> Contributions, gifts, grants paid . . . . .	195,336.		195,336.
<b>26 Total expenses and disbursements.</b> Add lines 24 and 25 . . . . .	199,711.	0.	0.	199,703.
<b>27</b> Subtract line 26 from line 12:				
<b>a</b> Excess of revenue over expenses and disbursements	151,614.			
<b>b</b> Net investment income (if negative, enter -0-)		863.		
<b>c</b> 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 . . . . .	410,812.	564,820.	564,820.
	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 ▶ _____ )	2,993.	599.	599.	
16	<b>Total assets</b> (to be completed by all filers - see the instructions. Also, see page 1, item I) . . . . .	413,805.	565,419.	565,419.	
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	<b>Total liabilities</b> (add lines 17 through 22) . . . . .	0.	0.		
Net Assets or Fund Balances	<b>Foundations that follow FASB ASC 958, check here</b> ▶ <input type="checkbox"/>				
	<b>and complete lines 24, 25, 29, and 30.</b>				
	24	Net assets without donor restrictions . . . . .			
	25	Net assets with donor restrictions . . . . .			
	<b>Foundations that do not follow FASB ASC 958, check here</b> ▶ <input checked="" type="checkbox"/>				
	<b>and complete lines 26 through 30.</b>				
	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 . . . . .	413,805.	565,419.		
29	<b>Total net assets or fund balances</b> (see instructions) . . . . .	413,805.	565,419.		
30	<b>Total liabilities and net assets/fund balances</b> (see instructions) . . . . .	413,805.	565,419.		

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) . . . . .	1 413,805.
2	Enter amount from Part I, line 27a . . . . .	2 151,614.
3	Other increases not included in line 2 (itemize) ▶ _____	3
4	Add lines 1, 2, and 3 . . . . .	4 565,419.
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 . . . . .	6 565,419.

**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.)
<b>1 a</b>						
<b>b</b>						
<b>c</b>						
<b>d</b>						
<b>e</b>						
(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))			
<b>a</b>						
<b>b</b>						
<b>c</b>						
<b>d</b>						
<b>e</b>						
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))			
<b>a</b>						
<b>b</b>						
<b>c</b>						
<b>d</b>						
<b>e</b>						
<b>2</b> 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 }		<b>2</b>			
<b>3</b> 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 }		<b>3</b>			

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

**SECTION 4940(e) REPEALED ON DECEMBER 20, 2019 - DO NOT COMPLETE.**

<b>1</b> Reserved			
(a) Reserved	(b) Reserved	(c) Reserved	(d) Reserved
Reserved			
Reserved			
Reserved			
Reserved			
Reserved			
<b>2</b> Reserved			<b>2</b>
<b>3</b> Reserved			<b>3</b>
<b>4</b> Reserved			<b>4</b>
<b>5</b> Reserved			<b>5</b>
<b>6</b> Reserved			<b>6</b>
<b>7</b> Reserved			<b>7</b>
<b>8</b> Reserved			<b>8</b>

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

Table with 11 rows for excise tax calculations. Includes items like 'Exempt operating foundations', 'Tax under section 511', and 'Tax due'. Total amount owed is 12.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Includes questions about political campaigns, 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. 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 2020, 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 b: If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance? See instructions. Organizations relying on a current notice regarding disaster assistance, check here. Row c: Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2020? 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 a: At the end of tax year 2020, did the foundation have any undistributed income (Part XIII, lines 6d and 6e) for tax year(s) beginning before 2020? If "Yes," list the years. Row b: Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions.) Row c: If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. 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 b: If "Yes," did it have excess business holdings in 2020 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969; (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Form 4720, Schedule C, to determine if the foundation had excess business holdings in 2020.) Row 4a: Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? Row b: Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2020?

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

5a During the year, did the foundation pay or incur any amount to:
(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?. . . . .
(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?. . . . .
(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 described in section 4945(d)(4)(A)? See instructions . . . . .
(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? . . . . .
b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance? See instructions. . . . .
Organizations relying on a current notice regarding disaster assistance, check here . . . . .
c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? . . . . .
If "Yes," attach the statement required by Regulations section 53.4945-5(d).
6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? . . . . .
b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? . . . . .
If "Yes" to 6b, file Form 8870.
7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? . . . . .
b 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	
3 All other program-related investments. See instructions.	
NONE	
<b>Total.</b> Add lines 1 through 3 . . . . . ▶	

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

<b>1</b>	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
<b>a</b>	Average monthly fair market value of securities . . . . .	<b>1a</b>	
<b>b</b>	Average of monthly cash balances . . . . .	<b>1b</b>	588,145.
<b>c</b>	Fair market value of all other assets (see instructions). . . . .	<b>1c</b>	1,796.
<b>d</b>	<b>Total</b> (add lines 1a, b, and c) . . . . .	<b>1d</b>	589,941.
<b>e</b>	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) . . . . .	<b>1e</b>	
<b>2</b>	Acquisition indebtedness applicable to line 1 assets . . . . .	<b>2</b>	
<b>3</b>	Subtract line 2 from line 1d. . . . .	<b>3</b>	589,941.
<b>4</b>	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions). . . . .	<b>4</b>	8,849.
<b>5</b>	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3. Enter here and on Part V, line 4	<b>5</b>	581,092.
<b>6</b>	<b>Minimum investment return.</b> Enter 5% of line 5 . . . . .	<b>6</b>	29,055.

**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.)

<b>1</b>	Minimum investment return from Part X, line 6 . . . . .	<b>1</b>	29,055.
<b>2a</b>	Tax on investment income for 2020 from Part VI, line 5 . . . . .	<b>2a</b>	12.
<b>b</b>	Income tax for 2020. (This does not include the tax from Part VI.) . . . . .	<b>2b</b>	
<b>c</b>	Add lines 2a and 2b. . . . .	<b>2c</b>	12.
<b>3</b>	Distributable amount before adjustments. Subtract line 2c from line 1. . . . .	<b>3</b>	29,043.
<b>4</b>	Recoveries of amounts treated as qualifying distributions. . . . .	<b>4</b>	
<b>5</b>	Add lines 3 and 4 . . . . .	<b>5</b>	29,043.
<b>6</b>	Deduction from distributable amount (see instructions). . . . .	<b>6</b>	
<b>7</b>	<b>Distributable amount</b> as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1. . . . .	<b>7</b>	29,043.

**Part XII Qualifying Distributions** (see instructions)

<b>1</b>	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
<b>a</b>	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26. . . . .	<b>1a</b>	199,703.
<b>b</b>	Program-related investments - total from Part IX-B. . . . .	<b>1b</b>	
<b>2</b>	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes. . . . .	<b>2</b>	
<b>3</b>	Amounts set aside for specific charitable projects that satisfy the:		
<b>a</b>	Suitability test (prior IRS approval required) . . . . .	<b>3a</b>	
<b>b</b>	Cash distribution test (attach the required schedule) . . . . .	<b>3b</b>	
<b>4</b>	<b>Qualifying distributions.</b> Add lines 1a through 3b. Enter here and on Part V, line 8; and Part XIII, line 4	<b>4</b>	199,703.
<b>5</b>	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. . . . .	<b>5</b>	0.
<b>6</b>	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4 . . . . .	<b>6</b>	199,703.

**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 2019	(c) 2019	(d) 2020
1 Distributable amount for 2020 from Part XI, line 7 . . . . .				29,043.
2 Undistributed income, if any, as of the end of 2020:				
a Enter amount for 2019 only. . . . .				
b Total for prior years: 20 <u>18</u> , 20 <u>17</u> , 20 <u>16</u>				
3 Excess distributions carryover, if any, to 2020:				
a From 2015 . . . . .	135,868.			
b From 2016 . . . . .	121,429.			
c From 2017 . . . . .	144,117.			
d From 2018 . . . . .	222,159.			
e From 2019 . . . . .	175,595.			
f <b>Total</b> of lines 3a through e . . . . .	799,168.			
4 Qualifying distributions for 2020 from Part XII, line 4: ▶ \$ <u>199,703.</u>				
a Applied to 2019, 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 2020 distributable amount. . . . .				29,043.
e Remaining amount distributed out of corpus. . .	170,660.			
5 Excess distributions carryover applied to 2020 (If an amount appears in column (d), the same amount must be shown in column (a).) . . . . .				
6 <b>Enter the net total of each column as indicated below:</b>				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	969,828.			
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 2019. Subtract line 4a from line 2a. Taxable amount - see instructions . . . . .				
f Undistributed income for 2020. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2021. . . . .				
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 2015 not applied on line 5 or line 7 (see instructions) . . .	135,868.			
9 <b>Excess distributions carryover to 2021.</b> Subtract lines 7 and 8 from line 6a . . . . .	833,960.			
10 Analysis of line 9:				
a Excess from 2016 . . . . .	121,429.			
b Excess from 2017 . . . . .	144,117.			
c Excess from 2018 . . . . .	222,159.			
d Excess from 2019 . . . . .	175,595.			
e Excess from 2020 . . . . .	170,660.			

**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 2020, 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)

	Tax year				(e) Total
	(a) 2020	(b) 2019	(c) 2018	(d) 2017	
<b>2 a</b> Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed . . . . .					
<b>b</b> 85% of line 2a . . . . .					
<b>c</b> Qualifying distributions from Part XII, line 4, for each year listed . . . . .					
<b>d</b> Amounts included in line 2c not used directly for active conduct of exempt activities . . . . .					
<b>e</b> Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c . . . . .					
<b>3</b> Complete 3a, b, or c for the alternative test relied upon: . . . . .					
<b>a</b> "Assets" alternative test - enter:					
<b>(1)</b> Value of all assets . . . . .					
<b>(2)</b> Value of assets qualifying under section 4942(j)(3)(B)(i) . . . . .					
<b>b</b> "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6, for each year listed . . . . .					
<b>c</b> "Support" alternative test - enter:					
<b>(1)</b> Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties) . . . . .					
<b>(2)</b> Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii) . . . . .					
<b>(3)</b> Largest amount of support from an exempt organization . . . . .					
<b>(4)</b> 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
<b>a Paid during the year</b> SEE ATTACHED 1605 NORTHLAND BLVD  FORT WAYNE, IN 46825	NONE	PC	SEE ATTACHED	195,336.
<b>Total</b> ..... ▶ <b>3a</b>				195,336.
<b>b Approved for future payment</b>				
<b>Total</b> ..... ▶ <b>3b</b>				





**Schedule of Contributors**

**2020**

▶ Attach to Form 990, Form 990-EZ, or Form 990-PF.  
 ▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information.

Name of the organization 3RIVERS CREDIT UNION FOUNDATION, INC.	Employer identification number 47-2259834
-------------------------------------------------------------------	----------------------------------------------

**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	3RIVERS FEDERAL CREDIT UNION  1605 NORTHLAND BLVD  FORT WAYNE, IN 46825	\$ 350,462.	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	1,950.			1,950.
TOTALS	<u>1,950.</u>	<u></u>	<u></u>	<u>1,950.</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.
OTHER EXPENSES	22.			22.
TOTALS	<u>2,417.</u>			<u>2,417.</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.
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**  
**12/31/2020**

<b>RECIPIENT NAME</b>	<b>Address</b>	<b>RELATIONSHIP</b>	<b>STATUS OF RECIPIENT</b>	<b>PURPOSE OF GRANT OR CONTRIBUTION</b>	<b>AMOUNT</b>
Fort Wayne Philharmonic	4901 Fuller Drive, Fort Wayne IN 46835	NONE	Public Charity	PROGRAM SUPPORT	\$ 2,500.00
Cancer Services of NE Indiana	6316 Mutual Drive, Fort Wayne IN 46825	NONE	Public Charity	PROGRAM SUPPORT	\$ 4,000.00
Healthier Moms and Babies	1025 W Rudisill Blvd. Box 9, Fort Wayne IN 46807	NONE	Public Charity	PROGRAM SUPPORT	\$ 6,500.00
Anthony Wayne Area Council Boy Scouts Of America	8315 West Jefferson Blvd, Fort Wayne IN 46804	NONE	Public Charity	PROGRAM SUPPORT	\$ 7,500.00
Adult Life Training	3301 E Coliseum Blvd., Fort Wayne IN 46805	NONE	Public Charity	PROGRAM SUPPORT	\$ 5,000.00
Judy A Morrill Recreation Center	1200 East Houston Street, Garrett IN 46738	NONE	Public Charity	PROGRAM SUPPORT	\$ 1,000.00
Soulmedic Media Group Inc	6429 Oakbrook Parkway, Fort Wayne IN 46825	NONE	Public Charity	PROGRAM SUPPORT	\$ 6,000.00
Science Central Inc.	1950 N Clinton, Fort Wayne IN 46805	NONE	Public Charity	PROGRAM SUPPORT	\$ 2,500.00
McMillen Health	600 Jim Kelley Blvd, Fort Wayne IN 46816	NONE	Public Charity	PROGRAM SUPPORT	\$ 5,600.00
Ronald McDonald House Charities of NE IN	11109 Parkview Plaza Drive, Fort Wayne IN	NONE	Public Charity	PROGRAM SUPPORT	\$ 2,500.00
Mustard Seed Furniture Bank of Fort Wayne Inc.	3636 Illinois Road, Fort Wayne IN 46804-2062	NONE	Public Charity	PROGRAM SUPPORT	\$ 5,000.00
Visiting Nurse and Hospice Home	5910 Homestead Road, Fort Wayne IN 46814	NONE	Public Charity	PROGRAM SUPPORT	\$ 5,000.00
Teach Our Children Fund Inc	2510 E Dupont Rd. Suite 203, Fort Wayne IN 46825	NONE	Public Charity	PROGRAM SUPPORT	\$ 4,000.00
YWCA Northeast Indiana	5920 Decatur Rd, Fort Wayne IN 46816	NONE	Public Charity	PROGRAM SUPPORT	\$ 5,000.00
Vincent Village	2827 Holton Avenue, Fort Wayne IN 46806	NONE	Public Charity	PROGRAM SUPPORT	\$ 5,000.00
NE IN Positive Resource Connection Inc	525 Oxford St, Fort Wayne IN 46806-4177	NONE	Public Charity	PROGRAM SUPPORT	\$ 5,000.00
Allen County Education Partnership Inc	1005 W Rudisill Blvd Suite 308, Fort Wayne IN 46807	NONE	Public Charity	PROGRAM SUPPORT	\$ 3,000.00
Amani Family Services	2456 Lake Avenue, Fort Wayne IN 46805	NONE	Public Charity	PROGRAM SUPPORT	\$ 6,000.00
Euell A. Willson Center	1512 Oxford St, Fort Wayne IN 46806	NONE	Public Charity	PROGRAM SUPPORT	\$ 4,000.00
Crossroad Child and Family Services Inc	1825 Beacon Street, Fort Wayne IN 46805	NONE	Public Charity	PROGRAM SUPPORT	\$ 5,000.00
Career Development Program at Garrett HS	801 E. Houston St., Garrett IN 46738	NONE	Public Charity	PROGRAM SUPPORT	\$ 7,500.00
Associated Churches of Ft Wayne and Allen Co	602 E Wayne St, Fort Wayne IN 46802	NONE	Public Charity	PROGRAM SUPPORT	\$ 4,000.00
Community Action of NE Ind DBA Brightpoint	PO Box 10570, Fort Wayne IN 46853	NONE	Public Charity	PROGRAM SUPPORT	\$ 5,000.00
Dr Bill Lewis Center for Children	500 W Main Street, Fort Wayne IN 46802	NONE	Public Charity	PROGRAM SUPPORT	\$ 6,000.00
Matt West Tree Care LLC	9022 Mariners Ridge Drive, Fort Wayne IN 46819	NONE	Public Charity	PROGRAM SUPPORT	\$ 2,000.00
East Allen Family Resouce Center Inc	610 Professional Park Drive, New Haven IN 46774	NONE	Public Charity	PROGRAM SUPPORT	\$ 3,000.00
Giving Gardens of Indiana	4795 Towerview Drive, Columbia City IN 46725	NONE	Public Charity	PROGRAM SUPPORT	\$ 6,336.00
Ivy Tech Foundation	2357 Chester Blvd, Richmond IN 47374	NONE	Public Charity	PROGRAM SUPPORT	\$ 2,500.00
Mad Anthonys Children's Hope House	7922 West Jefferson Blvd, Fort Wayne IN 46804	NONE	Public Charity	PROGRAM SUPPORT	\$ 3,000.00
NeighborLink Fort Wayne Foundation Inc	2826 S Calhoun St, Fort Wayne IN 46807	NONE	Public Charity	PROGRAM SUPPORT	\$ 3,000.00
The Center for Whitley County Youth Inc	201 W Market Street, Columbia City IN 46725	NONE	Public Charity	PROGRAM SUPPORT	\$ 3,000.00
Genesis of Richmond Inc	15 South 11th Street, Richmond IN 47374	NONE	Public Charity	PROGRAM SUPPORT	\$ 5,000.00
Big Brothers Big Sisters	1005 W Rudisill Blvd, Fort Wayne IN 46807	NONE	Public Charity	PROGRAM SUPPORT	\$ 4,000.00
Blue Jacket Inc.	2826 South Calhoun, Fort Wayne IN 46807	NONE	Public Charity	PROGRAM SUPPORT	\$ 6,000.00
Kate's Kart Inc	10376 Leo Road, Fort Wayne IN 46825	NONE	Public Charity	PROGRAM SUPPORT	\$ 2,000.00
Center for Nonviolence Inc	235 W Creighton Ave, Fort Wayne IN 46807	NONE	Public Charity	PROGRAM SUPPORT	\$ 7,500.00
Lexi's Voice	2305 Westbrook Drive, Fort Wayne IN 46805	NONE	Public Charity	PROGRAM SUPPORT	\$ 1,200.00
Out of a Jam Incorporated	3506 Stellhorn Road, Fort Wayne IN 46815	NONE	Public Charity	PROGRAM SUPPORT	\$ 3,500.00
Remembering Rowan Joy Inc	13731 Duntton Road, Fort Wayne IN 46845	NONE	Public Charity	PROGRAM SUPPORT	\$ 1,000.00
Heart of the City Mission Foundation	1651 Cass Street, Fort Wayne IN 46808	NONE	Public Charity	PROGRAM SUPPORT	\$ 4,000.00
GiveHear dba HearCare Connection Inc	130 W Main Street, Fort Wayne IN 46802	NONE	Public Charity	PROGRAM SUPPORT	\$ 2,500.00



Christ Child Society of Fort Wayne	915 South Clinton St., Fort Wayne IN 46864	NONE	Public Charity	PROGRAM SUPPORT	\$ 1,600.00
Every Child Can Read Inc	33 South 7th Street, Richmond IN 47374	NONE	Public Charity	PROGRAM SUPPORT	\$ 7,500.00
Questa Education Foundation	6502 Constitution Drive, Fort Wayne IN 46804	NONE	Public Charity	PROGRAM SUPPORT	\$ 5,000.00
Wellspring Interfaith Social Services	1316 Broadway, Fort Wayne IN 46802	NONE	Public Charity	PROGRAM SUPPORT	\$ 2,500.00
SAFY of IN	7209 Engle Road Suite 200, Fort Wayne IN 46804	NONE	Public Charity	PROGRAM SUPPORT	\$ 1,600.00
Difference Makers Inc	4821 W 200 S, Columbia City IN 46725	NONE	Public Charity	PROGRAM SUPPORT	\$ 5,000.00
					<u>\$ 195,336.00</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.