## Return of Organization Exempt From Income Tax Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code Jaycent private foundations

OMB No 1545-00-,

2				Under Section 501(c), 527, or	4947(a)(1) of the internal Revei	iue Code (exce	ept private foundation	ins) [	
TO.	Denar	tment of II	he Treasury	Do not enter social	security numbers on this for	m as it may b	e made public.		Open to Public
-	Intern	Inspection							
ğС		For the							
AP			-		lp Credit Union		D Employ	er identifi	ication number
_	╚	ddress c	hange	Doing business as  Number and street (or P O box if mai	Lis not dolivered to etreet address)	Room/suite	E6 12920	71	
R_	□ v	lame cha	inge	301 West Main Street	ns not delivered to street address)	Room/suite	56-13829 E Telepho		er
ξă		nitial retu		City or town	State	ZIP code	· · · · · · · · · · · · · · · · · · ·		•
			10	Durham	NC	27701	919-956-4	1400	
٠ <u>٠</u>	╚	inal return/	terminated	Foreign country name F	oreign province/state/county	Foreign postal	code		
	╚	mended	return				G Gross re	eceipts \$	35,796,381
9	$\square_A$	pplicatio	n pending	F Name and address of principal officer			H(a) is this a group retui	rn for subori	dinates? Yes X No
M	_		İ	Randy Chambers 301 West Ma	in Street, Durham, NC 2770	)1	H(b) Are all subording		= =
		ax-exemp		501(c)(3) X 501(c) ( 14	) ◀ (insert no ) 4947(a)(1		If "No," attach a		
8		· · · · ·		<del> </del>	) 4 (IIISERT 110 ) 4547 (a)(	) or		·	_
				self-help org		1	H(c) Group exemptio		
			ganization	Corporation Trust	Association X Other ► Credi	l Union   L Yea	ar of formation 198	3 M S	State of legal domicile NC
	P	art I		nmary	····-				
	•	1	Briefly de	scribe the organization's mission	on or most significant activitie	es <u>Our</u> i	mission is to creat	le owne	rship and
	Activities & Governance		economic	opportunities for minorities, we	omen, rural residents and lov	v-wealth fami	lies We provided	consum	ner,
	Ē		mortgage	e, and business loans to membe	ers at reasonable rates	.D			. 4
	Ş	2	Check thi	ıs box ▶	n discontinued its operations	or disposed	dring of the 25%	6 of its n	net assets
	ő	3	Number of	of voting members of the govern	ning body (Part VI, line 1a)	IRS - O	SC 05	3	17
	<b>ජ</b>	4	Number of	of independent voting members	of the governing body (Part	VI, Jine 1b)	05	4	15
	ij	5		nber of individuals employed in			l 2019	5	0
	₹	6		nber of volunteers (estimate if a		,	- 2013	6	
	Ac	7a		elated business revenue from		Ondo		7a	52,321
		b	Net unrel	ated business taxable income	rom Form 990-T, line 34	Ogden,	Utah	7b	-12,608
							Prior Year		Current Year
	ō	8	Contribut	ions and grants (Part VIII, line 1	A)PR I J L		1	20,000	576,894
	Revenue	9 Program s		service revenue (Part VIII, line not income (Part VIII, column (A)	POD BRANCH		26,4	98,265	31,493,430
	ě	10	Investme	nt income (Part VIII, column (A)	In Sand 7d)		3,3	70,906	3,726,057
	02	11	Other rev	renue (Part VIII, column (A), line	es 5, 6d, 8c, 9c, 10c, and 11	e)		0	0
		12	Total reve	nue—add lines 8 through 11 (mus	st equal Part VIII, column (A), I	ine 12)	29,9	89,171	35,796,381
		13 Grants an		nd similar amounts paid (Part I)	(, column (A), lines 1–3)			0	0
		14		•	r members (Part IX, column (A), line 4)			0	0
	es.	15	Salaries, o	other compensation, employee be	nefits (Part IX, column (A), line	s 5–10)		0	0
_	Expenses	16a	Professio	onal fundraising fees (Part IX, co	olumn (A), line 11e)			0	0
2013	ă	b	Total fund	draising expenses (Part IX, colu	ımn (D), line 25) ▶	0			
7	ш	17		penses (Part IX, column (A), line				11,643	29,012,667
4		18		enses Add lines 13-17 (must e		e 25)		11,643	
8		19	Revenue	less expenses Subtract line 18	3 from line 12			77,528	6,783,714
8	Assets or Balances						Beginning of Curre		End of Year
APR	sset 3alar	20		ets (Part X, line 16)				97,982	673,352,669
_	et A	21		ilities (Part X, line 26)				76,865	596,244,853
	ΖZ	22		ts or fund balances Subtract lin	e 21 from line 20	• •	69,3	21,117	77,107,816
=		rt II		nature Block				<del></del>	
Z				I declare that I have examined this retur t, and complete Declaration of preparer			-	_	е
SCANN			s true, correc	t, and complete Decidiation of preparer	Courter than ombery to based on all in	ormation of mile	T preparer ride dry kind	cogo	7/13/2015
$\mathbf{g}$	Sig	n	<del> </del> -	Signature of officer	<del>_</del>		Date		7710/2010
••	Her	e e	1 .	Randy Chambers		Dres	ident		
			<b>      -</b>	Type or print name and title		F163	ident		
				Type prepareds name	Preparer's signature		Date		PTIN
	Pai	d		No - Eroberto o rimina				Check [	ıf   · ·····
		parer						self-empl	loyed
		Only		s name 🕨			Firm's EIN	<u> </u>	
	J30	. Jiny	' I	s address 🕨	<del></del>		Phone no		
	May	the IR		this return with the preparer sh	nown above? (see instruction	ıs)			Yes No
				reterm man the property of		,	•		

Form **990** (2014)

Form 990 (201 <u>4)</u>		Self-Help Credit Union	56-1382971	Page 2
Par	t III	Statement of Program Service Accomplishments		
		Check if Schedule O contains a response or note to any line in this Part III		
1	Briefly	describe the organization's mission		
		seign is to create awareship and economic apportunities for all connecially		
	minorit	es, women, rural residents and low-wealth families. We provided consumer, mortgage,		
	and bu	support loops to members at responsible rates. A total of E OES loops were exempted	· • • • • • • • • • • • • • • • • • • •	
		We provided services and paid competitive rates of interest to members. Total		
2		organization undertake any significant program services during the year which were not listed on		
_		or Form 990 or 990-EZ?	Yes	X No
		" describe these new services on Schedule O	□ .••	<u> </u>
3		organization cease conducting, or make significant changes in how it conducts, any program		
•	service		Yes	X No
		" describe these changes on Schedule O		<u> </u>
4		be the organization's program service accomplishments for each of its three largest program services	e as mageurad hy	
•		es Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and al		
		Il expenses, and revenue, if any, for each program service reported	iocations to others,	
4a	(Code	) (Expenses \$ including grants of \$ ) (Revent	IA \$	
74		ed consumer, mortgage and business loans to members at reasonable rates. A total of 5,952	ис ф	/
		and an arranged in 2044		
4b	(Code	) (Expenses \$ including grants of \$ ) (Revent	 ue \$	<u> </u>
		ed services and paid competitive rates of interest to members. Total members served 58,265	,	/
			•••••	
			••••	
4c	(Code	) (Expenses \$ including grants of \$ ) (Revent	\$	
40	(Code	/(Expenses \$) /(Nevent	υ <del>ς</del> Ψ	/
		·		
	******			
4d		rogram services (Describe in Schedule O )		
	(Expen		0)	
4e	Total p	rogram service expenses   0		

## Part IV Checklist of Required Schedules

			Yes	No
1	Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A	1		Х
2	Is the organization required to complete Schedule B, Schedule of Contributors (see instructions)?	2	X	
3	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I	3		x
4	Section 501(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? If "Yes," complete Schedule C, Part II	4		
5	Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues,			
•	assessments, or similar amounts as defined in Revenue Procedure 98-19? If "Yes," complete Schedule C,			.,
_	Part III	5	-	<u> </u>
6	Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If "Yes," complete Schedule D, Part I	6		X
7	Did the organization receive or hold a conservation easement, including easements to preserve open space,			
	the environment, historic land areas, or historic structures? If "Yes," complete Schedule D, Part II	7		_X
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III	8		Х
9	Did the organization report an amount in Part X, line 21, for escrow or custodial account liability, serve as a			
	custodian for amounts not listed in Part X, or provide credit counseling, debt management, credit repair, or debt negotiation services? If "Yes," complete Schedule D, Part IV	9		Х
10	Did the organization, directly or through a related organization, hold assets in temporarily restricted			
	endowments, permanent endowments, or quasi-endowments? If "Yes," complete Schedule D, Part V	10		_X
11	If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VIII, IX, or X as applicable			
а	Did the organization report an amount for land, buildings, and equipment in Part X, line 10° If "Yes," complete Schedule D, Part VI	11a	х	
b	Did the organization report an amount for investments—other securities in Part X, line 12 that is 5% or more			
	of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VII	11b		Х
С	Did the organization report an amount for investments—program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII	11c		X
d	Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part IX	11d		Х
	Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X	11e	Х	
f	,			
12a	the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? If "Yes," complete Schedule D, Part X  Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete	11f	X	
	Schedule D, Parts XI and XII .	12a	Х	
b	Was the organization included in consolidated, independent audited financial statements for the tax year? If "Yes,"			
	and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional	12b		<del>_</del> ×
13	Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E	13 14a		X
14a b	Did the organization maintain an office, employees, or agents outside of the United States?  Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking,	144		
U	fundraising, business, investment, and program service activities outside the United States, or aggregate			
	foreign investments valued at \$100,000 or more? If "Yes," complete Schedule F, Parts I and IV	146		Х
15	Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or			
	for any foreign organization? If "Yes," complete Schedule F, Parts II and IV	15		Х
16	Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other			
	assistance to or for foreign individuals? If "Yes," complete Schedule F, Parts III and IV	16		Х
17	Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? If "Yes," complete Schedule G, Part I (see instructions)	17		Х
18	Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If "Yes," complete Schedule G, Part II	18		X
19	Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a?			
	If "Yes," complete Schedule G, Part III	19		Х
20a	Did the organization operate one or more hospital facilities? If "Yes," complete Schedule H	20a		Х
	If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	20b		

Part IV   Checklist of Required Schedules (continued)   Ves   No	Form 9	990 (2014) Self-Help Credit Union	56-1382971	Pa	age 4
21 Dud the organization report more than \$5,000 of grants or other assistance to any domestic grownment on Part IX, column (A), then 12 if "Yes," compilete Schedule I, Parts I and II 22 Dud the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? if "Yes," compilete Schedule I, Parts I and II 23 Dud the organization are yes "Yes" or Part IVI, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? if "Yes," compilete Schedule IX, Parts I and IX, 2002? If "Yes," answer lines 24b through 24d and compilete Schedule IX, II" "No." go to line 25e 24d Dud the organization have a tax-exempt bond suse with an outstanding principal amount of more than \$100,000 as of the last day of the year, it has vas issued after December 31, 2002? If "Yes," answer lines 24b through 24d and compilete Schedule IX, II" "No." go to line 25e 24d Dud the organization maintain an ascrow account other than a refunding escrow at any time during the year? 25d Section 501(C)(3), 501(C)(4), and 501(C)(2) organizations beyond a temporary pende exception? 26d Dud the organization maintain an ascrow account other than a refunding escrow at any time during the year? 25d Section 501(C)(3), 501(C)(4), and 501(C)(2) organizations beyond a temporary pende exception? 26d Dud the organization act as an "on behalf of "issuer for bonds outstanding at any time during the year? 26d Dud the organization assert that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization penge in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization organization and prior year of the programization and yea	Par	t IV Checklist of Required Schedules (continued)		-	
domeste government on Part IX, column (A), line 17 if "Yes," complete Schedule I, Parts I and II 21 Did the organization report more than \$5,000 of grants or other assistance to not for domestic individuals on Part IX, column (A), line 27 if "Yes," complete Schedule I, Parts I and III 22 Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, inustees, key employees, and highest compensated employees? If "Yes," complete Schedule J 23 Did the organization are state-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24th involp 24d and complete Schedule J. "If "No." go to line 25s  b) Did the organization invest any proceeds of fax-exempt bonds beyond a temporary period exception?  c) Did the organization invest any proceeds of fax-exempt bonds beyond a temporary period exception?  24d Did the organization invest any proceeds of fax-exempt bonds beyond a temporary period exception?  25d Did the organization invest any proceeds of fax-exempt bonds beyond a temporary period exception?  25d Did the organization invest any proceeds of fax-exempt bonds beyond a temporary period exception?  25d Did the organization with a disqualified person of uning the year? "If "Yes," complete Schedule I, Part II  25d Did the organization aware that it engaged in an excess benefit transaction with a disqualified person or year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-E27 If "Yes," complete Schedule I, Part II  25d Did the organization report any amount on Part X, line 5, 6, or 22 for receivables from or payables to any current of former officers, effector, strustee, key employees, or disquality period to prove the part of the part of the organization organization and part to a part of these persons? If "Yes," complete Schedule I, Part IV  b) A family member				Yes	No
22 Did the organization report more than \$5.000 of grants or other assistance to or for domestic individuals on Part IX, cotumn (A), line 2 "/ws", complete Schedule I, Parts I and III  23 Did the organization answer "Yes" to Part VII, Section A, line 3 4, or 5 about compensation of the organization answer "Yes" to Part VII, Section A, line 3 4, or 5 about compensation of the organization have a lax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the lest day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b Imough 24d and complete Schedule K If "No," go to line 25a  24a Did the organization have a lax-exempt bond such such an outstanding principal amount of more than \$100,000 as of the lest day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b Imough 24d and complete Schedule K If "No," go to line 25a  25b Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any its ax-exempt bonds?  26b Did the organization maintain an escrow account other than a refunding escrow at any time during the year?  27c Section 501(2)(3), 501(2)(4), and 501(2)(2) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? "If "Yes," complete Schedule I., Part II  27c Did the organization report any amount on Part X, line 5, 6, or 22 for receivables from or payables to any current or former officer, director, subjects, line and the organization provide a grant or other assistance to an officer, director, trustee, level periphoyees, or disqualited persons? If "Yes," complete Schedule I., Part II  27d Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule II., Part IV  28d Was the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule II., Part IV  28d Did the organization receive more than \$25,000 in non-cash contributions? If "Yes,"	21				
Part IX, column (A), line 2º If "Yes," complete Schedule I, Parts I and III  2	20	- • • • • • • • • • • • • • • • • • • •	21		
23 Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, fivilities, key employees, and highest compensated employees? If "Yes," complete Schedule J as the section of the compensation have a tax-exempt bord issue with an outstanding principal amount of more than \$100,000 as of the lest day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete Schedule K. If "No.", go to line 25a 24b through 24d and complete Schedule K. If "No.", go to line 25a 24b through 24d and complete Schedule K. If "No.", go to line 25a 24b through 24d and complete Schedule K. If "No.", go to line 25a 24b through 24d and complete Schedule K. If "No.", go to line 25a 24d 3x 2	22		22		v
organization's current and former officers, directors, trustees, key employees, and highest compensated employees? If "Yes," complete Schedule J 23 X 24a Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete Schedule K. If "No.," go to line 25a 24b through 24d and complete Schedule K. If "No.," are the next 25b of the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception? 2 24d 24d 25b 24d 25c 25b	23	·			<u> </u>
employees? If *Yes,* complete Schedule J.  24a Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If *Yes," answer lines 24b through 24d and complete Schedule K. If *No.*; go to line 25a 25b Did the organization maintain an escrow account other than a refunding escrow at any time during the year 26c Did the organization maintain an escrow account other than a refunding escrow at any time during the year 27d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year? 28d Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? If *Yes,* complete Schedule L. Part I is the organization aware that it engaged in an excess benefit transaction with a disqualified person during the year? If *Yes,* complete Schedule L. Part I is the organization aware that it engaged in an excess benefit transaction with a disqualified person and price and year of the part I is she organization and that it engaged in an excess benefit transaction with a disqualified person and price and year of the part I is she organization and the transaction has not been reported on any of the organization's prior forms 990 or government of former officers, directors, frustees, key employees, or disqualified persons? If *Yes,* complete Schedule L. Part I is a function of former officers, director, frustee, or key employees, or disqualified persons? If *Yes,* complete Schedule L. Part I is a function of former officer, director, trustee, or key employee? If *Yes,* complete Schedule L. Part I is a function of former officer, director, trustee, or key employee? If *Yes,* complete Schedule L. Part I is a function of former officer, director, trustee, or key employee? If *Yes,* complete Schedule L. Part I is a function of the organization or eceive contributions of art, histori	23				
24a Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete Schedule K. If "No." go to line 25e.  b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?  Did the organization animalian an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?  24d Did the organization are account other than a refunding escrow at any time during the year?  24d Did the organization account other than a refunding escrow at any time during the year?  24d Section \$01(e)(3), \$01(e)(4), and \$01(e)(29) organizations. Did the organization engage in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-E27 if "Yes," complete Schedule L, Part I    25b United the organization report any amount on Part X, line 5, 6, or 22 for receivables from or payables to any current or former offices, directors, trustes, key employees, or disqualified persons? If "Yes," complete Schedule L, Part II    27 Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV    28 Was the organization aparty to a business transaction with one of the following parties (see Schedule L, Part IV    29 A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV    29 Did the organization receive more than \$25,000 in non-ash contributions? If "Yes," complete Schedule L, Part IV    30 Did the organization in parties the secretary of the secretary of t			23	x	
\$100,000 as of the last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete Schedule K if "No," go to line 25a  b Did the organization minest any proceeds of lax-exempt bonds beyond a temporary peniod exception?  c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any fax-exempt bonds?  d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?  d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?  d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?  d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?  d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?  d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?  d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?  24c  24d  25a Section Solity(4), 3nd 501(c)(3) organizations. Did the organization engage in an excess benefit transaction with a disqualified person on a provide a nexess benefit transaction with a disqualified person on a provide and the year? If "Yes," complete Schedule L, Part I I Did the organization are than 10 Part X, line 5, 6, or 22 for receivables from or payables to any current or former efficers, director, trustee, to any often separation engage in an excess benefit transaction during the year?  25b  27c  27d  28d  27d  27d  28d  27d  28d  27d  28d  28	24a				
b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?  c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?  d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?  24c   24d   25c					
c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?  d Did the organization at as an "on behalf of" issuer for bonds outstanding at any time during the year?  25a Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? "Yes," complete Schedule L, Part I b Is the organization aware that it engaged in an excess benefit transaction with a disqualified person admiring the year? "Yes," complete Schedule L, Part I yes," complete Schedule L, Part I, I yes," complete Schedule L, Part I, I yes," complete Schedule L, Part I, I yes," complete Schedule L, Part II yes, b A family member of any of these persons? If "Yes," complete Schedule L, Part II yes," complete Schedule L, Part II yes," complete Schedule L, Part II yes," complete Schedule L, Part IV yes," complete Schedule R, Part II  III, or IV, and Part V, ine 1 yes," complete Sc		24b through 24d and complete Schedule K If "No," go to line 25a	24a		Х
to defease any tax-exempt bonds?  Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?  Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I  Is the organization averaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-E2? If "Yes," complete Schedule L, Part I    Did the organization report any amount on Part X, line 5, 6, or 22 for receivables from or payables to any current or former officers, directors, trustees, key employees, inghest compensated employees, or disqualified persons? If "Yes," complete Schedule L, Part II    Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family immers of any of these persons? If "Yes," complete Schedule L, Part II    Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV    A mentity of which a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV    A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV    A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule M, Part IV    Bab	b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b		
d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?  25a Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I  25b Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-E2? If "Yes," complete Schedule L, Part I I  26 Did the organization report any amount on Part X, line 5, 6, or 22 for receivables from or payables to any current or former officers, directors, trustees, key employees, highest compensated employees, or disqualified persons? If "Yes," complete Schedule L, Part II 26 X  27 Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? If "Yes," complete Schedule L, Part IV 28 A family member of any of these persons? If "Yes," complete Schedule L, Part IV 28 A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV 28 A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV 28 Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M 29 X 30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M, Part I 30 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule M, Part II 32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule R	С	Did the organization maintain an escrow account other than a refunding escrow at any time during the year			
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transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I   25a    b Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I   25b    25b					
b Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-E27 if "Yes," complete Schedule L, Part I .  25b Did the organization report any amount on Part X, line 5, 6, or 22 for receivables from or payables to any current or former officers, directors, trustees, key employees, highest compensated employees, or disqualified persons? If "Yes," complete Schedule L, Part II .  27 Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial cointibutor or employee hereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? If "Yes," complete Schedule L, Part III .  28 Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV .  28 A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV .  28 A family member of a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or direct or indirect owner? If "Yes," complete Schedule L, Part IV .  29 Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M. Part II .  30 Did the organization and the security of the organization individuals, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part II .  31 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301 7701-2 and 301 7701-32 If "Yes," complete Schedule R, Part I .  31 Did the organization have a controlled entity within the meaning of section 512(b)(13) "I" "Yes," complete Schedule R, Part	25a				1
prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I			. <u>25a</u>		
990-EZ? If "Yes," complete Schedule L, Part I Did the organization report any amount on Part X, line 5, 6, or 22 for receivables from or payables to any current or former officers, directors, trustees, key employees, highest compensated employees, or disqualified persons? If "Yes," complete Schedule L, Part II 26 X  7 Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributior or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? If "Yes," complete Schedule L, Part III 27 X  7 Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV 28 A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV 28 A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV 28 A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV 28 A 28 A 29 Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M 29 A 29 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M 30 A 20 Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I 31 A 31 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II 32 Did the organization or leated to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II 32 A 33 Did the organization receive any payment from or engage an any transaction with a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2 34 A 35 Did the organization. Did the organization make any transfers to an exempt	b				
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27 Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? If "Yes," complete Schedule L, Part IV   1871			26		х
substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? If "Yes," complete Schedule L, Part III 27  28 Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions)  a A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV 28a X  b A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV 28b X  c An entity of which a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV 28c X  29 Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M 29 X  30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M 30 X  31 Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I 31 X  32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II 31 X  33 Did the organization on 100% of an entity disregarded as separate from the organization under Regulations sections 301 7701-2 and 301 7701-3? If "Yes," complete Schedule R, Part I 33 X  34 Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1  35a Did the organization have a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2  35b Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnershi	27				<u> </u>
entity or family member of any of these persons? If "Yes," complete Schedule L, Part III  27 X  Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions)  a A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV  b A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV  c An entity of which a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV  28b X  29 Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M  29 X  30 Did the organization receive contributions of art, histonical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M  30 X  31 Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I  31 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets?  32 If "Yes," complete Schedule N, Part II  33 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301 7701-2 and 301 7701-37 If "Yes," complete Schedule R, Part I  34 Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II,  35 Did the organization have a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2  36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part V, line 2  37 Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal i					
Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions)  A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV  A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV  C An entity of which a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV  28b X  A nentity of which a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV  28c X  29 Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M  29 X  30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M  30 X  31 Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I  31 X  32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets?  33 If "Yes," complete Schedule N, Part II  34 Was the organization on 100% of an entity disregarded as separate from the organization under Regulations sections 301 7701-2 and 301 7701-3? If "Yes," complete Schedule R, Part II  34 Was the organization have a controlled entity within the meaning of section 512(b)(13)?  35 Did the organization have a controlled entity within the meaning of section 512(b)(13)?  36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2  36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part V, line 2  37 Did the organizat			27		Х
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b A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV  c An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or direct or undirect owner? If "Yes," complete Schedule L, Part IV  28c X  29 Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M  29 X  30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M  30 X  31 Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I  31 X  32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets?  If "Yes," complete Schedule N, Part II  32 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301 7701-2 and 301 7701-3? If "Yes," complete Schedule R, Part I  33 AX  34 Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1  35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?  35 If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2  36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2  36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part V, lines 11b and 11b an		Part IV instructions for applicable filing thresholds, conditions, and exceptions)			
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Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I  Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets?  If "Yes," complete Schedule N, Part II  Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301 7701-2 and 301 7701-3? If "Yes," complete Schedule R, Part I  Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1  Did the organization have a controlled entity within the meaning of section 512(b)(13)?  If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2  Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2  To Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part V, III and III	30		30		v
Part I  Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets?  If "Yes," complete Schedule N, Part II  Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301 7701-2 and 301 7701-3? If "Yes," complete Schedule R, Part I  Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II,  III, or IV, and Part V, line 1  Did the organization have a controlled entity within the meaning of section 512(b)(13)?  If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2  Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2  Told the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part V, lines 11b and	34	· · · · · · · · · · · · · · · · · · ·		<del> </del>	<u> </u>
Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets?  If "Yes," complete Schedule N, Part II  32 X  33 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301 7701-2 and 301 7701-3? If "Yes," complete Schedule R, Part I  33 X  34 Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II,  III, or IV, and Part V, line 1  35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?  35b If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2  36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2  36 Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part V/  37 X  38 Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and	31				x
If "Yes," complete Schedule N, Part II  32 X  33 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301 7701-2 and 301 7701-3? If "Yes," complete Schedule R, Part I  34 Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1  35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?  35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?  35a X  35b Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2  37 Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part V, lines 11b and	32		<del></del>		
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III, or IV, and Part V, line 1  35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?  35a X  35a X  b If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2  36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2  36 Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part VI  37 X  38 Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and		sections 301 7701-2 and 301 7701-3? If "Yes," complete Schedule R, Part I	. 33		X
35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?  b If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2  36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2  37 Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part V/  38 Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and	34	Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II,			
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and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part VI	27				$\vdash$
VI 37 X  38 Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and	31		"		1
38 Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and			37		Ιx
	38		<del></del>	<b> </b>	
	-		ľ	×	

Par						<del>-3-</del>
	Check if Schedule O contains a response or note to any line in this Part V		, .	•	٠,	$\sqcup$
	, - , /				Yes	No
1a	Enter the number reported in Box 3 of Form 1096 Enter -0- if not applicable	1a	132		25.2	
b	Enter the number of Forms W-2G included in line 1a Enter -0- if not applicable	1b	0			75
С	Did the organization comply with backup withholding rules for reportable payments to vendors and	reportable				1
	gaming (gambling) winnings to prize winners?			1c	Х	
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax				(7) / / / / / / / / / / / / / / / / / / /	manda.
	Statements, filed for the calendar year ending with or within the year covered by this return	`2a	. 0			
b	If at least one is reported on line 2a, did the organization file all required federal employment tax re	turns? .		2b		
	Note. If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instruction	ons)			经验	
3a	Did the organization have unrelated business gross income of \$1,000 or more during the year?			3a	Х	
b	If "Yes," has it filed a Form 990-T for this year? If "No" to line 3b, provide an explanation in Schedu	ıle O ·		3b	Х	
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other	er authority				
	over, a financial account in a foreign country (such as a bank account, securities account, or other	financial				
	account)?			4a		X
b	If "Yes," enter the name of the foreign country					
	See instructions for filing requirements for FinCen Form 114, Report of Foreign Bank and Financial	Accounts		1		
	(FBAR)				Ž.	
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?			5a		Х
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter trans	saction?		5b		X
С	If "Yes" to line 5a or 5b, did the organization file Form 8886-T?			5c		
6a	Does the organization have annual gross receipts that are normally greater than \$100,000, and did	the				
	organization solicit any contributions that were not tax deductible as charitable contributions?			6a		X
b	If "Yes," did the organization include with every solicitation an express statement that such contribu	itions or				
	gifts were not tax deductible?			6b		
7	Organizations that may receive deductible contributions under section 170(c).				*/4°E	C 333
а	Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for	or goods				
	and services provided to the payor?			7a		
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?			7b		
С	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it	was				
	required to file Form 8282?			7c		
d	If "Yes," indicate the number of Forms 8282 filed during the year	7d			1 256	nining?
е	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit	t contract?		7е		
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit cor	ntract?		7f		
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 88	399 as required?		7g		
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization f	ile a Form 1098-	Сs	7h	l	<u> </u>
8	Sponsoring organizations maintaining donor advised funds. Did a donor advised fund maintain	ned by the		ZW.		
	sponsoring organization have excess business holdings at any time during the year?			8	<u></u>	ļ
9	Sponsoring organizations maintaining donor advised funds.				- 13 m	بر. : تستنسک
а	Did the sponsoring organization make any taxable, distributions under section 4966?			9a		
b	Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?			9b		29 / 102
10	Section 501(c)(7) organizations. Enter					
а	Initiation fees and capital contributions included on Part VIII, line 12	10a	•		7 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Internation
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	10b				
11	Section 501(c)(12) organizations. Enter	1 1				
а	Gross income from members or shareholders	11a			洲	
b	Gross income from other sources (Do not net amounts due or paid to other sources		•			و د رود د و د و و
	against amounts due or received from them )	11b		100	tor@	23.
12a	Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Fo			12a		
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year	12b		應		
13	Section 501(c)(29) qualified nonprofit health insurance issuers.			- 37. \$	1	ř, ~ .
а	Is the organization licensed to issue qualified health plans in more than one state?			13a	- ALL.	1
	Note. See the instructions for additional information the organization must report on Schedule O					#1. 16. 
þ	Enter the amount of reserves the organization is required to maintain by the states in which	1 1				
	the organization is licensed to issue qualified health plans	13b		* E	1 60%	
С	Enter the amount of reserves on hand .	13c			7, 7	t
14a	Did the organization receive any payments for indoor tanning services during the tax year?			14a	ļ —	X
L .	If "Van " has it filed a Form 700 to remed these asymptotics If "No " provide an evaluation in School	ulo 0		111h	ı	1

Describe in Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and

State the name, address, and telephone number of the person who possesses the organization's books and records

301 West Main Street, Durham, NC 27701

financial statements available to the public during the tax year

Randy Chambers

19

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Form 990 (2014) Self-Help Credit Uni	on			56-13829	71 Page <b>7</b>
		stees, Key Employees, I	lighest Comp	ensated	
	dependent Contractors contains a response or	note to any line in this Pa	art VII .		
Section A. Officers, Directors, Tr	ustees, Key Employees, a	nd Highest Compensated E	mployees		
1a Complete this table for all persons organization's tax year	required to be listed Report	compensation for the calend	dar year ending v	vith or within the	
<ul> <li>List all of the organization's curiof compensation Enter -0- in columns</li> </ul>		,	rganızatıons), re	gardless of amo	unt
<ul> <li>List all of the organization's curre</li> <li>List the organization's five curre</li> <li>who received reportable compensation</li> <li>organization and any related organization</li> </ul>	ent highest compensated er n (Box 5 of Form W-2 and/o	nployees (other than an offic	er, director, trust	ee, or key emplo	ỳee)
<ul> <li>List all of the organization's form \$100,000 of reportable compensation</li> </ul>			mployees who r	eceived more tha	en
<ul> <li>List all of the organization's forr organization, more than \$10,000 of rej</li> </ul>					the
List persons in the following order ind compensated employees, and former	•	institutional trustees, officers	s, key employees	s, highest	
Check this box if neither the organ	nization nor any related orga	anization compensated any c	urrent officer, dır	ector, or trustee	
(A) Name and Title	(B) Average hours per week (list an hours for related organization below dotted	ighest or mployee (ey employee) Thicer Thicker	(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted	box,	unles er an	s pe	more rson rect	o of ङ्गें a b रि Highest compensated the social employee	an	(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related
	line)	rustee	al trustee		уее	mpensated				organizations
(1) Martin Eakes CEO / Director	0 00 40 00	×		x					71,041	19,600
(2) Jane Ellis	0 00									<u> </u>
Director / Staff	40 00	X		<u> </u>					76,635	24,538
(3) Delvin Davis Director / Staff	0 00 40 00	×							58,710	26,005
(4) Alan Reberg	. 0 50									
Director / Secretary	0 00	x								
(5) La-Tasha Best-Gaddy	0 50									
Director / Vice-Chair	0 00	Х								
(6) Ed Fulbright	0 50									
Director	0 00	Х								
(7) Jerry Plemmons	0 50									
Director	0 00	X	<u>_</u>							
(8) Joseph Battle	0 50									
Director	0 00	X								
(9) Kenneth Kalaher	0 50									
Director / Chair	0 00	X			_					
(10) Elbert Avery	0 50	١.								
Director	0 00	X	_		_					
(11) Harold Vaden	0 50	١								
Director	0 00	X	<u> </u>	_	<u> </u>					
(12) Tanya Branch	0 50	<u>,</u> ,								
Director	0 00	X	<u> </u>	ļ						
(13) Stephen Beaman	0 50	,								
Director	0 00	X	_	<u> </u>		ļ	_			
(14) Scott Misner	0 50	۱.,								
Director / Treasurer	0 00	X	1	ı	!	i i				

more than \$100,000 of compensation from the organization

Page 8

Part VII Section A. Officers, Directors, Tr	ustees, Key Em	ploye	es,	and	iH t	ghes	t C	ompensated Em	ployees (contin	ued)
					C)					
(A)	(B)	Position (do not check more than						(D)	(E)	(F)
Name and title	Average hours per							Reportable compensation	Reportable compensation	Estimated amount of
	week (list any hours for					_		from the	from related organizations	other compensation
	related	Individual to	titut	Officer	Key employee	hest	Former	organization	(W-2/1099-MISC)	from the
	organizations below dotted	of a	ona!		lg lg	e 8		(W-2/1099-MISC)		organization and related
	line)	Individual trustee or director	Institutional trustee		8	pen				organizations
		"	8			Highest compensated employee				
(15) Ted Wacaster	0 50	<del>                                     </del>	ļ —							
Director	0 00									
(16) Kennis Wilkins	0 50	_								
Director	0 00	_	<u> </u>		L	<u> </u>				
(17) Leonor Clavijo						ĺ				
Director (48) Change Factor	0 00	_	<u> </u>		┝					
(18) Sheena Foster Director	0 50 0 00									
(19) Cindy Brodhead	<del></del>		├	-	-	$\vdash$	$\vdash$			
Director	0 00									
(20) Muriel Carle	0 50	_			Г					
Director	0 00	X	<u> </u>			L				
(21) Betty Johnson										
Director	0 00	_			_					
(22) Randy Chambers President	0 00 40 00	1		x					70,100	20.070
(23) William Carrington III		<del></del>		┝	-				70,100	20,970
Regional Manager	40 00					×			150,811	31,737
(24)								,		
	,									
(25)	.					ł				
1b Sub-total .	1 .	L	<u> </u>	L_	L	l	<b></b> ■	0	427,297	122,850
c Total from continuation sheets to Part VII, S	Section A						<b>•</b>	0	0	0
d Total (add lines 1b and 1c)						_	<b>&gt;</b>	0	427,297	122,850
2 Total number of individuals (including but not l		sted a	abov	e) v	vho	rece	vec	l more than \$100	),000 of	
reportable compensation from the organization	<u> </u>			2						Two-Thi-
3 Did the organization list any former officer, dir	actor or truston	kovic	mn	میرما		ar bial	hac	t componented		Yes No
employee on line 1a? If "Yes," complete Sche		-	-	оуе	;e, c	n nigi		. compensated		3 X
4 For any individual listed on line 1a, is the sum				n a	nd d	other	con	nnensation from		
the organization and related organizations gre									h	
ındıvıdual						•				4 X
5 Did any person listed on line 1a receive or acc	rue compensatio	n fror	n ar	ıy u	nrel	lated	org	anization or indiv	ridual	
for services rendered to the organization? If ")	es," complete So	chedu	ıle J	for	suc	ch pei	rsor	)		5 X
Section B. Independent Contractors	<del></del>								2400 000 4	
1 Complete this table for your five highest comp compensation from the organization. Report compensation.										av
year	ompensation tot l	uie Ce	aicil	uai	yed	ıı erid	ıı ıy	with Of Within the	organizations (	U.A.
(A)		-						(B)		(C)
Name and business ad	dress							Description of ser	vices C	Compensation
										0
										0
							_			0
							-			0
Total number of independent contractors (inclinations)	iding but not limit	tod to	tho	co l	ıcto	d abo	<u></u>	who received		

0

Form 990 (2014) Self-Help Credit Union 56-1382971 Page 9 Part VIII Statement of Revenue Check if Schedule O contains a response or note to any line in this Part VIII (B) (D) Revenue Total revenue Related or Unrelated exempt business excluded from function revenue tax undér sections 512-514 Federated campaigns Contributions, Gifts, Grants Other Similar Amounts Membership dues 1b С Fundraising events 1c 1d Related organizations 551,894 Government grants (contributions) 1e All other contributions, gifts, grants, and 1f similar amounts not included above 25,000 Noncash contributions included in lines 1a-1f \$ Total. Add lines 1a-1f Business Code Revenue 522100 27,615,462 2a Interest on loans to members 522100 3,622,255 Loan & deposit fees paid by members Service 900099 255,713 52,321 Misc program income 0 Program All other program service revenue 31,493,430 Total. Add lines 2a-2f Investment income (including dividends, interest, and 3 3,726,057 other similar amounts) Income from investment of tax-exempt bond proceeds 5 Royalties Gross rents Less rental expenses. Rental income or (loss) d Net rental income or (loss) (i) Securities (II) Other 7a Gross amount from sales of assets other than inventory 0 Less cost or other basis and sales expenses Gain or (loss) Net gain or (loss) Other Revenue 8a Gross income from fundraising events (not including \$ of contributions reported on line 1c) See Part IV, line 18 **b** Less direct expenses c--Net-income-or-(loss)-from-fundraising-events-9a Gross income from gaming activities See Part IV, line 19 а **b** Less direct expenses b 0 c Net income or (loss) from gaming activities 10a Gross sales of inventory, less returns and allowances Less cost of goods sold Net income or (loss) from sales of inventory Miscellaneous Revenue Business Code 11a All other revenue Total, Add lines 11a-11d

35,796,381

Total revenue. See instructions

56-1382971

	Statement of Functional Expenses	A # #			· · · · · · · · · · · · · · · · · · ·
Secti	on 501(c)(3) and 501(c)(4) organizations must complete all			complete column (A	<u> </u>
	Check if Schedule O contains a response or note	to any line in this P	art IX	· · · · · · · · · · · · · · · · · · ·	
	not include amounts reported on lines 6b, 7b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1	Grants and other assistance to domestic organizations				
	domestic governments See Part IV, line 21	0		Mark San Astron	
2	Grants and other assistance to domestic	-			
	individuals See Part IV, line 22	0		Y/WAST4-1922.	
3	Grants and other assistance to foreign				
	organizations, foreign governments, and foreign				
	individuals See Part IV, lines 15 and 16	0			
4	Benefits paid to or for members	. 0			North and Principle
5	Compensation of current officers, directors,				
	trustees, and key employees	- 0			
6	Compensation not included above, to disqualified				
	persons (as defined under section 4958(f)(1)) and				
_	persons described in section 4958(c)(3)(B)	0			
7	Other salaries and wages	0			
8	Pension plan accruals and contributions (include	Ì.			
	section 401(k) and 403(b) employer contributions)	0			
9	Other employee benefits	0			
10	Payroll taxes .	- 0			
11	Fees for services (non-employees)				
а	Management	0			
b	Legal	297,544			
С	Accounting	126,772		ı	
d	Lobbying .	0			
е	Professional fundraising services See Part IV, line 17	0	TAKE AND DESCRIPTION	THE ROOM TO SEE	
f	Investment management fees	0			
g	Other (If line 11g amount exceeds 10% of line 25, column				
_	(A) amount, list line 11g expenses on Schedule O)	40,489			
12	Advertising and promotion	201,378			
13	Office expenses	1,010,353			
14	Information technology	556,284	-	,	
15	Royalties	0	,		
16	Occupancy	960,587			
17	Travel	231,782			
18	Payments of travel or entertainment expenses		,		
-	for any federal, state, or local public officials				
19	Conferences, conventions, and meetings	34,230			
20	Interest	9,340,134	<del></del>		
21	Payments to affiliates	0			
22	Depreciation, depletion, and amortization	1,215,018	0	\ 0	0
23	Insurance	71,202	-		
24	Other expenses Itemize expenses not covered		CHENTRAL	ACCOUNT OF THE	
	above (List miscellaneous expenses in line 24e If				
	line 24e amount exceeds 10% of line 25, column				
	(A) amount, list line 24e expenses on Schedule O)				
а	Provision for Loan Loss	2,494,363	Supplied Name of Vallety's		pour en emercia e in institutiva e in establicativa
b	Staffing Reimbursement to SHSC EIN 56-1849615	8,571,072			
c	Loop Convers	1,335,110		1	
d	Loan Servicing	1,555,110	<del></del>		
e	All other expenses	2,526,349		1	
25	Total functional expenses. Add lines 1 through 24e	29,012,667	0	, 0	0
26	Joint costs. Complete this line only if the	20,012,007	<del>                                     </del>	1	
20	organization reported in column (B) joint costs		·		
					1
	from a combined educational campaign and fundraising solicitation. Check here				
	following SOP 98-2 (ASC 958-720)			i	

32

33

Retained earnings, endowment, accumulated income, or other funds

Total net assets or fund balances

Total liabilities and net assets/fund balances

Page 11 Part X **Balance Sheet** Check if Schedule O contains a response or note to any line in this Part X (A) (B) Beginning of year End of year Cash-non-interest-bearing 3,721,078 1 4,542,809 2 Savings and temporary cash investments 141,240,946 2 199,795,509 3 Pledges and grants receivable, net 3 Accounts receivable, net 5,692,924 4 6,693,093 5 Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees Complete Part II of Schedule L Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), persons described in section 4958(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary employees' beneficiary organizations (see instructions). Complete Part II of Schedule L 407,887,736 7 Notes and loans receivable, net 385,155,498 Inventories for sale or use Prepaid expenses and deferred charges 137,531 125,715 Land, buildings, and equipment cost or 10a other basis Complete Part VI of Schedule D 11,426,542 10a Less accumulated depreciation 10b 1.364.134 9,165,026 10.062,408 Investments—publicly traded securities 62,389,097 11 51,462,678 11 1,096,200 12 1,001,700 12 Investments-other securities See Part IV, line 11 13 Investments—program-related See Part IV, line 11-13 3,837,954 2.950.020 14 Intangible assets 14 10,529,490 15 Other assets See Part IV, line 11 15 11,563,239 16 Total assets. Add lines 1 through 15 (must equal line 34) 645.697,982 16 673,352,669 17 Accounts payable and accrued expenses 18.225,560 17 18,124,860 18 Grants payable 18 19 Deferred revenue 19 20 Tax-exempt bond liabilities 20 21 <sub>.\</sub> Escrow or custodial account liability Complete Part IV of Schedule D Loans and other payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons Complete Part II of Schedule L 23 Secured mortgages and notes payable to unrelated third parties 8,812,166 23 8,734,729 24 24 Unsecured notes and loans payable to unrelated third parties Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24) Complete 549,339,139 Part X of Schedule D 25 569,385,264 576,376,865 26 596,244,853 Total liabilities. Add lines 17 through 25 Organizations that follow SFAS 117 (ASC 958), check here and Net Assets or Fund Balances complete lines 27 through 29, and lines 33 and 34. 27 Unrestricted net assets 27 28 28 Temporarily restricted net assets Permanently restricted net assets 29 29 ► X and Organizations that do not follow SFAS 117 (ASC958), check here complete lines 30 through 34. 30 30 Capital stock or trust principal, or current funds 31 Paid-in or capital surplus, or land, building, or equipment fund 31

77,107,816

77,107,816

32

33

34

69,321,117

69,321,117

645,697,982

Form 9	990 (2014) Self-Help Credit Union		6-13829/1	Page	12		
Part	XI Reconciliation of Net Assets				_		
	Check if Schedule O contains a response or note to any line in this Part XI			$\Box$	X		
1	Total revenue (must equal Part VIII, column (A), line 12)	1	35	,796,3	<u>381</u>		
2	Total expenses (must equal Part IX, column (A), line 25)	2	29	,012,6	367		
3	Revenue less expenses Subtract line 2 from line 1	3	. 6	,783,7	714		
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	69	,321,	117		
5	Net unrealized gains (losses) on investments	5					
6	Donated services and use of facilities	6					
-7	Investment expenses	7 `					
8	Prior period adjustments	8					
9	Other changes in net assets or fund balances (explain in Schedule O)	9	1	,002,9	<u> 985</u>		
10	Net assets or fund balances at end of year Combine lines 3 through 9 (must equal Part X, line 33,						
	column (B))	10	77	',107,8	<u>316</u>		
Part				_			
	Check if Schedule O contains a response or note to any line in this Part XII			· L	<u>_</u>		
1 2a	Accounting method used to prepare the Form 990			Yes	No X		
b	reviewed on a separate basis, consolidated basis, or both  Separate basis  Consolidated basis  Both consolidated and separate basis						
С	X Separate basis Consolidated basis Both consolidated and separate basis  If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant? If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O		2c	X			
3a	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?		3a		x		
b	If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the						
	required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits		3b				
	,		Form S	<b>990</b> (2	014)		