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Form 990

Department of the Treasury
Internal Revenue Service

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

► The organization may have to use a copy of this return to satisfy state reporting requirements.

OMB No 1545-0047

2008

Open to Public
Inspection

1812

A For the 2008 calendar year, or tax year beginning and ending

<input type="checkbox"/> Check if applicable <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Termination <input checked="" type="checkbox"/> Amended return <input type="checkbox"/> Application pending	Please use IRS label or print or type See Specific Instructions	C Name of organization CITY COUNTY CREDIT UNION OF FORT LAUDERDALE		D Employer identification number 59-0709646
		Doing Business As		
		Number and street (or P.O. box if mail is not delivered to street address) 1982 NORTH STATE ROAD 7	Room/suite	
		City or town, state or country, and ZIP + 4 MARGATE, FL 33063		
F Name and address of principal officer LLOYD GILL 1982 NORTH STATE ROAD 7, MARGATE, FL 33063				E Telephone number 954-522-2705
I Tax-exempt status: <input checked="" type="checkbox"/> 501(c)(14) (insert no) <input type="checkbox"/> 4947(a)(1) or <input type="checkbox"/> 527				G Gross receipts \$ 26,981,742.
J Website: ► WWW.CITYCOUNTYCU.ORG				H(a) Is this a group return for affiliates? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
K Type of organization: <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other ►				H(b) Are all affiliates included? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No," attach a list. (see instructions)
L Year of formation: 1952 M State of legal domicile: FL				H(c) Group exemption number ►

Part I Summary

Activities & Governance	1 Briefly describe the organization's mission or most significant activities. THE CREDIT UNION IS A COOPERATIVE, NON-PROFIT ASSOCIATION, ORGANIZED UNDER THE LAWS OF THE			
	2 Check this box ► <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its assets			
	3 Number of voting members of the governing body (Part VI, line 1a)	3	7	
	4 Number of independent voting members of the governing body (Part VI, line 1b)	4	7	
	5 Total number of employees (Part V, line 2a)	5	133	
	6 Total number of volunteers (estimate if necessary)	6	11	
	7a Total gross unrelated business revenue from Part VIII, line 12, column (C)	7a	98,256.	
b Net unrelated business taxable income from Form 990-T, line 34	7b	<177,775.>		
Revenue	8 Contributions and grants (Part VIII, line 1h)	STATUTE UNIT RECEIVED JAN 31 2013	Prior Year	Current Year
	9 Program service revenue (Part VIII, line 2g)		17,419,878.	17,813,118.
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)		832,503.	780,219.
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)		7,083,168.	8,388,405.
	12 Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)		25,335,549.	26,981,742.
	13 Grants and similar amounts paid (Part IX, column (A), lines 1-5)			
	14 Benefits paid to or for members (Part IX, column (A), line 4)			
Expenses	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)			
	16a Professional fundraising fees (Part IX, column (A), line 11e)			
	b Total fundraising expenses (Part IX, column (D), line 25) ►			
	17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24f)	14,248,527.	18,038,401.	
	18 Total expenses - Add lines 13-17 (must equal Part IX, column (A), line 25)	21,529,526.	25,400,099.	
	19 Revenue less expenses Subtract line 18 from line 12	3,806,023.	1,581,643.	
	20 Total assets (Part X, line 16)	Beginning of Year	End of Year	
21 Total liabilities (Part X, line 26)	268,692,744.	279,519,466.		
22 Net assets or fund balances Subtract line 21 from line 20	234,365,098.	243,547,428.		
	34,327,646.	35,972,038.		

Part II Signature Block

Sign Here	Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge			
	Signature of officer <i>Lloyd Gill</i>	Date 01/21/13	Check if self-employed <input type="checkbox"/>	Preparer's identifying number (see instructions) P01052648
	► LLOYD GILL, PRESIDENT	Type or print name and title		
Paid Preparer's Use Only	Preparer's signature <i>Harold Hutto</i>	Date 01/21/13	Check if self-employed <input type="checkbox"/>	EIN ►
	Firm's name (or yours if self-employed), address, and ZIP + 4 HUTTO & CARVER, P.A. ► 200 E. GOVERNMENT ST, STE 110 ► PENSACOLA, FL 32502			Phone no. ► 850-438-5299

May the IRS discuss this return with the preparer shown above? (see instructions) Yes No

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FORT LAUDERDALE

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Part III Statement of Program Service Accomplishments (see instructions)

1 Briefly describe the organization's mission

THE CREDIT UNION'S MISSION IS TO PROMOTE THRIFT AMONG ITS MEMBERS AND CREATE A SOURCE OF CREDIT FOR THEM AT REASONABLE RATES OF INTEREST. THE CREDIT UNION SERVES MEMBERS IN DADE AND BROWARD COUNTIES IN FLORIDA. THE TOTAL NUMBER OF MEMBERS IS IN EXCESS OF 40,000.

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ?

Yes No

If "Yes", describe these new services on Schedule O

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services?

Yes No

If "Yes", describe these changes on Schedule O

4 Describe the exempt purpose achievements for each of the organization's three largest program services by expenses Section 501(c)(3) and 501(c)(4) organizations and section 4947(a)(1) trusts are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported

4a (Code) (Expenses \$ including grants of \$) (Revenue \$)

THE CREDIT UNION PROVIDES ITS MEMBERS WITH A SELECTION OF INSURED DEPOSIT PRODUCTS THAT ENCOURAGE THRIFT. THE PRODUCTS ARE DESIGNED FOR BOTH SMALL AND MEDIUM SAVERS.

4b (Code) (Expenses \$ including grants of \$) (Revenue \$)

THE CREDIT UNION PROVIDES LOW COST LOANS THAT HELP MEMBERS IMPROVE THEIR LIVES. THE PRODUCTS INCLUDE SMALL UNSECURED LOANS UP TO MORTGAGE LOANS.

4c (Code) (Expenses \$ including grants of \$) (Revenue \$)

THE CREDIT UNION PROVIDES MEMBERS ACCESS TO BOTH MANUAL CHECK AND CASH TRANSACTION SERVICES ALONG WITH ELECTRONIC TYPE SERVICES, SUCH AS FUNDS TRANSFERS, ACH, DEBIT, ATM, ETC.

4d Other program services (Describe in Schedule O)

(Expenses \$ including grants of \$) (Revenue \$)

4e Total program service expenses ► \$ (Must equal Part IX, Line 25, column (B))

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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)? <i>If "Yes," complete Schedule A</i>	1	X
2 Is the organization required to complete Schedule B, Schedule of Contributors?	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? <i>If "Yes," complete Schedule C, Part I</i>	3	X
4 Section 501(c)(3) organizations. Did the organization engage in lobbying activities? <i>If "Yes," complete Schedule C, Part II</i>	4	
5 Section 501(c)(4), 501(c)(5), and 501(c)(6) organizations. Is the organization subject to the section 6033(e) notice and reporting requirement and proxy tax? <i>If "Yes," complete Schedule C, Part III</i>	5	
6 Did the organization maintain any donor advised funds or any accounts where donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? <i>If "Yes," complete Schedule D, Part I</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? <i>If "Yes," complete Schedule D, Part II</i>	7	X
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? <i>If "Yes," complete Schedule D, Part III</i>	8	X
9 Did the organization report an amount in Part X, line 21, serve as a custodian for amounts not listed in Part X, or provide credit counseling, debt management, credit repair, or debt negotiation services? <i>If "Yes," complete Schedule D, Part IV</i>	9	X
10 Did the organization hold assets in term, permanent, or quasi-endowments? <i>If "Yes," complete Schedule D, Part V</i>	10	X
11 Did the organization report an amount in Part X, lines 10, 12, 13, 15, or 25? <i>If "Yes," complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable</i>	11	X
12 Did the organization receive an audited financial statement for the year for which it is completing this return that was prepared in accordance with GAAP? <i>If "Yes," complete Schedule D, Parts XI, XII, and XIII</i>	12	X
13 Is the organization a school as described in section 170(b)(1)(A)(ii)? <i>If "Yes," complete Schedule E</i>	13	X
14a Did the organization maintain an office, employees, or agents outside of the U.S.? b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, and program service activities outside the U.S.? <i>If "Yes," complete Schedule F, Part I</i>	14a	X
15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or assistance to any organization or entity located outside the United States? <i>If "Yes," complete Schedule F, Part II</i>	15	X
16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or assistance to individuals located outside the United States? <i>If "Yes," complete Schedule F, Part III</i>	16	X
17 Did the organization report more than \$15,000 on Part IX, column (A), line 11e? <i>If "Yes," complete Schedule G, Part I</i>	17	X
18 Did the organization report more than \$15,000 total on Part VIII, lines 1c and 8a? <i>If "Yes," complete Schedule G, Part II</i>	18	X
19 Did the organization report more than \$15,000 on Part VIII, line 9a? <i>If "Yes," complete Schedule G, Part III</i>	19	X
20 Did the organization operate one or more hospitals? <i>If "Yes," complete Schedule H</i>	20	X
21 Did the organization report more than \$5,000 on Part IX, column (A), line 1? <i>If "Yes," complete Schedule I, Parts I and II</i>	21	X
22 Did the organization report more than \$5,000 on Part IX, column (A), line 2? <i>If "Yes," complete Schedule I, Parts I and III</i>	22	X
23 Did the organization answer "Yes" to Part VII, Section A, questions 3, 4, or 5? <i>If "Yes," complete Schedule J</i>	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? <i>If "Yes," answer questions 24b-24d and complete Schedule K</i> <i>If "No", go to question 25</i>	24a	X
b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b	
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?	24c	
d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d	
25a Section 501(c)(3) and 501(c)(4) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? <i>If "Yes," complete Schedule L, Part I</i>	25a	
b Did the organization become aware that it had engaged in an excess benefit transaction with a disqualified person from a prior year? <i>If "Yes," complete Schedule L, Part II</i>	25b	
26 Was a loan to or by a current or former officer, director, trustee, key employee, highly compensated employee, or disqualified person outstanding as of the end of the organization's tax year? <i>If "Yes," complete Schedule L, Part III</i>	26	X
27 Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, or substantial contributor, or to a person related to such an individual? <i>If "Yes," complete Schedule L, Part IV</i>	27	X

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Part IV Checklist of Required Schedules (continued)

		Yes	No
28	During the tax year, did any person who is a current or former officer, director, trustee, or key employee		
a	Have a direct business relationship with the organization (other than as an officer, director, trustee, or employee), or an indirect business relationship through ownership of more than 35% in another entity (individually or collectively with other person(s) listed in Part VII, Section A)? If "Yes," complete Schedule L, Part IV	28a	X
b	Have a family member who had a direct or indirect business relationship with the organization? If "Yes," complete Schedule L, Part IV	28b	X
c	Serve as an officer, director, trustee, key employee, partner, or member of an entity (or a shareholder of a professional corporation) doing business with the organization? 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	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, Parts II, III, IV, and V, line 1	34	X
35	Is any related organization a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2	35	X
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	
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 VI	37	X

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Part V Statements Regarding Other IRS Filings and Tax Compliance

		Yes	No
1a	Enter the number reported in Box 3 of Form 1096, Annual Summary and Transmittal of U.S. Information Returns. Enter -0- if not applicable	1a	13506
1b		1b	0
1c		X	
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return	2a	133
2b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns? <i>Note. If the sum of lines 1a and 2a is greater than 250, you may be required to e-file this return (see instructions)</i>	X	
3a	Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return?	X	
3b	If "Yes," has it filed a Form 990-T for this year? If "No," provide an explanation in Schedule O	X	
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?	X	
4b	If "Yes," enter the name of the foreign country ► See the instructions for exceptions and filing requirements for Form TD F 90-22 1, Report of Foreign Bank and Financial Accounts		
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?	X	
5b	If any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?	X	
5c			
6a	Did the organization solicit any contributions that were not tax deductible?	X	
6b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?		
7	Organizations that may receive deductible contributions under section 170(c).		
7a	Did the organization provide goods or services in exchange for any quid pro quo contribution of more than \$75?		
7b	If "Yes," did the organization notify the donor of the value of the goods or services provided?		
7c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?		
7d	If "Yes," indicate the number of Forms 8282 filed during the year		
7e	Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?		
7f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		
7g	For all contributions of qualified intellectual property, did the organization file Form 8899 as required?		
7h	For contributions of cars, boats, airplanes, and other vehicles, did the organization file a Form 1098-C as required?		
8	Section 501(c)(3) and other sponsoring organizations maintaining donor advised funds and section 509(a)(3) supporting organizations. Did the supporting organization, or a fund maintained by a sponsoring organization, have excess business holdings at any time during the year?		
9	Section 501(c)(3) and other sponsoring organizations maintaining donor advised funds.		
9a	Did the organization make any taxable distributions under section 4966?		
9b	Did the organization make a distribution to a donor, donor advisor, or related person?		
10	Section 501(c)(7) organizations. Enter N/A		
10a	Initiation fees and capital contributions included on Part VIII, line 12		
10b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities		
11	Section 501(c)(12) organizations. Enter N/A		
11a	Gross income from members or shareholders		
11b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them)		
12a	Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?		
12b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year	N/A	12b

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Part VI Governance, Management, and Disclosure (Sections A, B, and C request information about policies not required by the Internal Revenue Code)

Section A. Governing Body and Management

For each "Yes" response to lines 2-7b below, and for a "No" response to lines 8 or 9b below, describe the circumstances, processes, or changes in Schedule O. See instructions

	Yes	No
1a Enter the number of voting members of the governing body	1a	7
b Enter the number of voting members that are independent	1b	7
2 Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?	2	X
3 Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors or trustees, or key employees to a management company or other person?	3	X
4 Did the organization make any significant changes to its organizational documents since the prior Form 990 was filed?	4	X
5 Did the organization become aware during the year of a material diversion of the organization's assets?	5	X
6 Does the organization have members or stockholders?	6	X
7a Does the organization have members, stockholders, or other persons who may elect one or more members of the governing body?	7a	X
b Are any decisions of the governing body subject to approval by members, stockholders, or other persons?	7b	X
8 Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:		
a The governing body?	8a	X
b Each committee with authority to act on behalf of the governing body?	8b	X
9a Does the organization have local chapters, branches, or affiliates?	9a	X
b If "Yes," does the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with those of the organization?	9b	
10 Was a copy of the Form 990 provided to the organization's governing body before it was filed? All organizations must describe in Schedule O the process, if any, the organization uses to review the Form 990	10	X
11 Is there any officer, director or trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses in Schedule O	11	X

Section B. Policies

	Yes	No
12a Does the organization have a written conflict of interest policy? If "No," go to line 13	12a	X
b Are officers, directors or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b	X
c Does the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this is done	12c	X
13 Does the organization have a written whistleblower policy?	13	X
14 Does the organization have a written document retention and destruction policy?	14	X
15 Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision		
a The organization's CEO, Executive Director, or top management official?	15a	X
b Other officers or key employees of the organization?	15b	X
Describe the process in Schedule O (see instructions)		
16a Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?	16a	X
b If "Yes," has the organization adopted a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and taken steps to safeguard the organization's exempt status with respect to such arrangements?	16b	

Section C. Disclosure

17 List the states with which a copy of this Form 990 is required to be filed ►	NONE
18 Section 6104 requires an organization to make its Forms 1023 (or 1024 if applicable), 990, and 990-T (501(c)(3)s only) available for public inspection. Indicate how you make these available. Check all that apply	
<input type="checkbox"/> Own website <input type="checkbox"/> Another's website <input checked="" type="checkbox"/> Upon request	
19 Describe in Schedule O whether (and if so, how) the organization makes its governing documents, conflict of interest policy, and financial statements available to the public	
20 State the name, physical address, and telephone number of the person who possesses the books and records of the organization ►	
TOUCH REATH - 954-522-2705	
1982 NORTH STATE ROAD 7, MARGATE, FL 33063	

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1a Complete this table for all persons required to be listed. Use Schedule J-2 if additional space is needed.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation, and **current** key employees. Enter -0- in columns (D), (E), and (F) if no compensation was paid
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations
- List all of the organization's **former** directors or trustees that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations

List persons in the following order: individual trustees or directors, institutional trustees, officers, key employees, highest compensated employees, and former such persons.

<input type="checkbox"/> Check this box if the organization did not compensate any officer, director, trustee, or key employee									
(A) Name and Title	(B) Average hours per week	(C) Position (check all that apply)				(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 organizations	
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former		
DAMON ADAMS CHAIRMAN	1.00	X		X			675.	0.	0.
DOROTHY CLEVELAND DIRECTOR	1.00	X					0.	0.	0.
INGRID FILS VICE-CHAIRMAN	1.00	X		X			0.	0.	0.
MARCIA OBAN DIRECTOR	1.00	X					0.	0.	0.
MARY ANN LAROCK TREASURER	1.00	X		X			0.	0.	0.
MARY ANN TRAHAN SECRETARY	1.00	X		X			0.	0.	0.
MACK MACVICAR DIRECTOR	1.00	X					0.	0.	0.
WILLIAM MARQUARDT PRESIDENT/CEO	40.00			X			294,626.	0.	31,330.
TOUCH REATH VP/CFO	40.00			X			153,189.	0.	20,277.
LLOYD GILL EXECUTIVE VP/COO	40.00				X		189,272.	0.	17,467.
NANCY BOURDON-MEYER VP/CHIEF INFORMATION OFF	40.00				X		130,692.	0.	26,765.
JENNIFER BURNS VP/CHIEF MARKETING OFFIC	40.00				X		109,956.	0.	21,435.
LORI KORN VP HUMAN RESOURCES	40.00				X		120,648.	0.	26,372.
MARY ELLEN SCHUCK VP BRANCH OPERATIONS	40.00				X		104,858.	0.	20,976.
SANDRA SPENCE VP ADVERTISING & PUBLIC	40.00				X		108,603.	0.	25,565.

Part VII Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees (continued)

1b Total

1,212,519.

0. 190,187.

2 Total number of individuals (including those in 1a) who received more than \$100,000 in reportable compensation from the organization

8

3 Did the organization list any former officer, director or trustee, key employee, or highest compensated employee on line 1a? If "Yes," complete Schedule J for such individual

Yes No

4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? If "Yes," complete Schedule J for such individual

4 X

5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization for services rendered to the organization? If "Yes," complete Schedule J for such person

5 X

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization

(A) Name and business address	(B) Description of services	(C) Compensation
BANK BUILDERS INTERNATIONAL INC 1270 SW 26 AVE, FORT LAUDERDALE, FL 33312	ARCHITECTURE & ENGINEERING SERVICES	101,459.

2 Total number of independent contractors (including those in 1) who received more than \$100,000 in compensation from the organization ► 1

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Part VIII Statement of Revenue

Contributions, gifts, grants and other similar amounts		(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512, 513, or 514
1 a Federated campaigns	1a				
b Membership dues	1b				
c Fundraising events	1c				
d Related organizations	1d				
e Government grants (contributions)	1e				
f All other contributions, gifts, grants, and similar amounts not included above	1f				
g Noncash contributions included in lines 1a-1f \$					
h Total. Add lines 1a-1f					
Program Service Revenue		Business Code			
2 a LOAN INTEREST INCOME		522100	17813118.	17813118.	
b					
c					
d					
e					
f All other program service revenue					
g Total. Add lines 2a-2f			17813118.		
3 Investment income (including dividends, interest, and other similar amounts)			780,219.		780,219.
4 Income from investment of tax-exempt bond proceeds					
5 Royalties					
6 a Gross Rents	(i) Real	(ii) Personal			
b Less rental expenses					
c Rental income or (loss)					
d Net rental income or (loss)					
7 a Gross amount from sales of assets other than inventory	(i) Securities	(ii) Other			
b Less cost or other basis and sales expenses					
c Gain or (loss)					
d Net gain or (loss)					
8 a Gross income from fundraising events (not including \$ _____ of contributions reported on line 1c) See Part IV, line 18	a				
b Less direct expenses	b				
c Net income or (loss) from fundraising events					
9 a Gross income from gaming activities See Part IV, line 19	a				
b Less direct expenses	b				
c Net income or (loss) from gaming activities					
10 a Gross sales of inventory, less returns and allowances	a				
b Less cost of goods sold	b				
c Net income or (loss) from sales of inventory					
Miscellaneous Revenue	Business Code				
11 a OTHER INCOME	522100	8,290,149.	8,290,149.		
b NON-MEMBER ATM SURCHAR	522100	98,256.		98,256.	
c					
d All other revenue					
e Total. Add lines 11a-11d		8,388,405.			
12 Total Revenue. Add lines 1h, 2g, 3, 4, 5, 6d, 7d, 8c, 9c, 10c, and 11e		26981742.	26103267.	98,256.	780,219.

**CITY COUNTY CREDIT UNION OF
FORT LAUDERDALE**

Form 990 (2008)

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Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns.

All other organizations must complete column (A) but are not required to complete columns (B), (C), and (D).

Do not include amounts reported on lines 6b, 7b, 8b, 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 governments and organizations in the U.S. See Part IV, line 21				
2 Grants and other assistance to individuals in the U.S. See Part IV, line 22				
3 Grants and other assistance to governments, organizations, and individuals outside the U.S. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	706,836.			
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	5,164,231.			
8 Pension plan contributions (include section 401(k) and section 403(b) employer contributions)	305,524.			
9 Other employee benefits	759,362.			
10 Payroll taxes	425,745.			
11 Fees for services (non-employees).				
a Management				
b Legal	109,294.			
c Accounting	45,923.			
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
f Investment management fees				
g Other	2,428.			
12 Advertising and promotion	265,194.			
13 Office expenses	1,025,865.			
14 Information technology	667,065.			
15 Royalties				
16 Occupancy	687,555.			
17 Travel	5,521.			
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	283,172.			
20 Interest	5,668,585.			
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	634,232.			
23 Insurance	148,168.			
24 Other expenses. Itemize expenses not covered above. (Expenses grouped together and labeled miscellaneous may not exceed 5% of total expenses shown on line 25 below.)				
a PROVISION FOR LOAN LOSS	5,079,641.			
b DEBIT CARD EXPENSE	606,866.			
c LOAN SERVICING	539,470.			
d CREDIT CARD EXPENSE	455,274.			
e ATM PROCESSING EXPENSE	270,989.			
f All other expenses	1,543,159.			
25 Total functional expenses Add lines 1 through 24f	25,400,099.			
26 Joint Costs. Check here ► <input type="checkbox"/> if following SOP 98-2. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation				

**CITY COUNTY CREDIT UNION OF
FORT LAUDERDALE**

Form 990 (2008)

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Part X Balance Sheet

		(A) Beginning of year		(B) End of year
Assets	1 Cash - non-interest-bearing	3,185,273.	1	3,984,626.
	2 Savings and temporary cash investments	627,194.	2	1,222,789.
	3 Pledges and grants receivable, net		3	
	4 Accounts receivable, net	1,112,545.	4	874,230.
	5 Receivables from current and former officers, directors, trustees, key employees, or other related parties Complete Part II of Schedule L		5	
	6 Receivables from other disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B) Complete Part II of Schedule L		6	
	7 Notes and loans receivable, net	235,572,528.	7	227,423,196.
	8 Inventories for sale or use		8	
	9 Prepaid expenses and deferred charges	416,579.	9	434,808.
	10a Land, buildings, and equipment cost basis	10a 15,592,570.		
	b Less accumulated depreciation Complete Part VI of Schedule D	10b 5,985,638.	9,525,546.	10c 9,606,932.
	11 Investments - publicly traded securities	4,993,600.	11	
	12 Investments - other securities. See Part IV, line 11	1,882,590.	12	24,642,033.
	13 Investments - program-related. See Part IV, line 11		13	
	14 Intangible assets		14	
	15 Other assets See Part IV, line 11	11,376,889.	15	11,330,852.
	16 Total assets. Add lines 1 through 15 (must equal line 34)	268,692,744.	16	279,519,466.
Liabilities	17 Accounts payable and accrued expenses	2,733,733.	17	2,643,956.
	18 Grants payable		18	
	19 Deferred revenue		19	
	20 Tax-exempt bond liabilities		20	
	21 Escrow account liability Complete Part IV of Schedule D		21	
	22 Payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons Complete Part II of Schedule L		22	
	23 Secured mortgages and notes payable to unrelated third parties	13,505,000.	23	21,000,000.
	24 Unsecured notes and loans payable		24	
	25 Other liabilities Complete Part X of Schedule D	218,126,365.	25	219,903,472.
	26 Total liabilities. Add lines 17 through 25	234,365,098.	26	243,547,428.
Net Assets or Fund Balances	Organizations that follow SFAS 117, check here ► <input type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.			
	27 Unrestricted net assets		27	
	28 Temporarily restricted net assets		28	
	29 Permanently restricted net assets		29	
	Organizations that do not follow SFAS 117, check here ► <input checked="" type="checkbox"/> and complete lines 30 through 34.			
	30 Capital stock or trust principal, or current funds	0.	30	0.
	31 Paid-in or capital surplus, or land, building, or equipment fund	0.	31	0.
	32 Retained earnings, endowment, accumulated income, or other funds	34,327,646.	32	35,972,038.
	33 Total net assets or fund balances	34,327,646.	33	35,972,038.
	34 Total liabilities and net assets/fund balances	268,692,744.	34	279,519,466.

Part XI Financial Statements and Reporting

		Yes	No
1 Accounting method used to prepare the Form 990	<input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other		
2a Were the organization's financial statements compiled or reviewed by an independent accountant?			
b Were the organization's financial statements audited by an independent accountant?	2a		X
c If "Yes" to lines 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?	2b	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?			
b If "Yes," did the organization undergo the required audit or audits?	2c	X	
		3a	X
		3b	

Schedule D
(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Financial Statements

► Attach to Form 990. To be completed by organizations that answered "Yes," to Form 990, Part IV, line 6, 7, 8, 9, 10, 11, or 12.

OMB No. 1545-0047

2008

Open to Public
Inspection

Name of the organization **CITY COUNTY CREDIT UNION OF FORT LAUDERDALE** Employer identification number **59-0709646**

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts. Complete if the organization answered "Yes" to Form 990, Part IV, line 6

	(a) Donor advised funds	(b) Funds and other accounts
1 Total number at end of year		
2 Aggregate contributions to (during year)		
3 Aggregate grants from (during year)		
4 Aggregate value at end of year		

5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control? Yes No

6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds may be used only for charitable purposes and not for the benefit of the donor or donor advisor or other impermissible private benefit? Yes No

Part II Conservation Easements. Complete if the organization answered "Yes" to Form 990, Part IV, line 7

1 Purpose(s) of conservation easements held by the organization (check all that apply)	<input type="checkbox"/> Preservation of land for public use (e.g., recreation or pleasure) <input type="checkbox"/> Preservation of an historically important land area
	<input type="checkbox"/> Protection of natural habitat <input type="checkbox"/> Preservation of certified historic structure
	<input type="checkbox"/> Preservation of open space
2 Complete lines 2a-2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year	
a Total number of conservation easements	Held at the End of the Year
b Total acreage restricted by conservation easements	2a
c Number of conservation easements on a certified historic structure included in (a)	2b
d Number of conservation easements included in (c) acquired after 8/17/06	2c
3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the taxable year ►	2d
4 Number of states where property subject to conservation easement is located ►	
5 Does the organization have a written policy regarding the periodic monitoring, inspection, violations, and enforcement of the conservation easements it holds? <input type="checkbox"/> Yes <input type="checkbox"/> No	
6 Staff or volunteer hours devoted to monitoring, inspecting, and enforcing easements during the year ►	
7 Amount of expenses incurred in monitoring, inspecting, and enforcing easements during the year ► \$	
8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)? <input type="checkbox"/> Yes <input type="checkbox"/> No	
9 In Part XIV, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.	

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.

Complete if the organization answered "Yes" to Form 990, Part IV, line 8.

1a If the organization elected, as permitted under SFAS 116, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIV, the text of the footnote to its financial statements that describes these items	
b If the organization elected, as permitted under SFAS 116, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items	
(i) Revenues included in Form 990, Part VIII, line 1	► \$
(ii) Assets included in Form 990, Part X	► \$
2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 relating to these items.	
a Revenues included in Form 990, Part VIII, line 1	► \$
b Assets included in Form 990, Part X	► \$

CITY COUNTY CREDIT UNION OF
FORT LAUDERDALE

Schedule D (Form 990) 2008

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Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)

3 Using the organization's accession and other records, check any of the following that are a significant use of its collection items (check all that apply)

a Public exhibition d Loan or exchange programs
 b Scholarly research e Other _____
 c Preservation for future generations

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIV

5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? Yes No

Part IV Trust, Escrow and Custodial Arrangements. Complete if organization answered "Yes" to Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21

1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X? Yes No

b If "Yes," explain the arrangement in Part XIV and complete the following table

	Amount
1c	
1d	
1e	
1f	

2a Did the organization include an amount on Form 990, Part X, line 21? Yes No

b If "Yes," explain the arrangement in Part XIV

Part V Endowment Funds. Complete if organization answered "Yes" to Form 990, Part IV, line 10

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance					
b Contributions					
c Investment earnings or losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

2 Provide the estimated percentage of the year end balance held as

a Board designated or quasi-endowment ► _____ %
 b Permanent endowment ► _____ %
 c Term endowment ► _____ %

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization

by

	Yes	No
3a(i)		
3a(ii)		
3b		

b If "Yes" to 3a(ii), are the related organizations listed as required on Schedule R?
 4 Describe in Part XIV the intended uses of the organization's endowment funds

Part VI Investments - Land, Buildings, and Equipment. See Form 990, Part X, line 10

Description of investment	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Depreciation	(d) Book value
1a Land		4,457,220.		4,457,220.
b Buildings		6,491,475.	2,743,195.	3,748,280.
c Leasehold improvements		1,352,648.	631,871.	720,777.
d Equipment		22,780.	13,288.	9,492.
e Other		3,268,447.	2,597,284.	671,163.

Total. Add lines 1a-1e (Column (d) should equal Form 990, Part X, column (B), line 10(c)) ► 9,606,932.

Schedule D (Form 990) 2008

Part VII Investments - Other Securities. See Form 990, Part X, line 12

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation Cost or end-of-year market value
Financial derivatives and other financial products		
Closely-held equity interests		
Other		
SE CORP CAPITAL SHARES	261,499.	COST
SE CORP MANAGED INVESTMENT		
ACCT	2,275,000.	COST
CERTIFICATES OF DEPOSIT	20,000,000.	COST
FEDERAL HOME LOAN BANK	1,428,700.	COST
INVESTMENT IN SHARED BRANCH	33,439.	COST
SFAC	258,679.	COST
CUSO'S	384,716.	COST
Total	24,642,033.	

Part VIII Investments - Program Related See Form 990 Part X line 13

Part IX Other Assets. See Form 990 Part X line 15.

Part X Other Liabilities See Form 990, Part X, line 25

(a) Description of liability	(b) Amount
Federal income taxes	
MEMBER DEPOSIT ACCOUNTS	219,903,472.

In Part XIV, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FIN 48

CITY COUNTY CREDIT UNION OF

Schedule D (Form 990) 2008

FORT LAUDERDALE

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Part XI Reconciliation of Change in Net Assets from Form 990 to Financial Statements

1 Total revenue (Form 990, Part VIII, column (A), line 12)	1	26,981,742.
2 Total expenses (Form 990, Part IX, column (A), line 25)	2	25,400,099.
3 Excess or (deficit) for the year Subtract line 2 from line 1	3	1,581,643.
4 Net unrealized gains (losses) on investments	4	
5 Donated services and use of facilities	5	
6 Investment expenses	6	
7 Prior period adjustments	7	
8 Other (Describe in Part XIV)	8	62,749.
9 Total adjustments (net) Add lines 4-8	9	62,749.
10 Excess or (deficit) for the year per financial statements Combine lines 3 and 9	10	1,644,392.

Part XII Reconciliation of Revenue per Audited Financial Statements With Revenue per Return

1 Total revenue, gains, and other support per audited financial statements	1	26,981,742.
2 Amounts included on line 1 but not on Form 990, Part VIII, line 12		
a Net unrealized gains on investments	2a	
b Donated services and use of facilities	2b	
c Recoveries of prior year grants	2c	
d Other (Describe in Part XIV)	2d	
e Add lines 2a through 2d	2e	0.
3 Subtract line 2e from line 1	3	26,981,742.
4 Amounts included on Form 990, Part VIII, line 12, but not on line 1		
a Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b Other (Describe in Part XIV)	4b	
c Add lines 4a and 4b	4c	0.
5 Total revenue Add lines 3 and 4c. (This should equal Form 990, Part I, line 12)	5	26,981,742.

Part XIII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return

1 Total expenses and losses per audited financial statements	1	25,400,099.
2 Amounts included on line 1 but not on Form 990, Part IX, line 25		
a Donated services and use of facilities	2a	
b Prior year adjustments	2b	
c Losses reported on Form 990, Part IX, line 25	2c	
d Other (Describe in Part XIV)	2d	
e Add lines 2a through 2d	2e	0.
3 Subtract line 2e from line 1	3	25,400,099.
4 Amounts included on Form 990, Part IX, line 25, but not on line 1		
a Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b Other (Describe in Part XIV)	4b	
c Add lines 4a and 4b	4c	0.
5 Total expenses Add lines 3 and 4c. (This should equal Form 990, Part I, line 18)	5	25,400,099.

Part XIV Supplemental Information

Complete this part to provide the descriptions required for Part II, lines 3, 5, and 9, Part III, lines 1a and 4, Part IV, lines 1b and 2b, Part V, line 4, Part X, Part XI, line 8, Part XII, lines 2d and 4b, and Part XIII, lines 2d and 4b

PART XI, LINE 8 - OTHER ADJUSTMENTS:**FAS 156 INTEREST ONLY STRIP ADJUSTMENT**

SCHEDULE J
(Form 990)Department of the Treasury
Internal Revenue Service**Compensation Information**For certain Officers, Directors, Trustees, Key Employees, and Highest
Compensated Employees► Attach to Form 990. To be completed by organizations that
answered "Yes" to Form 990, Part IV, line 23.

OMB No. 1545-0047

2008Open to Public
InspectionName of the organization **CITY COUNTY CREDIT UNION OF
FORT LAUDERDALE** Employer identification number
59-0709646**Part I Questions Regarding Compensation**

1a Check the appropriate box(es) if the organization provided any of the following to or for a person listed in Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items

<input checked="" type="checkbox"/> First-class or charter travel	<input type="checkbox"/> Housing allowance or residence for personal use
<input checked="" type="checkbox"/> Travel for companions	<input type="checkbox"/> Payments for business use of personal residence
<input checked="" type="checkbox"/> Tax indemnification and gross-up payments	<input type="checkbox"/> Health or social club dues or initiation fees
<input type="checkbox"/> Discretionary spending account	<input type="checkbox"/> Personal services (e.g., maid, chauffeur, chef)

b If line 1a is checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain

2 Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all officers, directors, trustees, and the CEO/Executive Director, regarding the items checked in line 1a?

3 Indicate which, if any, of the following the organization uses to establish the compensation of the organization's CEO/Executive Director. Check all that apply

<input type="checkbox"/> Compensation committee	<input checked="" type="checkbox"/> Written employment contract
<input checked="" type="checkbox"/> Independent compensation consultant	<input checked="" type="checkbox"/> Compensation survey or study
<input type="checkbox"/> Form 990 of other organizations	<input checked="" type="checkbox"/> Approval by the board or compensation committee

4 During the year, did any person listed in Form 990, Part VII, Section A, line 1a

- Receive a severance payment or change of control payment?
- Participate in, or receive payment from, a supplemental nonqualified retirement plan?
- Participate in, or receive payment from, an equity-based compensation arrangement?

If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III.

Only 501(c)(3) and 501(c)(4) organizations must complete lines 5-8.

5 For persons listed in Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of

a The organization?

b Any related organization?

If "Yes," to line 5a or 5b, describe in Part III.

6 For persons listed in Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of?

a The organization?

b Any related organization?

If "Yes" to line 6a or 6b, describe in Part III

7 For persons listed in Form 990, Part VII, Section A, line 1a, did the organization provide any non-fixed payments not described in lines 5 and 6? If "Yes," describe in Part III

8 Were any amounts reported in Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regs. section 53.4958-4(a)(3)? If "Yes," describe in Part III

LHA For Privacy Act and Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule J (Form 990) 2008

Part II Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees. Use Schedule J-1 if additional space is needed

For each individual whose compensation must be reported in Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that are not listed on Form 990 Part VII.

Note The sum of columns (B)(viii) must equal the applicable column (D) or column (E) amounts on Form 990 Part VII line 12

CITY COUNTY CREDIT UNION OF
FORT LAUDERDALE

Part III Supplemental Information

Complete this part to provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 4c, 5a, 5b, 6a, 6b, 7, and 8. Also complete this part for any additional information

PART I, LINE 4B: THE CREDIT UNION HAS A 457(F) NON-QUALIFIED DEFERRED COMPENSATION ARRANGEMENT FOR WILLIAM MARQUARDT, LLOYD GILL, AND TOUCH

REATH. THE PLAN IS DESIGNED TO PROVIDE POST-RETIREMENT BENEFITS TO THE COVERED EMPLOYEES ONCE THEY REACH THEIR NORMAL RETIREMENT DATE (65 YEARS OF AGE) OR AS OF THE DATE OF DEATH OR DISABILITY, SHOULD THAT OCCUR PRIOR TO THEIR NORMAL RETIREMENT DATE.

Supplemental Information to Form 990

► Attach to Form 990. To be completed by organizations to provide additional information for responses to specific questions for the Form 990 or to provide any additional information.

2008

Open to Public
Inspection

Name of the organization

CITY COUNTY CREDIT UNION OF
FORT LAUDERDALE

Employer identification number
59-0709646

FORM 990, PART I, LINE 1, DESCRIPTION OF ORGANIZATION MISSION:

STATE OF FLORIDA, FOR THE PURPOSE OF ENCOURAGING THRIFT AMONG ITS
MEMBERS, CREATING SOURCES OF CREDIT AND CREDIT RELATED PRODUCTS AT FAIR
AND REASONABLE RATES AND PROVIDING OTHER OPPORTUNITIES FOR MEMBERS TO
USE AND CONTROL THEIR RESOURCES ON A DEMOCRATIC BASIS.

FORM 990, PART VI, SECTION A, LINE 6: THE CREDIT UNION IS OWNED BY ITS MEMBERS.

FORM 990, PART VI, SECTION A, LINE 7A: THE MEMBERS ELECT THE BOARD OF
DIRECTORS. THE BOARD MEMBERS SERVE THREE-YEAR TERMS. THERE IS NO LIMIT ON
THE NUMBER OF TERMS BOARD MEMBERS CAN BE ELECTED.

FORM 990, PART VI, SECTION A, LINE 7B: MEMBERS MUST VOTE ON THE DISSOLUTION OF THE CREDIT UNION OR THE MERGER WITH ANOTHER CREDIT UNION.

FORM 990, PART VI, SECTION A, LINE 10: THE FORM 990 IS PREPARED BY EXTERNAL CPA'S AND REVIEWED BY THE VP/CFO PRIOR TO FILING.

FORM 990, PART VI, SECTION B, LINE 12C: THE CREDIT UNION HAS A CONFLICT OF
INTEREST POLICY APPROVED BY THE BOARD AND ADMINISTERED BY THE PRESIDENT.
EMPLOYEES, DIRECTORS, AND OFFICERS WHO RECEIVE ANYTHING OF VALUE MUST
REPORT IT TO THE PRESIDENT, WHO THEN ENSURES THE POLICY AND BANKING RULES
ARE FOLLOWED. THE PRESIDENT MAINTAINS RECORDS OF ALL ACTIONS. THE
SUPERVISORY COMMITTEE REVIEWS MANAGEMENT ACTIONS RELATED TO ALL POLICY AND
LEGAL COMPLIANCE ISSUES.

SCHEDULE O
(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990

► Attach to Form 990. To be completed by organizations to provide additional information for responses to specific questions for the Form 990 or to provide any additional information.

OMB No. 1545-0047

2008
Open to Public
Inspection

Name of the organization

CITY COUNTY CREDIT UNION OF
FORT LAUDERDALE

Employer identification number
59-0709646

FORM 990, PART VI, SECTION B, LINE 15: THE CREDIT UNION ENGAGES AN INDEPENDENT THIRD PARTY THAT SPECIALIZES IN CREDIT UNION COMPENSATION EVERY 2 TO 3 YEARS. THEY DO A COMPENSATION STUDY OF ALL LEVELS AND MAKE A RECOMMENDATION FOR RANGE ADJUSTMENTS IF NECESSARY. THE BOARD OF DIRECTORS REVIEWS AND APPROVES ALL RANGE ADJUSTMENTS. ALL POSITIONS EXCEPT THE PRESIDENT RECEIVE AN ANNUAL REVIEW AND PERFORMANCE-BASED INCREASE. THE PERCENTAGE INCREASE RANGE IS THE SAME FOR STAFF AND OFFICERS. THE PRESIDENT'S COMPENSATION IS REVIEWED ANNUALLY BY THE BOARD AND ADJUSTED AS APPROVED BY THE BOARD WITHIN THE APPROVED RANGE.

FORM 990, PART VI, SECTION C, LINE 19: THE CREDIT UNION POSTS IN ITS LOBBY EACH MONTH A FINANCIAL STATEMENT OF CONDITION. AUDITED FINANCIAL STATEMENTS ARE AVAILABLE AT THE ANNUAL MEMBERSHIP MEETING AND UPON REQUEST. ALL OF THE CREDIT UNION'S POLICIES ARE AVAILABLE UPON REQUEST ALONG WITH ITS BYLAWS.

PART XI, FINANCIAL STATEMENTS AND REPORTING, LINE 2C
THE CREDIT UNION HAS A SUPERVISORY COMMITTEE WHO IS RESPONSIBLE FOR THE OVERSIGHT OF THE AUDIT AND SELECTION OF THE INDEPENDENT ACCOUNTANT.

FORM 990, PAGE 1, BOX B - AMENDED RETURN

THE CREDIT UNION IS AMENDING ITS 2008 990 TO INCLUDE INFORMATION CONCERNING EMPLOYER-OWNED LIFE INSURANCE CONTRACTS. FORM 8925 HAS BEEN COMPLETED AND IS ATTACHED.

SCHEDULE O
(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990

OMB No. 1545-0047

2008

Open to Public
Inspection

Name of the organization

CITY COUNTY CREDIT UNION OF
FORT LAUDERDALE

Employer identification number
59-0709646

► Attach to Form 990. To be completed by organizations that answered "Yes" to Form 990 Part IV lines 33, 34, 35, 36, or 37.

See separate instructions.

CITY COUNTY CREDIT UNION OF
FORT LAUDERDALE

Part I Identification of Disregarded Entities

Part II Identification of Related Tax-Exempt Organizations

For Privacy Act and Paperwork Reduction Act Notice, see the Instructions for Form 990.

Part III Identification of Related Organizations Taxable as a Partnership

Part IV Identification of Related Organizations Taxable as a Corporation or Trust

(A) Name, address, and EIN of related organization	(B) Primary activity	(C) Legal domicile (state or foreign country)	(D) Direct controlling entity	(E) Type of entity (C corp, S corp, or trust)	(F) Share of total income	(G) Share of end-of-year assets	(H) Percentage ownership
CITY SERVICE GROUP, INC - 65-0579089	962 N. STATE ROAD 7	MARGATE, FL 33302	MARKETING SERVICES	FL	C CORP	34,948,	14,535.
							100%

Part V Transactions With Related Organizations

Note. Complete line 1 if any entity is listed in Parts II, III, or IV

1 During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II-IV?

- a Receipt of (i) interest (ii) annuities (iii) royalties (iv) rent from a controlled entity
- b Gift, grant, or capital contribution to other organization(s)
- c Gift, grant, or capital contribution from other organization(s)
- d Loans or loan guarantees to or for other organization(s)
- e Loans or loan guarantees by other organization(s)
- f Sale of assets to other organization(s)
- g Purchase of assets from other organization(s)
- h Exchange of assets
- i Lease of facilities, equipment, or other assets to other organization(s)
- j Lease of facilities, equipment, or other assets from other organization(s)
- k Performance of services or membership or fundraising solicitations for other organization(s)
- l Performance of services or membership or fundraising solicitations by other organization(s)
- m Sharing of facilities, equipment, mailing lists, or other assets
- n Sharing of paid employees
- o Reimbursement paid to other organization for expenses
- p Reimbursement paid by other organization for expenses
- q Other transfer of cash or property to other organization(s)
- r Other transfer of cash or property from other organization(s)

2 If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds

(A) Name of other organization(s)	(B) Transaction type (a-r)	(C) Amount involved
(1) NONE OF THE TRANSACTIONS LISTED IN LINE 1 ABOVE OCCURRED BETWEEN		0.
(2) THE CREDIT UNION AND CITY SERVICE GROUP IN 2008.		0.
(3)		
(4)		
(5)		
(6)		

Part VI Unrelated Organizations Taxable as a Partnership

Provide the following information for each entity taxed as a partnership through which the organization conducted more than five percent of its activities (measured by total assets or gross revenue) that was not a related organization. See instructions regarding exclusion for certain investment partnerships