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Form 990-EZ

Short Form

Return of Organization Exempt From Income Tax

OMB No 1545-1150

2009

Department of the Treasury
Internal Revenue Service

- Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code
(except black lung benefit trust or private foundation)
- Sponsoring organizations of donor advised funds and controlling organizations as defined in section 512(b)(13) must file Form 990. All other organizations with gross receipts less than \$500,000 and total assets less than \$1,250,000 at the end of the year may use this form.
- The organization may have to use a copy of this return to satisfy state reporting requirements.

Open to Public Inspection

A For the 2009 calendar year, or tax year beginning , 2009, and ending ,

B Check if applicable: ☐ Address change, ☐ Name change, ☐ Initial return, ☐ Termination, ☐ Amended return, ☐ Application pending. Please use IRS label or print or type. See Specific Instructions.

C Name of organization: NEW YORK CREDIT UNION FOUNDATION
Number and street (or P.O. box, if mail is not delivered to street address): P.O. BOX 15118
Room/suite:
City or town, state or country, and ZIP + 4: ALBANY NY 12212-5118

D Employer identification number: 16-1527073

E Telephone number: (800) 342-9835

F Group Exemption Number: ►

• Section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A (Form 990 or 990-EZ).

G Accounting method: ☐ Cash ☒ Accrual. Other (specify):

H Check ☐ if the organization is not required to attach Schedule B (Form 990, 990-EZ, or 990-PF).

I Website: ► WWW.NYCUF.ORG

J Tax-exempt status (check only one) — ☒ 501(c) (3) (insert no.) ☐ 4947(a)(1) or ☐ 527

K Check ☐ if the organization is not a section 509(a)(3) supporting organization and its gross receipts are normally not more than \$25,000. A Form 990-EZ or Form 990 return is not required, but if the organization chooses to file a return, be sure to file a complete return.

L Add lines 5b, 6b, and 7b, to line 9 to determine gross receipts, if \$500,000 or more, file Form 990 instead of Form 990-EZ. ► \$ 280,322.

Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances (See the instructions for Part I.)

1	Contributions, gifts, grants, and similar amounts received	1	240,867.
2	Program service revenue including government fees and contracts	2	
3	Membership dues and assessments	3	
4	Investment income	4	8,310.
5a	Gross amount from sale of assets other than inventory	5a	
5b	Less: cost or other basis and sales expenses	5b	
5c	Gain or (loss) from sale of assets other than inventory (Subtract line 5b from line 5a)	5c	
6	Special events and activities (complete applicable parts of Schedule G). If any amount is from gaming, check here ☐		
6a	Gross revenue (not including \$ of contributions reported on line 1)	6a	31,145.
6b	Less: direct expenses other than fundraising expenses	6b	12,231.
6c	Net income or (loss) from special events and activities (Subtract line 6b from line 6a)	6c	18,914.
7a	Gross sales of inventory, less returns and allowances	7a	
7b	Less: cost of goods sold	7b	
7c	Gross profit or (loss) from sales of inventory (Subtract line 7b from line 7a)	7c	
8	Other revenue (describe ►)	8	
9	Total revenue. Add lines 1, 2, 3, 4, 5c, 6c, 7c, and 8	9	268,091.
10	Grants and similar amounts paid (attach Schedule L)	10	101,487.
11	Benefits paid to or for members	11	
12	Salaries, other compensation, and employee benefits	12	101,545.
13	Professional fees and other payments to independent contractors	13	14,668.
14	Occupancy, rent, utilities, and maintenance	14	3,676.
15	Printing, publications, postage, and shipping	15	1,491.
16	Other expenses (describe ► See Other Expenses Statement)	16	75,688.
17	Total expenses. Add lines 10 through 16	17	298,555.
18	Excess or (deficit) for the year (Subtract line 17 from line 9)	18	-30,464.
19	Net assets or fund balances at beginning of year (from line 27, column (A)) (must agree with end-of-year figure reported on prior year's return)	19	785,441.
20	Other changes in net assets or fund balances (attach explanation)	20	
21	Net assets or fund balances at end of year. Combine lines 18 through 20	21	754,977.

Part II Balance Sheets. If Total assets on line 25, column (B) are \$1,250,000 or more, file Form 990 instead of Form 990-EZ. (See the instructions for Part II.)

	(A) Beginning of year	(B) End of year
22 Cash, savings, and investments	701,054.	757,673.
23 Land and buildings	0.	0.
24 Other assets (describe ► See L-24 Stmt)	101,063.	26,347.
25 Total assets	802,117.	784,020.
26 Total liabilities (describe ► See L-26 Stmt)	16,676.	29,043.
27 Net assets or fund balances (line 27 of column (B) must agree with line 21)	785,441.	754,977.

BAA For Privacy Act and Paperwork Reduction Act Notice, see the separate instructions.

Form 990-EZ (2009)

TEEA0812 01/30/10

G5

25

SCANNED AUG 30 2010

RECEIVED

EXPENSES

ASSETS

RECEIVED
AUG 09 2010
OGDEN, UT

Part III Statement of Program Service Accomplishments (See the instructions.)**Expenses**

What is the organization's primary exempt purpose? IMPROVE THE FINANCIAL LITERACY & INDEPENDENCE OF NEW YORKERS
 Describe what was achieved in carrying out the organization's exempt purposes. In a clear and concise manner, describe the services provided, the number of persons benefited, or other relevant information for each program title.

(Required for section 501(c)(3) and (4) organizations and section 4947(a)(1) trusts; optional for others.)

28	LIFESMARTS PROGRAM - CONSUMER SKILLS CHALLENGE PROGRAM WHERE HIGHSCHOOL STUDENTS STUDY PERSONAL FINANCE, CONSUMERS RIGHTS AND RESPONSIBILTIES, HEALTH AND SAFETY, THE ENVIRONMENT AND TECHNOLOGY		
	(Grants \$ 0.) If this amount includes foreign grants, check here ☐	28a	41,988.
29	GRANTS		
	(Grants \$ 99,487.) If this amount includes foreign grants, check here ☐	29a	167,241.
30			
	(Grants \$) If this amount includes foreign grants, check here ☐	30a	
31	Other program services (attach schedule) 0		
	(Grants \$ 0.) If this amount includes foreign grants, check here ☐	31a	13,382.
32	Total program service expenses (add lines 28a through 31a)	32	222,611.

Part IV List of Officers, Directors, Trustees, and Key Employees. List each one even if not compensated (See the instrs.)

(a) Name and address	(b) Title and average hours per week devoted to position	(c) Compensation (if not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account and other allowances
DIANE LAVGNA-WIXTED PO BOX 15118 ALBANY NY 12212	EXEC DIREC 35.00	83,649.	8,109.	
VICKI O'NEILL PO BOX 15118 ALBANY NY 12212	CHAIRPERSON 1.00	0.	0.	
BRUNO SEMENTILLI PO BOX 15118 ALBANY NY 12212	VICE CHAIR 1.00	0.	0.	
BRIAN CLARKE PO BOX 15118 ALBANY NY 12212	SECRETARY/TREASURER 1.00	0.	0.	
JOHN C GIBARDI PO BOX 15118 ALBANY NY 12212	TRUSTEE 1.00	0.	0.	
LINDA BOURGEOIS PO BOX 15118 ALBANY NY 12212	TRUSTEE 1.00	0.	0.	
MICHAEL VADALA PO BOX 15118 ALBANY NY 12212	TRUSTEE 1.00	0.	0.	
WILLIAM J MELLIN PO BOX 15118 ALBANY NY 12212	TRUSTEE 1.00	0.	0.	
GERALD HERRLING PO BOX 15118 ALBANY NY 12212	TRUSTEE 1.00	0.	0.	
JOHN PRUMO PO BOX 15118 ALBANY NY 12212	TRUSTEE 1.00	0.	0.	
JAMES STRACUZZI PO BOX 15118 ALBANY NY 12212	TRUSTEE 1.00	0.	0.	
See List of Officers, Directors, Trustees, & Key Employees Stmt				

Part V Other Information (Note the statement requirements in the instrs for Part V.)

	Yes	No
33 Did the organization engage in any activity not previously reported to the IRS? If 'Yes,' attach a detailed description of each activity		X
34 Were any changes made to the organizing or governing documents? If 'Yes,' attach a conformed copy of the changes		X
35 If the organization had income from business activities, such as those reported on lines 2, 6a, and 7a (among others), but not reported on Form 990-T, attach a statement explaining why the organization did not report the income on Form 990-T		
a Did the organization have unrelated business gross income of \$1,000 or more or was it subject to section 6033(e) notice, reporting, and proxy tax requirements?		X
b If 'Yes,' has it filed a tax return on Form 990-T for this year?		
36 Did the organization undergo a liquidation, dissolution, termination, or significant disposition of net assets during the year? If 'Yes,' complete applicable parts of Schedule N		X
37a Enter amount of political expenditures, direct or indirect, as described in the instructions 37a 0.		
b Did the organization file Form 1120-POL for this year?		X
38a Did the organization borrow from, or make any loans to, any officer, director, trustee, or key employee or were any such loans made in a prior year and still outstanding at the end of the period covered by this return?		X
b If 'Yes,' complete Schedule L, Part II and enter the total amount involved 38b		
39 Section 501(c)(7) organizations. Enter.		
a Initiation fees and capital contributions included on line 9 39a		
b Gross receipts, included on line 9, for public use of club facilities 39b		
40a Section 501(c)(3) organizations. Enter amount of tax imposed on the organization during the year under section 4911 40a ; section 4912 40a ; section 4955 40a		
b Section 501(c)(3) and 501(c)(4) organizations. Did the organization engage in any section 4958 excess benefit transaction during the year or is it 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 40b		X
c Section 501(c)(3) and 501(c)(4) organizations. Enter amount of tax imposed on organization managers or disqualified persons during the year under sections 4912, 4955, and 4958 40c		
d Section 501(c)(3) and 501(c)(4) organizations. Enter amount of tax on line 40c reimbursed by the organization 40d		
e All organizations. At any time during the tax year, was the organization a party to a prohibited tax shelter transaction? If 'Yes,' complete Form 8886-T 40e		X
41 List the states with which a copy of this return is filed 41 New York		

42a The organization's books are in care of **42a** CREDIT UNION ASSOCIATION NEW YORK Telephone no **42a** (800) 342-9835
 Located at **42a** 1021 WATERVLIET-SHAKER ROAD ALBANY NY ZIP + 4 **42a** 12205

	Yes	No
b 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)? If 'Yes,' enter the name of the foreign country 42b		X
See the instructions for exceptions and filing requirements for Form TD F 90-22.1, Report of a Foreign Bank and Financial Accounts.		
c At any time during the calendar year, did the organization maintain an office outside of the US? If 'Yes,' enter the name of the foreign country 42c		X

43 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-EZ in lieu of **Form 1041** — Check here **43** ☐ and enter the amount of tax-exempt interest received or accrued during the tax year

	Yes	No
44 Did the organization maintain any donor advised funds? If 'Yes,' Form 990 must be completed instead of Form 990-EZ 44		X
45 Is any related organization a controlled entity of the organization within the meaning of section 512(b)(13)? If 'Yes,' Form 990 must be completed instead of Form 990-EZ 45		X

Part VI Section 501(c)(3) organizations and section 4947(a)(1) nonexempt charitable trusts only. All section 501(c)(3) organizations and section 4947(a)(1) nonexempt charitable trusts must answer questions 46-49b and complete the tables for lines 50 and 51.

	Yes	No
46 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		X
47 Did the organization engage in lobbying activities? If 'Yes,' complete Schedule C, Part II		X
48 Is the organization a school as described in section 170(b)(1)(A)(ii)? If 'Yes,' complete Schedule E		X
49a Did the organization make any transfers to an exempt non-charitable related organization?		X
49b If 'Yes,' was the related organization a section 527 organization?		

50 Complete this table for the organization's five highest compensated employees (other than officers, directors, trustees and key employees) who each received more than \$100,000 of compensation from the organization. If there is none, enter 'None'

(a) Name and address of each employee paid more than \$100,000	(b) Title and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account and other allowances
NONE				

f Total number of other employees paid over \$100,000 ▶

51 Complete this table for the organization's five highest compensated independent contractors who each received more than \$100,000 of compensation from the organization. If there is none, enter 'None'

(a) Name and address of each independent contractor paid more than \$100,000	(b) Type of service	(c) Compensation
NONE		

d Total number of other independent contractors each receiving over \$100,000 ▶

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.			
	Kristina M. Oliver Signature of officer		07/29/10 Date	
	Kristina M. Oliver, Chief Financial Officer Type or print name and title			
Paid Preparer's Use Only	Preparer's signature	Kenneth B. Claflin, CPA	Date	7/27/10
	Firm's name (or yours if self-employed), address, and ZIP + 4	Cusack & Company, CPAs LLC 7 Airport Park Blvd Latham NY 12110		
	Check if self-employed ☒	Preparer's Identifying Number (See instructions)	90031582	
	EIN	14-1800427		
	Phone no	(518) 786-3550		

May the IRS discuss this return with the preparer shown above? See instructions

☒ Yes ☐ No

BAA

Form 990-EZ (2009)

Department of the Treasury
Internal Revenue Service

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.

▶ Attach to Form 990 or Form 990-EZ. ▶ See separate instructions.

OMB No. 1545-0047

2009

Open to Public Inspection

Name of the organization

NEW YORK CREDIT UNION FOUNDATION

Employer identification number

16-1527073

Part I	Reason for Public Charity Status (All organizations must complete this part) See instructions
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The organization is not a private foundation because it is (For lines 1 through 11, check only one box.)

- 1 ☐ A church, convention of churches or association of churches described in **section 170(b)(1)(A)(i).**
- 2 ☐ A school described in **section 170(b)(1)(A)(ii).** (Attach Schedule E)
- 3 ☐ A hospital or cooperative hospital service organization described in **section 170(b)(1)(A)(iii).**
- 4 ☐ A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii).** Enter the hospital's name, city, and state: _____
- 5 ☐ An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv).** (Complete Part II)
- 6 ☐ A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v).**
- 7 ☒ An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi).** (Complete Part II)
- 8 ☐ A community trust described in **section 170(b)(1)(A)(vi).** (Complete Part II)
- 9 ☐ An organization that normally receives (1) more than 33-1/3 % of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions – subject to certain exceptions, and (2) no more than 33-1/3 % of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975 See **section 509(a)(2).** (Complete Part III)
- 10 ☐ An organization organized and operated exclusively to test for public safety See **section 509(a)(4).**
- 11 ☐ An organization organized and operated exclusively for the benefit of, to perform the functions of, or carry out the purposes of one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2) See **section 509(a)(3).** Check the box that describes the type of supporting organization and complete lines 11e through 11h.
- a ☐ Type I b ☐ Type II c ☐ Type III – Functionally integrated d ☐ Type III– Other
- e ☐ By checking this box, I certify that the organization is not controlled directly or indirectly by one or more disqualified persons other than foundation managers and other than one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2)
- f ☐ If the organization received a written determination from the IRS that is a Type I, Type II or Type III supporting organization, check this box
- g ☐ Since August 17, 2006, has the organization accepted any gift or contribution from any of the following persons?

g Since August 17, 2006, has the organization accepted any gift or contribution from any of the following persons?

	Yes	No
11 g (i)		
11 g (ii)		
11 g (iii)		

h Provide the following information about the supported organizations.

[illegible]**Total**

BAA For Privacy Act and Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.

Schedule A (Form 990 or 990-EZ) 2009

Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)

(Complete only if you checked the box on line 5, 7, or 8 of Part I.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ▶	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
1 Gifts, grants, contributions and membership fees received. (Do not include 'unusual grants'.)	287,897.	450,098.	629,023.	397,157.	327,443.	2,091,618.
2 Tax revenues levied for the organization's benefit and either paid to it or expended on its behalf						
3 The value of services or facilities furnished to the organization by a governmental unit without charge. Do not include the value of services or facilities generally furnished to the public without charge.						
4 Total. Add lines 1 through 3	287,897.	450,098.	629,023.	397,157.	327,443.	2,091,618.
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						
6 Public support. Subtract line 5 from line 4						2,091,618.

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
7 Amounts from line 4	287,897.	450,098.	629,023.	397,157.	327,443.	2,091,618.
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources	7,245.	26,513.	35,855.	20,349.	8,310.	98,272.
9 Net income from unrelated business activities, whether or not the business is regularly carried on						
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)						
11 Total support. Add lines 7 through 10						2,189,890.
12 Gross receipts from related activities, etc. (see instructions)					12	
13 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here. ▶ ☐						

Section C. Computation of Public Support Percentage

14 Public support percentage for 2009 (line 6, column (f) divided by line 11, column (f))	14	95.51 %
15 Public support percentage from 2008 Schedule A, Part II, line 14	15	95.17 %
16a 33-1/3 support test — 2009. If the organization did not check the box on line 13, and the line 14 is 33-1/3 % or more, check this box and stop here. The organization qualifies as a publicly supported organization. ▶ ☒		
b 33-1/3 support test — 2008. If the organization did not check a box on line 13, or 16a, and line 15 is 33-1/3 % or more, check this box and stop here. The organization qualifies as a publicly supported organization. ▶ ☐		
17a 10%-facts-and-circumstances test — 2009. If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the 'facts-and-circumstances' test, check this box and stop here. Explain in Part IV how the organization meets the 'facts-and-circumstances' test. The organization qualifies as a publicly supported organization. ▶ ☐		
b 10%-facts-and-circumstances test — 2008. If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the 'facts-and-circumstances' test, check this box and stop here. Explain in Part IV how the organization meets the 'facts-and-circumstances' test. The organization qualifies as a publicly supported organization. ▶ ☐		
18 Private foundation. If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions. ▶ ☐		

BAA

Schedule A (Form 990 or 990-EZ) 2009

Part III Support Schedule for Organizations Described in Section 509(a)(2)

(Complete only if you checked the box on line 9 of Part I.)

Section A. Public Support

Calendar year (or fiscal yr beginning in) ▶	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
1 Gifts, grants, contributions and membership fees received. (Do not include "unusual grants.")						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in a activity that is related to the organization's tax-exempt purpose						
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge.						
6 Total. Add lines 1 through 5						
7a Amounts included on lines 1, 2, 3 received from disqualified persons						
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of 1% of the amount on line 13 for the year						
c Add lines 7a and 7b						
8 Public support (Subtract line 7c from line 6.)						

Section B. Total Support

Calendar year (or fiscal yr beginning in) ▶	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)						
13 Total support. (add lns 9, 10c, 11, and 12.)						
14 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here. ▶ ☐						

Section C. Computation of Public Support Percentage

15 Public support percentage for 2009 (line 8, column (f) divided by line 13, column (f))	15	%
16 Public support percentage from 2008 Schedule A, Part III, line 15	16	%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for 2009 (line 10c, column (f) divided by line 13, column (f))	17	%
18 Investment income percentage from 2008 Schedule A, Part III, line 17	18	%
19a 33-1/3 support tests – 2009. If the organization did not check the box on line 14, and line 15 is more than 33-1/3%, and line 17 is not more than 33-1/3%, check this box and stop here. The organization qualifies as a publicly supported organization. ▶ ☐		
b 33-1/3 support tests – 2008. If the organization did not check a box on line 14 or 19a, and line 16 is more than 33-1/3%, and line 18 is not more than 33-1/3%, check this box and stop here. The organization qualifies as a publicly supported organization. ▶ ☐		
20 Private foundation. If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions. ▶ ☐		

Part IV: Supplemental Information. Complete this part to provide the explanations required by Part II, line 10; Part II, line 17a or 17b; and Part III, line 12. Provide any other additional information. See instructions.

[illegible]

Department of the Treasury
Internal Revenue Service

Complete if the organization answered 'Yes' to Form 990, Part IV, lines 17, 18, or 19, or if the organization entered more than \$15,000 on Form 990-EZ, line 6a.
▶ Attach to Form 990 or Form 990-EZ. ▶ See separate instructions.

OMB No 1545 0047

2009

Open to Public Inspection

Name of the organization

Employer identification number

NEW YORK CREDIT UNION FOUNDATION

16-1527073

Part I	Fundraising Activities. Complete if the organization answered 'Yes' to Form 990, Part IV, line 17. Form 990EZ filers are not required to complete this part.
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- 1** Indicate whether the organization raised funds through any of the following activities. Check all that apply.

- | | |
|---|--|
| ☐ Mail solicitations | ☐ Solicitation of non-government grants |
| ☐ Internet and email solicitations | ☐ Solicitation of government grants |
| ☐ Phone solicitations | ☐ Special fundraising events |
| ☐ In-person solicitations | |

- 2a** Did the organization have written or oral agreement with any individual (including officers, directors, trustees or key employees listed in Form 990, Part VII) or entity in connection with professional fundraising services?

☐ Yes ☐ No

- b** If 'Yes,' list the ten highest paid individuals or entities (fundraisers) pursuant to agreements under which the fundraiser is to be compensated at least \$5,000 by the organization

(i) Name of individual or entity (fundraiser)	(ii) Activity	(iii) Did fundraiser have custody or control of contributions?		(iv) Gross receipts from activity	(v) Amount paid to (or retained by) fundraiser listed in col (i)	(vi) Amount paid to (or retained by) organization
		Yes	No			
Total						

- 3 List all states in which the organization is registered or licensed to solicit funds or has been notified it is exempt from registration or licensing

Part II Fundraising Events. Complete if the organization answered 'Yes' to Form 990, Part IV, line 18, or reported more than \$15,000 on Form 990-EZ, line 6a. List events with gross receipts greater than \$5,000.

		(a) Event #1	(b) Event #2	(c) Other Events	(d) Total Events
		GOLF OUTING (event type)	NONE (event type)	(total number)	(Add col (a) through col (c))
REVENUE	1 Gross receipts	31,145.			31,145.
	2 Less: Charitable contributions				
	3 Gross income (line 1 minus line 2)	31,145.			31,145.
DIRECT EXPENSES	4 Cash prizes				
	5 Noncash prizes				
	6 Rent/facility costs				
	7 Food and beverages				
	8 Entertainment				
	9 Other direct expenses	12,231.			12,231.
	10 Direct expense summary Add lines 4- through 9 in column (d)				12,231.
	11 Net income summary Combine lines 3, column (d) and line 10				18,914.

Part III Gaming. Complete if the organization answered 'Yes' to Form 990, Part IV, line 19, or reported more than \$15,000 on Form 990-EZ, line 6a.

		(a) Bingo	(b) Pull tabs/Instant bingo/progressive bingo	(c) Other gaming	(d) Total gaming
					(Add col (a) through col (c))
REVENUE	1 Gross revenue				
DIRECT EXPENSES	2 Cash prizes				
	3 Non-cash prizes				
	4 Rent/facility costs				
	5 Other direct expenses				
	6 Volunteer labor	☐ Yes _____ % ☐ No	☐ Yes _____ % ☐ No	☐ Yes _____ % ☐ No	
	7 Direct expense summary. Add lines 2 through 5 in column (d).				
	8 Net gaming income summary Combine lines 1, column (d) and line 7				

9 Enter the state(s) in which the organization operates gaming activities _____

a Is the organization licensed to operate gaming activities in each of these states?

b If 'No,' explain.

10a Were any of the organization's gaming licenses revoked, suspended or terminated during the tax year?

b If 'Yes,' explain

11 Does the organization operate gaming activities with nonmembers?.

12 Is the organization a grantor, beneficiary or trustee of a trust or a member of a partnership or other entity formed to administer charitable gaming?

	YES	NO
9a		
10a		
11		
12		

13 Indicate the percentage of gaming activity operated in**a** The organization's facility**13a** %**b** An outside facility**13b** %**14** Enter the name and address of the person who prepares the organization's gaming/special events books and records

Name: ▶ _____

Address: ▶ _____

15a Does the organization have a contact with a third party from whom the organization receives gaming revenue?**15a****b** If 'Yes,' enter the amount of gaming revenue received by the organization \$ _____ and the amount of gaming revenue retained by the third party \$ _____**c** If 'Yes,' enter name and address of the third party

Name: ▶ _____

Address: ▶ _____

16 Gaming manager information

Name: ▶ _____

Gaming manager compensation ▶ \$ _____

Description of services provided: ▶ _____

☐ Director/officer☐ Employee☐ Independent contractor**17** Mandatory distributions**a** Is the organization required under state law to make charitable distributions from the gaming proceeds to retain the state gaming license?**17a****b** Enter the amount of distributions required under state law to be distributed to other exempt organizations or spent in the organization's own exempt activities during the tax year ▶ \$ _____

Form 990-EZ
Part II

Other Assets and Liabilities

2009

Name as Shown on Return
NEW YORK CREDIT UNION FOUNDATION

Employer Identification No.
16-1527073

Line 24 - Other Assets:	Beginning of Year	End of Year
PLEDGES RECEIVABLE	95,251.	24,725.
PREPAID EXPENSES	5,812.	1,622.
Totals to Form 990-EZ, Part II, line 24	101,063.	26,347.

Line 26 - Total Liabilities:	Beginning of Year	End of Year
ACCOUNTS PAYABLE AND ACCRUED EXPENSES	15,726.	12,043.
DEFERRED REVENUE	950.	17,000.
Totals to Form 990-EZ, Part II, line 26	16,676.	29,043.

Form 990-EZ, Part I, Line 16

Other Expenses Statement

Other expenses (describe)

ASSOCIATION DUES	565.
DATA PROCESSING	149.
NETWORK	1,217.
INSURANCE	410.
OFFICE SUPPLIES	2,569.
TELEPHONE	2,457.
TRAVEL	13,080.
MEETINGS	5,677.
LIFESMARTS PROGRAM	24,977.
PROMOTIONAL ACTIVITIES	12,307.
NEFE TRAINING EXPENSE	5,960.
FUNDRAISING	4,208.
OTHER EXPENSES	252.
Depreciation	774.
Amortization	1,086.

Total 75,688.

Form 990-EZ, Page 2, Part IV

List of Officers, Directors, Trustees, & Key Employees Stmt

(a) Name and address	(b) Title and average hours per week devoted to position	(c) Compensation (if not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account and other allowances
Business ☐ Person ☒ DIRCK C VAN DEUSEN PO BOX 15118 ALBANY NY 12212 Foreign city _____ Foreign country _____	Title TRUSTEE Hours/Week 1.00	0.	0.	
Business ☐ Person ☒ SHIRLEY JENKINS PO BOX 15118 ALBANY NY 12212 Foreign city ... _____ Foreign country _____	Title TRUSTEE Hours/Week 1.00	0.	0.	
Business ☐ Person ☒ NANCY KASPRZAK-WHITMORE PO BOX 15118 ALBANY NY 12212 Foreign city _____ Foreign country _____	Title TRUSTEE Hours/Week 1.00	0.	0.	
Business ☐ Person ☒ MICHAEL LOTZ PO BOX 15118 ALBANY NY 12212 Foreign city . _____ Foreign country	Title TRUSTEE Hours/Week 1.00	0.	0.	

Form 990-EZ, Page 2, Part IV

Continued

List of Officers, Directors, Trustees, & Key Employees Stmt

(a) Name and address	(b) Title and average hours per week devoted to position	(c) Compensation (if not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account and other allowances
Business ☐ Person ☒ JAMES MACK PO BOX 15118 ALBANY NY 12212 Foreign city _____ Foreign country _____	Title TRUSTEE Hours/Week 1.00	0.	0.	
Business ☐ Person ☒ CHRISTINE PETERS PO BOX 15118 ALBANY NY 12212 Foreign city _____ Foreign country _____	Title TRUSTEE Hours/Week 1.00	0.	0.	
Business ☐ Person ☒ KEVIN BRAUER PO Box 15118 ALBANY NE 12212 Foreign city _____ Foreign country _____	Title TRUSTEE Hours/Week 1.00	0.	0.	
Business ☐ Person ☒ ALFRED FROSLONE PO BOX 15118 ALBANY NY 12212 Foreign city _____ Foreign country _____	Title TRUSTEE Hours/Week 1.00	0.	0.	
Business ☐ Person ☒ CHRISTOPHER GUILD PO BOX 15118 ALBANY NY 12212 Foreign city _____ Foreign country _____	Title TRUSTEE Hours/Week 1.00	0.	0.	
Business ☐ Person ☐ _____ Foreign city _____ Foreign country _____	Title _____ Hours/Week _____			

Form 990-EZ, Part I, Line 10

Grants and Similar Amounts PaidPurpose of Payment SUPPORT NATIONAL EDUCATION PROGRAM

Class of Activity	Grantee's Name and Address	Grantee's Relationship	Amount Given
<u>EDUCATIONAL</u>	Business ☒ Person ☐ <u>PBS BIZ KIDS PROGRAM</u> <u>33320 9TH AVE. S</u> <u>FEDERAL WAY</u> <u>WA</u> <u>98003</u>	<u>NATIONAL PROGRAM</u>	<u>10,000.</u>

If property other than cash was given, the following additional information needs to be provided:

Description of Property _____

Date of Gift Various

Book Value	How Book Value Determined
FMV	How FMV Determined

Purpose of Payment CONSULTING

Class of Activity	Grantee's Name and Address	Grantee's Relationship	Amount Given
<u>EDUCATIONAL</u>	Business ☒ Person ☐ <u>FILENE RESEARCH INSTITUTE</u> <u>5910 MINERAL POINT ROAD</u> <u>MADISON</u> <u>WI</u> <u>53701</u>	<u>VENDOR</u>	<u>10,000.</u>

If property other than cash was given, the following additional information needs to be provided:

Description of Property _____

Date of Gift Various

Book Value	How Book Value Determined
FMV	How FMV Determined

Purpose of Payment VARIOUS

Class of Activity	Grantee's Name and Address	Grantee's Relationship	Amount Given
<u>VARIOUS</u>	Business ☒ Person ☐ <u>OTHER GRANTS LESS THAN \$5,000</u> <u>VARIOUS</u> <u>VARIOUS</u> <u>NY</u> <u>12212</u>	<u>VARIOUS</u>	<u>81,487.</u>

If property other than cash was given, the following additional information needs to be provided:

Description of Property _____

Date of Gift Various

Book Value	How Book Value Determined
FMV	How FMV Determined

Supporting Statement of:

Form 990-EZ/Other Program Service Exp

Description	Amount
NEFE TRAINING	10,020.
OTHER PROGRAMS	3,362.
Total	<u>13,382.</u>