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## Short Form

## Return of Organization Exempt From Income Tax

OMB No 1545-1150

2009

Form 990-EZ

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

and ending

<b>B</b> Check if applicable: <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Terminated <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending	Please use IRS label or print or type. See Specific Instructions.	<b>C</b> Name of organization		<b>D</b> Employer identification number
		RIDGEWOOD POLICEMAN'S BENEVOLENT ASSOC.		22-6045290
		LOCAL NO. 20		<b>E</b> Telephone number
		Number and street (or P.O. box, if mail is not delivered to street address)		(201) 652-3900
131 NORTH MAPLE AVENUE		<b>F</b> Group Exemption Number	3116	
City or town, state or country, and ZIP + 4		RIDGEWOOD, NJ 07450-3114		

• 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) \_\_\_\_\_

**I** Website: ► N/A

**J** Tax-exempt status (check only one) — ☒ 501(c) ( 8 ) ◀ (insert no.) ☐ 4947(a)(1) or ☐ 527

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

**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 ► \$ 84,244.

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

Revenue	1	Contributions, gifts, grants, and similar amounts received	1	50,635.
	2	Program service revenue including government fees and contracts	2	
	3	Membership dues and assessments	3	16,443.
	4	Investment income	4	3,077.
	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 <input type="checkbox"/>	6a	13,679.
	6b	Gross revenue (not including \$ _____ of contributions reported on line 1)	6b	13,190.
Expenses	6c	Less: direct expenses other than fundraising expenses	6c	489.
	7a	Net income or (loss) from special events and activities (Subtract line 6b from line 6a)	7a	
	7b	Gross sales of inventory, less returns and allowances	7b	
	7c	Less: cost of goods sold	7c	
	7c	Gross profit or (loss) from sales of inventory (Subtract line 7b from line 7a)	7c	
	8	Other revenue (describe ► INSURANCE PROCEEDS)	8	410.
	9	Total revenue. Add lines 1, 2, 3, 4, 5c, 6c, 7c, and 8	9	71,054.
	10	Grants and similar amounts paid (attach schedule)	10	
	11	Benefits paid to or for members	11	
Net Assets	12	Salaries, other compensation, and employee benefits	12	3,000.
	13	Professional fees and other payments to independent contractors	13	15,564.
	14	Occupancy, rent, utilities, and maintenance	14	
	15	Printing, publications, postage, and shipping	15	229.
	16	Other expenses (describe ► SEE STATEMENT 1)	16	45,139.
	17	Total expenses. Add lines 10 through 16	17	63,932.
	18	Excess or (deficit) for the year (Subtract line 17 from line 9)	18	7,122.
	19	Net assets or fund balances at beginning of year (from line 27, column (A))	19	157,714.
	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	164,836.	

**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	157,714.	22 164,836.
23 Land and buildings		23
24 Other assets (describe ► )		24
25 Total assets	157,714.	25 164,836.
26 Total liabilities (describe ► )	0.	26 0.
27 Net assets or fund balances (line 27 of column (B) must agree with line 21)	157,714.	27 164,836.

DEC 23 2010

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## Expenses

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

[illegible][illegible]

28a	21,031.
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[illegible]

29a	15,564.
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[illegible]

30a	4,365.
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31a	2,294.
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32	43,254.
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[illegible]

**Part V Other Information** (Note the statement requirements in the instructions 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	33	X
34 Were any changes made to the organizing or governing documents? If "Yes," attach a conformed copy of the changes	34	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?	35a	X
b If "Yes," has it filed a tax return on Form 990-T for this year?	35b	N/A
36 Did the organization undergo a liquidation, dissolution, termination, or significant disposition of net assets during the year? If "Yes," complete applicable parts of Sch. N	36	X
37a Enter amount of political expenditures, direct or indirect, as described in the instructions. <span style="float: right;">▶ 37a 0.</span>	37a	
b Did the organization file Form 1120-POL for this year?	37b	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?	38a	X
b If "Yes," complete Schedule L, Part II and enter the total amount involved	38b	N/A
39 Section 501(c)(7) organizations. Enter:		
a Initiation fees and capital contributions included on line 9	39a	N/A
b Gross receipts, included on line 9, for public use of club facilities	39b	N/A
40a Section 501(c)(3) organizations. Enter amount of tax imposed on the organization during the year under: section 4911 ▶ N/A ; section 4912 ▶ N/A ; section 4955 ▶ N/A		
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	N/A
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 <span style="float: right;">▶ N/A</span>		
d Section 501(c)(3) and 501(c)(4) organizations. Enter amount of tax on line 40c reimbursed by the organization <span style="float: right;">▶ N/A</span>		
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. <span style="float: right;">▶ NJ</span>		
42a The organization's books are in care of <span style="float: right;">▶ DOUGLAS HENKY, TREASURER</span> Telephone no. <span style="float: right;">▶ 201-652-3900</span> Located at <span style="float: right;">▶ 131 N. MAPLE AVENUE, RIDGEWOOD, NJ</span> ZIP + 4 <span style="float: right;">▶ 07450</span>		
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)?	42b	X
If "Yes," enter the name of the foreign country: <span style="float: right;">▶</span>		
See the instructions for exceptions and filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts.		
c At any time during the calendar year, did the organization maintain an office outside of the U.S.?	42c	X
If "Yes," enter the name of the foreign country: <span style="float: right;">▶</span>		
43 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-EZ in lieu of Form 1041 - Check here <span style="float: right;">▶ <input type="checkbox"/></span> and enter the amount of tax-exempt interest received or accrued during the tax year <span style="float: right;">▶ 43 N/A</span>		
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

Form 990-EZ (2009)

**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

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

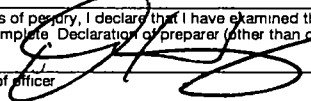
(a) Name and address of each employee paid more than \$100,000	(b) Title and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans & deferred compensation	(e) Expense account and other allowances
N/A				

- 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."

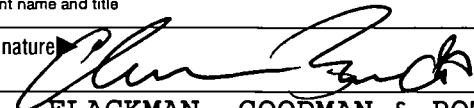
(a) Name and address of each independent contractor paid more than \$100,000	(b) Type of service	(c) Compensation
N/A		

- 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.

Signature of officer  Date 11/15/10

**DOUGLAS HENKY, TREASURER**  
Type or print name and title

**Paid Preparer's Use Only** Preparer's signature  Date 11/15/10 Check if self-employed ☐

Firm's name (or yours if self-employed), address, and ZIP + 4 **FLACKMAN, GOODMAN & POTTER, P.A., CPA'S**  
**106 PROSPECT STREET**  
**RIDGEWOOD, NJ 07450**

EIN ▶ Phone no. **(201) 445-0500**

May the IRS discuss this return with the preparer shown above? See instructions ▶ ☒ Yes ☐ No

Form 990-EZ (2009)

## Supplemental Information Regarding Fundraising or Gaming Activities

OMB No 1545-0047

2009

### Open To Public Inspection

► **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.**

Name of the organization **RIDGEWOOD POLICEMAN'S BENEVOLENT ASSOC.  
LOCAL NO. 20**

**Employer identification number**  
**22-6045290**

## Part I

**Fundraising Activities.** Complete if the organization answered "Yes" to Form 990, Part IV, line 17 Form 990-EZ filers are not required to complete this part

1 Indicate whether the organization raised funds through any of the following activities. Check all that apply.

- a** ☐ Mail solicitations
- b** ☐ Internet and email solicitations
- c** ☐ Phone solicitations
- d** ☐ In-person solicitations
- e** ☐ Solicitation of non-government grants
- f** ☐ Solicitation of government grants
- g** ☐ Special fundraising events

**2 a** Did the organization have a 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

[illegible]

**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

**RIDGEWOOD POLICEMAN'S BENEVOLENT ASSOC.**

Schedule G (Form 990 or 990-EZ) 2009

**LOCAL NO. 20**

**22-6045290** Page **2**

**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 <b>NONE</b>	(d) Total events (add col (a) through col (c))
		(event type)	(event type)	(total number)	
Revenue	<b>1</b> Gross receipts	13,679.			13,679.
	<b>2</b> Less Charitable contributions				
	<b>3</b> Gross income (line 1 minus line 2)	13,679.			13,679.
Direct Expenses	<b>4</b> Cash prizes				
	<b>5</b> Noncash prizes				
	<b>6</b> Rent/facility costs				
	<b>7</b> Food and beverages				
	<b>8</b> Entertainment				
	<b>9</b> Other direct expenses	13,190.			13,190.
	<b>10</b> Direct expense summary. Add lines 4 through 9 in column (d)				( 13,190 )
	<b>11</b> Net income summary. Combine line 3, column (d), and line 10				489.

**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	<b>1</b> Gross revenue				
	<b>2</b> Cash prizes				
Direct Expenses	<b>3</b> Noncash prizes				
	<b>4</b> Rent/facility costs				
	<b>5</b> Other direct expenses				
	<b>6</b> Volunteer labor	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	<input type="checkbox"/> Yes _____ % <input type="checkbox"/> No	
	<b>7</b> Direct expense summary. Add lines 2 through 5 in column (d)				( )
	<b>8</b> Net gaming income summary. Combine line 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
<b>9a</b>		
<b>10a</b>		
<b>11</b>		
<b>12</b>		

**RIDGEWOOD POLICEMAN'S BENEVOLENT ASSOC.**

Schedule G (Form 990 or 990-EZ) 2009

**LOCAL NO. 20**

**22-6045290** Page **3**

		Yes	No						
<b>13</b> Indicate the percentage of gaming activity operated in <table border="1" style="float:right; margin-top:10px;"> <tr> <td style="width:10%;"><b>13a</b></td> <td style="width:10%;"></td> <td style="width:10%;">%</td> </tr> <tr> <td><b>13b</b></td> <td></td> <td>%</td> </tr> </table>		<b>13a</b>		%	<b>13b</b>		%		
<b>13a</b>		%							
<b>13b</b>		%							
<b>a</b> The organization's facility <b>b</b> An outside facility									
<b>14</b> Enter the name and address of the person who prepares the organization's gaming/special events books and records									
Name ► _____  Address ► _____									
<b>15a</b> Does the organization have a contract with a third party from whom the organization receives gaming revenue?		<b>15a</b>							
<b>b</b> If "Yes," enter the amount of gaming revenue received by the organization ► \$ _____ and the amount of gaming revenue retained by the third party ► \$ _____ <b>c</b> If "Yes," enter name and address of the third party									
Name ► _____  Address ► _____									
<b>16</b> Gaming manager information									
Name ► _____  Gaming manager compensation ► \$ _____  Description of services provided ► _____ _____ _____									
<input type="checkbox"/> Director/officer <input type="checkbox"/> Employee <input type="checkbox"/> Independent contractor									
<b>17</b> Mandatory distributions									
<b>a</b> Is the organization required under state law to make charitable distributions from the gaming proceeds to retain the state gaming license?		<b>17a</b>							
<b>b</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 ► \$ _____									

Schedule G (Form 990 or 990-EZ) 2009



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FORM 990-EZ	OTHER EXPENSES	STATEMENT	1
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DESCRIPTION	AMOUNT
OFFICE EXPENSES	5,823.
CONFERENCES, CONVENTIONS, AND MEETINGS	21,031.
GRANTS	4,365.
DELEGATE & CONVENTION COSTS	1,454.
INSURANCE	553.
OFFICE AND MISCELLANEOUS	685.
THEFT LOSS / NET OF RECOVERY	11,228.
TOTAL TO FORM 990-EZ, LINE 16	45,139.

FORM 990-EZ

INFORMATION REGARDING TRANSFERS  
ASSOCIATED WITH PERSONAL BENEFIT CONTRACTS

STATEMENT 2

- A) DID THE ORGANIZATION, DURING THE YEAR, RECEIVE ANY FUNDS,  
DIRECTLY OR INDIRECTLY, TO PAY PREMIUMS ON A PERSONAL  
BENEFIT CONTRACT? . . . . . [ ] YES [X] NO
- B) DID THE ORGANIZATION, DURING THE YEAR, PAY PREMIUMS,  
DIRECTLY OR INDIRECTLY, ON A PERSONAL BENEFIT CONTRACT? . . [ ] YES [X] NO

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990-EZ PG 2

STATEMENT 3

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TO PROVIDE DEATH, RETIREMENT, PROFESSIONAL DEVELOPMENT & LEGAL BENEFITS TO MEMBERS.

FORM 990-EZ	OTHER PROGRAM SERVICES	STATEMENT	4
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DESCRIPTION	GRANTS	EXPENSES
SUPPORT OF VARIOUS LOCAL ORGANIZED MEMBERS ASSOCIATED WITH THE NEEDS OF POLICE OFFICERS.	0.	2,294.
PROVISION OF SUPPLEMENTAL RETIREMENT AND DEATH BENEFITS TO MEMBERS (NONE PAID 2009).		
TOTAL TO FORM 990-EZ, LINE 31		2,294.

# Application for Extension of Time To File an Exempt Organization Return

OMB No 1545-1709

► File a separate application for each return

- If you are filing for an **Automatic 3-Month Extension**, complete only **Part I** and check this box ► ☒
- If you are filing for an **Additional (Not Automatic) 3-Month Extension**, complete only **Part II** (on page 2 of this form)

**Do not complete Part II unless** you have already been granted an automatic 3-month extension on a previously filed Form 8868

## **Part I** Automatic 3-Month Extension of Time. Only submit original (no copies needed)

A corporation required to file Form 990-T and requesting an automatic 6-month extension - check this box and complete  
Part I only ► ☐

*All other corporations (including 1120-C filers), partnerships, REMICs, and trusts must use Form 7004 to request an extension of time to file income tax returns*

**Electronic Filing (e-file).** Generally, you can electronically file Form 8868 if you want a 3-month automatic extension of time to file one of the returns noted below (6 months for a corporation required to file Form 990-T). However, you cannot file Form 8868 electronically if (1) you want the additional (not automatic) 3-month extension or (2) you file Forms 990-BL, 6069, or 8870, group returns, or a composite or consolidated Form 990-T. Instead, you must submit the fully completed and signed page 2 (Part II) of Form 8868. For more details on the electronic filing of this form, visit [www.irs.gov/efile](http://www.irs.gov/efile) and click on e-file for Charities & Nonprofits

Type or print  File by the due date for filing your return. See instructions	Name of Exempt Organization <b>RIDGEWOOD POLICEMAN'S BENEVOLENT ASSOC. LOCAL NO. 20</b>	Employer identification number <b>22-6045290</b>
	Number, street, and room or suite no. If a P.O. box, see instructions <b>131 NORTH MAPLE AVENUE</b>	
	City, town or post office, state, and ZIP code. For a foreign address, see instructions <b>RIDGEWOOD, NJ 07450-3114</b>	

**Check type of return to be filed** (file a separate application for each return)

- |   |   |                                    |
|---|---|------------------------------------|
| <input type="checkbox"/> Form 990               | <input type="checkbox"/> Form 990-T (corporation)                 | <input type="checkbox"/> Form 4720 |
| <input type="checkbox"/> Form 990-BL            | <input type="checkbox"/> Form 990-T (sec. 401(a) or 408(a) trust) | <input type="checkbox"/> Form 5227 |
| <input checked="" type="checkbox"/> Form 990-EZ | <input type="checkbox"/> Form 990-T (trust other than above)      | <input type="checkbox"/> Form 6069 |
| <input type="checkbox"/> Form 990-PF            | <input type="checkbox"/> Form 1041-A                              | <input type="checkbox"/> Form 8870 |

### **DOUGLAS HENKY, TREASURER**

- The books are in the care of ► **131 N. MAPLE AVENUE, RIDGEWOOD, NJ - 07450**  
Telephone No ► **201-652-3900** FAX No ► \_\_\_\_\_

- If the organization does not have an office or place of business in the United States, check this box ► ☒
- If this is for a Group Return, enter the organization's four digit Group Exemption Number (GEN) \_\_\_\_\_ If this is for the whole group, check this box ► ☐ If it is for part of the group, check this box ► ☐ and attach a list with the names and EINs of all members the extension will cover

- 1 I request an automatic 3-month (6-months for a corporation required to file Form 990-T) extension of time until  
**AUGUST 15, 2010**, to file the exempt organization return for the organization named above. The extension  
is for the organization's return for  
► ☒ calendar year **2009** or  
► ☐ tax year beginning \_\_\_\_\_, and ending \_\_\_\_\_

- 2 If this tax year is for less than 12 months, check reason ☐ Initial return ☐ Final return ☐ Change in accounting period

<b>3a</b> If this application is for Form 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions.	<b>3a</b>	\$
<b>b</b> If this application is for Form 990-PF or 990-T, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit.	<b>3b</b>	\$
<b>c</b> <b>Balance Due.</b> Subtract line 3b from line 3a. Include your payment with this form, or, if required, deposit with FTD coupon or, if required, by using EFTPS (Electronic Federal Tax Payment System). See instructions.	<b>3c</b>	\$ <b>N/A</b>

**Caution.** If you are going to make an electronic fund withdrawal with this Form 8868, see Form 8453-EO and Form 8879-EO for payment instructions

LHA For Privacy Act and Paperwork Reduction Act Notice, see Instructions.

Form **8868** (Rev. 4-2009)