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Form 990

Return of Organization Exempt From Income Tax

2009

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

Open to Public Inspection

A For the 2009 calendar year, or tax year beginning 01-01-2009 and ending 12-31-2009

Check if applicable
 Address change
 Name change
 Initial return
 Terminated
 Amended return
 Application pending

Please use IRS label or print or type. See Specific Instructions.

C Name of organization
ABBOTT LABORATORIES CREDIT UNION

Doing Business As

Number and street (or P O box if mail is not delivered to street address)
401 N RIVERSIDE DRIVE Room No 1A

Room/suite
City or town, state or country, and ZIP + 4
GURNEE, IL 600315915

D Employer identification number

36-3679911

E Telephone number

(847) 249-9431

G Gross receipts \$ 26,832,582

F Name and address of principal officer
TOM FROHNE
401 N RIVERSIDE DR SUITE 1A
GURNEE, IL 600315915

H(a) Is this a group return for affiliates?
 Yes No

H(b) Are all affiliates included?
 Yes No
 If "No," attach a list (see instructions)

H(c) Group exemption number ►

I Tax-exempt status 501(c) (14) ► (insert no) 4947(a)(1) or 527

J Website: ► www.alec.org

K Form of organization Corporation Trust Association Other ► Non-Profit Organization

L Year of formation 1990

M State of legal domicile IL

Part I Summary

1 Briefly describe the organization's mission or most significant activities

CREDIT UNION WHICH PROVIDES 17,097 CONSUMER LOANS TO MEMBERS, RECEIVED DEPOSITS ON SAVINGS FROM 35,195, ISSUED SHARE CERTIFICATES TO MEMBERS, PROVIDED SHARE DRAFT SERVICE TO 19,832 MEMBERS

2 Check this box ► if the organization discontinued its operations or disposed of more than 25% of its net assets

| | | |
|---|----|----|
| 3 Number of voting members of the governing body (Part VI, line 1a) | 3 | 12 |
| 4 Number of independent voting members of the governing body (Part VI, line 1b) | 4 | 11 |
| 5 Total number of employees (Part V, line 2a) | 5 | 82 |
| 6 Total number of volunteers (estimate if necessary) | 6 | |
| 7a Total gross unrelated business revenue from Part VIII, column (C), line 12 | 7a | 0 |
| b Net unrelated business taxable income from Form 990-T, line 34 | 7b | |

| | Prior Year | Current Year |
|---|------------|--------------|
| 8 Contributions and grants (Part VIII, line 1h) | | 0 |
| 9 Program service revenue (Part VIII, line 2g) | 23,949,822 | 23,759,807 |
| 10 Investment income (Part VIII, column (A), lines 3, 4, and 7d) | 3,809,050 | 3,072,775 |
| 11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e) | | 0 |
| 12 Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12) | 27,758,872 | 26,832,582 |

| | Prior Year | Current Year |
|--|------------|--------------|
| 13 Grants and similar amounts paid (Part IX, column (A), lines 1-3) | | 0 |
| 14 Benefits paid to or for members (Part IX, column (A), line 4) | | 0 |
| 15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10) | 4,497,675 | 4,957,107 |
| 16a Professional fundraising fees (Part IX, column (A), line 11e) | | 0 |
| b Total fundraising expenses (Part IX, column (D), line 25) ► 0 | | |
| 17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24f) | 18,700,712 | 19,494,035 |
| 18 Total expenses Add lines 13-17 (must equal Part IX, column (A), line 25) | 23,198,387 | 24,451,142 |
| 19 Revenue less expenses Subtract line 18 from line 12 | 4,560,485 | 2,381,440 |

| | Beginning of Current Year | End of Year |
|--|---------------------------|-------------|
| 20 Total assets (Part X, line 16) | 502,580,155 | 545,581,730 |
| 21 Total liabilities (Part X, line 26) | 455,639,919 | 496,204,182 |
| 22 Net assets or fund balances Subtract line 21 from line 20 | 46,940,236 | 49,377,548 |

Part II Signature Block

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

Sign Here

Signature of officer

2010-05-06

Date

ERNEST KRAEMER VICE PRESIDENT VICE PRESIDENT

Type or print name and title

Paid Preparer's Use Only

Preparer's signature

Date

Check if self-employed ►

Preparer's identifying number (see instructions)

Firm's name (or yours if self-employed), address, and ZIP + 4

EIN ►

Phone no ►

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

Part III Statement of Program Service Accomplishments

1 Briefly describe the organization's mission

AS A MEMBER OWNED, NON-FOR-PROFIT FINANCIAL COOPERATIVE, ABBOTT LABORATOIRES EMPLOYEES CREDIT UNIONS
MISSION IS TO HELP OUR MEMBERS BUILD WEALTH

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 \$ 1,361,568 including grants of \$) (Revenue \$) |
| TO PROVIDE COMPETITIVE LOANS TO OUR MEMBERSHIP | |
| 4b | (Code) (Expenses \$ 10,658,786 including grants of \$) (Revenue \$) |
| PROVIDE MARKET DEPOSIT RATES FOR OUR MEMBERSHIP | |
| 4c | (Code) (Expenses \$ 591,245 including grants of \$) (Revenue \$) |
| PROVIDE EFFICIENT CHECKING SERVICES TO OUR MEMBERSHIP | |
| 4d | Other program services (Describe in Schedule O) (Expenses \$ -12,611,599 including grants of \$) (Revenue \$) |
| 4e | Total program service expenses \$ |

Part IV Checklist of Required Schedules

1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A

2 Is the organization required to complete Schedule B, Schedule of Contributors?

3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I

4 **Section 501(c)(3) organizations.** Did the organization engage in lobbying activities? If "Yes," complete Schedule C, Part II

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? If "Yes," complete Schedule C, Part III

6 Did the organization maintain any donor advised funds or any similar funds or accounts where donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If "Yes," complete Schedule D, Part I

7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas or historic structures? If "Yes," complete Schedule D, Part II

8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III

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? If "Yes," complete Schedule D, Part IV

10 Did the organization, directly or through a related organization, hold assets in term, permanent, or quasi-endowments? If "Yes," complete Schedule D, Part V

11 Is the organization's answer to any of the following questions "Yes"? If so, complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable.

- Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part VI.
- Did the organization report an amount for investments—other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VII.
- Did the organization report an amount for investments—program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII.
- Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part IX.
- Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X.
- Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48? If "Yes," complete Schedule D, Part X.

12 Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete Schedule D, Parts XI, XII, and XIII

12A Was the organization included in consolidated, independent audited financial statements for the tax year?

| | |
|-----|----|
| Yes | No |
|-----|----|

If "Yes," completing Schedule D, Parts XI, XII, and XIII is optional

13 Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E

14a Did the organization maintain an office, employees, or agents outside of the United States?

b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, and program service activities outside the United States? If "Yes," complete Schedule F, Part I

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 U.S.? If "Yes," complete Schedule F, Part II

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 U.S.? If "Yes," complete Schedule F, Part III

17 Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? If "Yes," complete Schedule G, Part I

18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If "Yes," complete Schedule G, Part II

19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If "Yes," complete Schedule G, Part III

20 Did the organization operate one or more hospitals? If "Yes," complete Schedule H

| | Yes | No |
|-----|-----|----|
| 1 | | No |
| 2 | | No |
| 3 | | No |
| 4 | | No |
| 5 | | No |
| 6 | | No |
| 7 | | No |
| 8 | | No |
| 9 | | No |
| 10 | | No |
| 11 | Yes | |
| 12 | Yes | |
| 13 | | No |
| 14a | | No |
| 14b | | No |
| 15 | | No |
| 16 | | No |
| 17 | | No |
| 18 | | No |
| 19 | | No |
| 20 | | No |

Part IV Checklist of Required Schedules (continued)

| | | | | |
|--|---|-----|-----|----|
| 21 | Did the organization report more than \$5,000 of grants and other assistance to governments and organizations in the United States on Part IX, column (A), line 1? If "Yes," complete Schedule I, Parts I and II | 21 | | No |
| 22 | Did the organization report more than \$5,000 of grants and other assistance to individuals in the United States on Part IX, column (A), line 2? If "Yes," complete Schedule I, Parts I and III | 22 | | No |
| 23 | Did the organization answer "Yes" to Part VII, Section A, questions 3, 4, or 5, about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? If "Yes," complete Schedule J | 23 | | No |
| 24a | Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If "Yes," answer questions 24b-24d and complete Schedule K. If "No," go to line 25 | 24a | | No |
| b | Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception? | 24b | | No |
| 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 | | No |
| d | Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year? | 24d | | No |
| 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? If "Yes," complete Schedule L, Part I | 25a | | No |
| b | Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I | 25b | | No |
| 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? If "Yes," complete Schedule L, Part II | 26 | Yes | |
| 27 | Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor, or a grant selection committee member, or to a person related to such an individual? If "Yes," complete Schedule L, Part III | 27 | | No |
| 28 | Was the organization a party to a business transaction with one of the following parties? (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions) | 28a | | No |
| a | A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV | 28b | | No |
| b | A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV | 28c | | No |
| c | An entity of which a current or former officer, director, trustee, or key employee of the organization (or a family member) was an officer, director, trustee, or owner? If "Yes," complete Schedule L, Part IV | 29 | | No |
| 30 | Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M | 30 | | No |
| 31 | Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M | 31 | | No |
| 32 | Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I | 32 | | No |
| 33 | Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II | 33 | | No |
| 34 | Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301 7701-2 and 301 7701-3? If "Yes," complete Schedule R, Part I | 34 | | No |
| 35 | Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Parts II, III, IV, and V, line 1 | 35 | | No |
| 36 | Is any related organization a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2 | 36 | | No |
| 37 | Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2 | 37 | | No |
| 38 | 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 | 38 | | No |
| Note. All Form 990 filers are required to complete Schedule O | | | | |

Part V Statements Regarding Other IRS Filings and Tax Compliance

| | | Yes | No |
|------------|--|------------------|----|
| 1a | Enter the number reported in Box 3 of Form 1096, <i>Annual Summary and Transmittal of U.S. Information Returns</i> . Enter -0- if not applicable | 1a 0 | |
| 1b | Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable | 1b 0 | |
| 1c | Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners? | 1c Yes | |
| 2a | Enter the number of employees reported on Form W-3, <i>Transmittal of Wage and Tax Statements</i> filed for the calendar year ending with or within the year covered by this return | 2a 82 | |
| 2b | If at least one is reported on line 2a, did the organization file all required federal employment tax returns? Note: If the sum of lines 1a and 2a is greater than 250, you may be required to e-file this return (see instructions) | 2b No | |
| 3a | Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return? | 3a No | |
| 3b | If "Yes," has it filed a Form 990-T for this year? If "No," provide an explanation in Schedule O | 3b No | |
| 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)? | 4a No | |
| 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 | 4b No | |
| 5a | Was the organization a party to a prohibited tax shelter transaction at any time during the tax year? | 5a No | |
| 5b | Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction? | 5b No | |
| 5c | If "Yes" to line 5a or 5b, did the organization file Form 8886-T, Disclosure by Tax-Exempt Entity Regarding Prohibited Tax Shelter Transaction? | 5c No | |
| 6a | Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible? | 6a No | |
| 6b | If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible? | 6b No | |
| 7 | Organizations that may receive deductible contributions under section 170(c). | 7d No | |
| 7a | Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor? | 7a No | |
| 7b | If "Yes," did the organization notify the donor of the value of the goods or services provided? | 7b No | |
| 7c | Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282? | 7c No | |
| 7d | If "Yes," indicate the number of Forms 8282 filed during the year | 7d No | |
| 7e | Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? | 7e No | |
| 7f | Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? | 7f No | |
| 7g | For all contributions of qualified intellectual property, did the organization file Form 8899 as required? | 7g No | |
| 7h | For contributions of cars, boats, airplanes, and other vehicles, did the organization file a Form 1098-C as required? | 7h No | |
| 8 | Sponsoring organizations maintaining donor advised funds and section 509(a)(3) supporting organizations. Did the supporting organization, or a donor advised fund maintained by a sponsoring organization, have excess business holdings at any time during the year? | 8 No | |
| 9 | Sponsoring organizations maintaining donor advised funds. | 9a No | |
| 9b | Did the organization make any taxable distributions under section 4966? | 9b No | |
| 10 | Section 501(c)(7) organizations. Enter | 10a No | |
| 10b | Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities | 10b No | |
| 11 | Section 501(c)(12) organizations. Enter | 11a No | |
| 11b | Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them) | 11b No | |
| 12a | Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041? | 12a No | |
| 12b | If "Yes," enter the amount of tax-exempt interest received or accrued during the year | 12b No | |

Part VI Governance, Management, and Disclosure For each "Yes" response to lines 2 through 7b below, and for a "No" response to lines 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions.

Section A. Governing Body and Management

| | | Yes | No |
|--|-----------|-----|----|
| 1a Enter the number of voting members of the governing body . . . | 1a | 12 | |
| b Enter the number of voting members that are independent . . . | 1b | 11 | |
| 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 | | No |
| 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 | | No |
| 4 Did the organization make any significant changes to its organizational documents since the prior Form 990 was filed? | 4 | | No |
| 5 Did the organization become aware during the year of a material diversion of the organization's assets? | 5 | | No |
| 6 Does the organization have members or stockholders? | 6 | Yes | |
| 7a Does the organization have members, stockholders, or other persons who may elect one or more members of the governing body? | 7a | Yes | |
| b Are any decisions of the governing body subject to approval by members, stockholders, or other persons? | 7b | | No |
| 8 Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following | | | |
| a The governing body? | 8a | Yes | |
| b Each committee with authority to act on behalf of the governing body? | 8b | Yes | |
| 9 Is there any officer, director, 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 | 9 | | No |

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

| | | Yes | No |
|---|------------|-----|----|
| 10a Does the organization have local chapters, branches, or affiliates? | 10a | | No |
| 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? | 10b | | No |
| 11 Has the organization provided a copy of this Form 990 to all members of its governing body before filing the form? | 11 | | No |
| 11A Describe in Schedule O the process, if any, used by the organization to review the Form 990 | | | |
| 12a Does the organization have a written conflict of interest policy? If "No," go to line 13 | 12a | | No |
| b Are officers, directors or trustees, and key employees required to disclose annually interests that could give rise to conflicts? | 12b | | No |
| 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 | | No |
| 13 Does the organization have a written whistleblower policy? | 13 | | No |
| 14 Does the organization have a written document retention and destruction policy? | 14 | Yes | |
| 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 | | No |
| b Other officers or key employees of the organization | 15b | | No |
| If "Yes" to line a or b, 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 | | No |
| 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 | | No |

Section C. Disclosure

17 List the States with which a copy of this Form 990 is required to be filed ►

18 Section 6104 requires an organization to make its Form 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
 Own website Another's website 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. See Additional Data Table

20 State the name, physical address, and telephone number of the person who possesses the books and records of the organization ►
 ABBOTT LABORATORIES EMPLOYEES CREDI
 401 N RIVERSIDE DR SUITE 1A
 GURNEE, IL 600315915
 (847) 249-9431

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. Report compensation for the calendar year ending with or within the organization's tax year. 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 all of the organization's **current** key employees. See instructions for definition of "key employee."

• 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, or 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.

Check this box if the organization did not compensate any current or former 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 | | | |
| THOMAS FROHNE PRESIDENT | 40.00 | X | | X | X | X | 211,080 | 0 | 0 |
| ERNEST KRAEMER VICE PRESIDENT | 40.00 | | | X | | | 121,255 | 0 | 0 |
| JOSEPH TROSCAIR VICE PRESIDENT | 40.00 | | | X | | | 129,111 | 0 | 0 |
| KENNETH KEIFER VICE PRESIDENT | 40.00 | | | X | | | 135,231 | 0 | 0 |
| THOMAS REIMHOLZ DIRECTOR | 2.00 | X | | | | | 0 | 0 | 0 |
| EUGENE BADER DIRECTOR | 2.00 | X | | | | | 0 | 0 | 0 |
| RYAN A KNAPP DIRECTOR | 2.00 | X | | | | | 0 | 0 | 0 |
| WAYNE WALLIS DIRECTOR | 2.00 | X | | | | | 0 | 0 | 0 |
| MARKE STOFFEL DIRECTOR | 2.00 | X | | | | | 0 | 0 | 0 |
| PAMELA HOLLIS CHR SUPV COMM | 2.00 | X | | | | | 0 | 0 | 0 |
| MARVEL JOHNSON CHR MEMBR COMM | 2.00 | X | | | | | 0 | 0 | 0 |
| ROBERT REISER TREASURER | 3.00 | X | | | X | | 0 | 0 | 0 |
| GREGORY TAZALLA CHAIRMAN | 2.00 | X | | | | | 0 | 0 | 0 |
| RICHARD E GREEN SECRETARY | 2.00 | X | | | | | 0 | 0 | 0 |
| BRUCE VAN SCHAACK VICE PRESIDENT | 40.00 | | | X | | | 106,120 | 0 | 0 |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |

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

2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 in reportable compensation from the organization **4**

| | Yes | No |
|--|-----|----|
| 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 | 3 | 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 | No |
| 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 | No |

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

Part VIII Statement of Revenue

| | | (A) Total revenue | (B) Related or exempt function revenue | (C) Unrelated business revenue | (D) Revenue excluded from tax under sections 512, 513, or 514 |
|--|--|----------------------|--|---|---|
| Contributions, gifts, grants and other similar amounts | 1a 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 | 2a LOAN INTEREST | Business Code | 18,419,624 | | |
| | b FEES AND CHARGES | | 5,340,183 | | |
| | c _____ | | | | |
| | d _____ | | | | |
| | e _____ | | | | |
| | f All other program service revenue | | | | |
| | g Total. Add lines 2a-2f ► | | 23,759,807 | | |
| | 3 Investment income (including dividends, interest and other similar amounts) ► | | 3,072,775 | | |
| 4 Income from investment of tax-exempt bond proceeds . . . ► | | | | | |
| 5 Royalties ► | | | | | |
| 6a Gross Rents | (I) Real | (II) Personal | | | |
| b Less rental expenses | | | | | |
| c Rental income or (loss) | | | | | |
| d Net rental income or (loss) ► | | | | | |
| 7a 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) ► | | | | | |
| 8a 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 ► | | | | | |
| 9a Gross income from gaming activities See Part IV, line 19 | a | | | | |
| b Less direct expenses b | | | | | |
| c Net income or (loss) from gaming activities ► | | | | | |
| 10a 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 | | | | |
| 11a _____ | | | | | |
| b _____ | | | | | |
| c _____ | | | | | |
| d All other revenue | | | | | |
| e Total. Add lines 11a-11d ► | | | | | |
| 12 Total revenue. See Instructions ► | 26,832,582 | | | | |

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 | 0 | | | |
| 2 Grants and other assistance to individuals in the U S See Part IV, line 22 | 0 | | | |
| 3 Grants and other assistance to governments, organizations, and individuals outside the U S See Part IV, lines 15 and 16 | 0 | | | |
| 4 Benefits paid to or for members | 0 | | | |
| 5 Compensation of current officers, directors, trustees, and key employees | 702,797 | | | |
| 6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B) | 0 | | | |
| 7 Other salaries and wages | 3,199,903 | | | |
| 8 Pension plan contributions (include section 401(k) and section 403(b) employer contributions) | 132,000 | | | |
| 9 Other employee benefits | 682,061 | | | |
| 10 Payroll taxes | 240,346 | | | |
| 11 Fees for services (non-employees) | | | | |
| a Management | 106,551 | | | |
| b Legal | 20,971 | | | |
| c Accounting | 44,400 | | | |
| d Lobbying | 0 | | | |
| e Professional fundraising See Part IV, line 17 | | | | |
| f Investment management fees | 0 | | | |
| g Other | 0 | | | |
| 12 Advertising and promotion | 253,729 | | | |
| 13 Office expenses | 195,918 | | | |
| 14 Information technology | 0 | | | |
| 15 Royalties | 0 | | | |
| 16 Occupancy | 334,458 | | | |
| 17 Travel | 34,673 | | | |
| 18 Payments of travel or entertainment expenses for any federal, state, or local public officials | 0 | | | |
| 19 Conferences, conventions, and meetings | 11,557 | | | |
| 20 Interest | 0 | | | |
| 21 Payments to affiliates | 0 | | | |
| 22 Depreciation, depletion, and amortization | 392,955 | | 392,955 | |
| 23 Insurance | 0 | | | |
| 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 LOAN SERVICING | 1,361,568 | | | |
| b OUTSIDE PROFESSIONAL | 2,405,317 | | | |
| c SUPPLIES,TELEPHONE,POSTAGE | 490,696 | | | |
| d LOAN LOSS | 1,291,000 | | | |
| e DIVIDEND EXPENSE | 10,658,786 | | | |
| f All other expenses | 1,891,456 | | | |
| 25 Total functional expenses. Add lines 1 through 24f | 24,451,142 | | 392,955 | |
| 26 Joint costs. Check here <input checked="" 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 | | | | |

Part X Balance Sheet

| | | (A) Beginning of year | (B) End of year |
|-----------------------------|--|---------------------------------|---------------------------|
| Assets | 1 Cash—non-interest-bearing | 3,535,214 | 1 2,827,241 |
| | 2 Savings and temporary cash investments | 91,992,482 | 2 178,027,618 |
| | 3 Pledges and grants receivable, net | 3 | |
| | 4 Accounts receivable, net | 870,674 | 4 2,908,270 |
| | 5 Receivables from current and former officers, directors, trustees, key employees, and highest compensated employees Complete Part II of Schedule L | 120,016 | 5 85,414 |
| | 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 | 362,560,840 | 7 342,021,831 |
| | 8 Inventories for sale or use | 8 | |
| | 9 Prepaid expenses and deferred charges | 208,386 | 9 179,447 |
| | 10a Land, buildings, and equipment cost or other basis Complete Part VI of Schedule D | 10a | 3,252,925 |
| | b Less accumulated depreciation | 10b | 2,508,906 |
| | | 861,469 | 10c 744,019 |
| | 11 Investments—publicly traded securities | 36,126,169 | 11 11,990,497 |
| | 12 Investments—other securities See Part IV, line 11 | 12 | |
| | 13 Investments—program-related See Part IV, line 11 | 13 | |
| | 14 Intangible assets | 14 | |
| | 15 Other assets See Part IV, line 11 | 6,304,905 | 15 6,797,393 |
| | 16 Total assets. Add lines 1 through 15 (must equal line 34) | 502,580,155 | 16 545,581,730 |
| Liabilities | 17 Accounts payable and accrued expenses | 1,115,999 | 17 1,179,246 |
| | 18 Grants payable | 18 | |
| | 19 Deferred revenue | 19 | |
| | 20 Tax-exempt bond liabilities | 20 | |
| | 21 Escrow or custodial 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 | 23 | |
| | 24 Unsecured notes and loans payable to unrelated third parties | 24 | |
| | 25 Other liabilities Complete Part X of Schedule D | 454,523,920 | 25 495,024,936 |
| | 26 Total liabilities. Add lines 17 through 25 | 455,639,919 | 26 496,204,182 |
| 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 | 30 | |
| | 31 Paid-in or capital surplus, or land, building or equipment fund | 31 | |
| | 32 Retained earnings, endowment, accumulated income, or other funds | 46,940,236 | 32 49,377,548 |
| | 33 Total net assets or fund balances | 46,940,236 | 33 49,377,548 |
| | 34 Total liabilities and net assets/fund balances | 502,580,155 | 34 545,581,730 |

Part XI Financial Statements and Reporting

1 Accounting method used to prepare the Form 990 Cash Accrual Other _____
 If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O

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?

c If "Yes," to 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?
 If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O

d If "Yes" to line 2a or 2b, check a box below to indicate whether the financial statements for the year were issued on a consolidated basis, separate basis, or both
 Separate basis Consolidated basis Both consolidated and separated basis

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? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits

| | Yes | No |
|-----------|-----|----|
| 2a | Yes | |
| 2b | Yes | |
| 2c | Yes | |
| 3a | | No |
| 3b | | No |

SCHEDULE D
(Form 990)**Supplemental Financial Statements****2009****Open to Public
Inspection**Department of the Treasury
Internal Revenue Service

► Complete if the organization answered "Yes," to Form 990,
Part IV, line 6, 7, 8, 9, 10, 11, or 12.
► Attach to Form 990. ► See separate instructions.

Name of the organization

ABBOTT LABORATORIES CREDIT UNION

Employer identification number

36-3679911

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 for any other purpose conferring 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)

Preservation of land for public use (e.g., recreation or pleasure) Preservation of an historically importantly land area

Protection of natural habitat Preservation of a certified historic structure

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

| | Held at the End of the Year |
|----|-----------------------------|
| 2a | |
| 2b | |
| 2c | |
| 2d | |

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the taxable year ► _____

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, handling of violations, and enforcement of the conservation easements it holds? Yes No

6 Staff and volunteer hours devoted to monitoring, inspecting and enforcing conservation easements during the year ► _____

7 Amount of expenses incurred in monitoring, inspecting, and enforcing conservation 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 170(h)(4)(B)(ii)? Yes 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 ► \$ _____

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 Escrow and Custodial Arrangements. Complete if the 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 the 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 | | | | | |
| 1b Contributions | | | | | |
| 1c Investment earnings or losses | | | | | |
| 1d Grants or scholarships | | | | | |
| 1e Other expenditures for facilities and programs | | | | | |
| 1f Administrative expenses | | | | | |
| 1g 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) unrelated organizations | | |
| 3a(ii) related organizations | | |

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) Accumulated depreciation | (d) Book value |
|---|--------------------------------------|---------------------------------|------------------------------|----------------|
| 1a Land | | | | |
| 1b Buildings | | | | |
| 1c Leasehold improvements | | 911,615 | 571,152 | 340,463 |
| 1d Equipment | | 2,341,310 | 1,937,754 | 403,556 |
| 1e Other | | | | |
| Total. Add lines 1a-1e (Column (d) should equal Form 990, Part X, column (B), line 10(c).) | | | | 744,019 |

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 | | |
| Closely-held equity interests | | |
| Other | | |
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| | | |
| Total. (Column (b) should equal Form 990, Part X, col (B) line 12.) | ► | |

Total. (Column (b) should equal Form 990, Part X, col (B), line 1)

Part VIII Investments—Program Related. See Form 990, Part X, line 13

Total. (Column (b) should equal Form 990, Part X, col (B) line 13)

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

Total. (Column (b) should equal Form 990, Part X, col. (B) line 15.)

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

2. Fin 48 Footnote 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.

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 | 26,832,582 |
| 2 | Total expenses (Form 990, Part IX, column (A), line 25) | 2 | 24,451,142 |
| 3 | Excess or (deficit) for the year Subtract line 2 from line 1 | 3 | 2,381,439 |
| 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 | |
| 9 | Total adjustments (net) Add lines 4 - 8 | 9 | |
| 10 | Excess or (deficit) for the year per financial statements Combine lines 3 and 9 | 10 | 2,381,439 |

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 | |
| 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 | |
| 3 | Subtract line 2e from line 1 | 3 | |
| 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 | |
| 5 | Total Revenue Add lines 3 and 4c. (This should equal Form 990, Part I, line 12) | 5 | |

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

| | | | |
|---|---|----|--|
| 1 | Total expenses and losses per audited financial statements | 1 | |
| 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 | Other losses | 2c | |
| d | Other (Describe in Part XIV) | 2d | |
| e | Add lines 2a through 2d | 2e | |
| 3 | Subtract line 2e from line 1 | 3 | |
| 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 | |
| 5 | Total expenses Add lines 3 and 4c. (This should equal Form 990, Part I, line 18) | 5 | |

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. Also complete this part to provide any additional information

| Identifier | Return Reference | Explanation |
|------------|------------------|-------------|
| | | |

Additional Data

Software ID:
Software Version:
EIN: 36-3679911
Name: ABBOTT LABORATORIES CREDIT UNION

Form 990, Schedule D, Part X, - Other Liabilities

| 1 | (a) Description of Liability | (b) Amount |
|---|--|-------------|
| | COMMON SHARES | 102,349,966 |
| | COMMON SHARES ABBOTT | 205,463 |
| | HEALTH SAVINGS ABBOTT | 1,243,360 |
| | SHARE DRAFTS | 57,388,771 |
| | MONEY MARKET | 109,897,416 |
| | COMMON SHARES HOSPIRA | 5 |
| | SPECIAL SHARES | 6,925,362 |
| | LOAN TRANSFER SHARES | 66,398 |
| | CHRISTMAS CLUB | 306,732 |
| | IRAS | 32,836,374 |
| | CERTIFICATES | 183,799,070 |
| | DIVIDEND WITHHOLDING/SUSPENSE ACCOUNTS | 6,019 |

Schedule L
(Form 990 or 990-EZ)**Transactions with Interested Persons**

OMB No 1545-0047

2009**Open to Public
Inspection**Department of the Treasury
Internal Revenue Service**Name of the organization**

ABBOTT LABORATORIES CREDIT UNION

Employer identification number

36-3679911

Part I Excess Benefit Transactions (section 501(c)(3) and section 501 (c)(4) organizations only).

Complete if the organization answered "Yes" on Form 990, Part IV, line 25a or 25b, or Form 990-EZ, Part V, line 40b

| | | | |
|---|--|---------------------------------------|-----------------------|
| 1 | (a) Name of disqualified person | (b) Description of transaction | (c) Corrected? |
|---|--|---------------------------------------|-----------------------|

Yes No

2 Enter the amount of tax imposed on the organization managers or disqualified persons during the year under section 4958 ► \$ _____

3 Enter the amount of tax, if any, on line 2, above, reimbursed by the organization ► \$ _____

Part II Loans to and/or From Interested Persons.

Complete if the organization answered "Yes" on Form 990, Part IV, line 26, or Form 990-EZ, Part V, line 38a

| (a) Name of interested person and purpose | (b) Loan to or from the organization? | (c) Original principal amount | (d) Balance due | (e) In default? | (f) Approved by board or committee? | (g) Written agreement? |
|--|--|--------------------------------------|------------------------|------------------------|--|-------------------------------|
| | To From | | | Yes No | Yes No | Yes No |

See Additional Data Table

| | | | | |
|-----------------|------|--------|--|--|
| Total | ► \$ | 85,415 | | |
|-----------------|------|--------|--|--|

Part III Grants or Assistance Benefitting Interested Persons.

Complete if the organization answered "Yes" on Form 990, Part IV, line 27.

| | | |
|--------------------------------------|--|--|
| (a) Name of interested person | (b) Relationship between interested person and the organization | (c) Amount of grant or type of assistance |
|--------------------------------------|--|--|

Part IV Business Transactions Involving Interested Persons.

Complete if the organization answered "Yes" on Form 990, Part IV, line 28a, 28b, or 28c.

| | | | | |
|--------------------------------------|--|----------------------------------|---------------------------------------|--|
| (a) Name of interested person | (b) Relationship between interested person and the organization | (c) Amount of transaction | (d) Description of transaction | (e) Sharing of organization's revenues? |
| | | | | Yes No |

Additional Data

Software ID:
Software Version:
EIN: 36-3679911
Name: ABBOTT LABORATORIES CREDIT UNION

Form 990, Schedule L, Part II - Loans to and from Interested Persons

| (a) Name of interested person and purpose | (b) Loan to or from the organization? | | (c) Original principal amount \$ | (d) Balance due \$ | (e) In default? | | (f) Approved by board or committee? | | (g) Written agreement? | |
|---|---------------------------------------|------|----------------------------------|--------------------|-----------------|----|-------------------------------------|----|------------------------|----|
| | To | From | | | Yes | No | Yes | No | Yes | No |
| TOM REIMHOLZ AUTO | | X | 18,000 | 11,112 | | No | Yes | | Yes | |
| TOM REIMHOLZ VISA | | X | 19,000 | 13,393 | | No | Yes | | Yes | |
| ROBERT REISER VISA | | X | 8,300 | | | No | Yes | | Yes | |
| ROBERT REISER CONSOLIDATION | | X | 75,000 | | | No | Yes | | Yes | |
| PAMELA HOLLIS MISCELLANEOUS | | X | 33,000 | 14,475 | | No | Yes | | Yes | |
| PAMELA HOLLIS VISA | | X | 15,000 | | | No | Yes | | Yes | |
| KEN KIEFER HOME IMPROVEMENT | | X | 75,000 | 45,250 | | No | Yes | | Yes | |
| KEN KIEFER VISA | | X | 12,500 | 1,185 | | No | Yes | | Yes | |

SCHEDULE M
(Form 990)

NonCash Contributions

OMB No 1545-0047

2009

Open to Public
InspectionDepartment of the Treasury
Internal Revenue Service►Complete if the organization answered "Yes" on Form
990, Part IV, lines 29 or 30.
► Attach to Form 990.Name of the organization
ABBOTT LABORATORIES CREDIT UNION

Employer identification number

36-3679911

Part I Types of Property

| | (a) Check if applicable | (b) Number of Contributions | (c) Revenues reported on Form 990, Part VIII, line 1g | (d) Method of determining revenues |
|--|----------------------------------|--------------------------------|--|--|
| 1 Art—Works of art | | | | |
| 2 Art—Historical treasures | | | | |
| 3 Art—Fractional interests | | | | |
| 4 Books and publications | | | | |
| 5 Clothing and household goods | | | | |
| 6 Cars and other vehicles | | | | |
| 7 Boats and planes | | | | |
| 8 Intellectual property | | | | |
| 9 Securities—Publicly traded | | | | |
| 10 Securities—Closely held stock | | | | |
| 11 Securities—Partnership, LLC, or trust interests | | | | |
| 12 Securities—Miscellaneous | | | | |
| 13 Qualified conservation contribution—Historic structures | | | | |
| 14 Qualified conservation contribution—Other | | | | |
| 15 Real estate—Residential | | | | |
| 16 Real estate—Commercial | | | | |
| 17 Real estate—Other | | | | |
| 18 Collectibles | | | | |
| 19 Food inventory | | | | |
| 20 Drugs and medical supplies | | | | |
| 21 Taxidermy | | | | |
| 22 Historical artifacts | | | | |
| 23 Scientific specimens | | | | |
| 24 Archeological artifacts | | | | |
| 25 Other ►(_____) | | | | |
| 26 Other ►(_____) | | | | |
| 27 Other ►(_____) | | | | |
| 28 Other ►(_____) | | | | |
| 29 Number of Forms 8283 received by the organization during the tax year for contributions for which the organization completed Form 8283, Part IV, Donee Acknowledgement | | | 29 | |

| | Yes | No |
|---|-----|----|
| 30a During the year, did the organization receive by contribution any property reported in Part I, lines 1-28 that it must hold for at least three years from the date of the initial contribution, and which is not required to be used for exempt purposes for the entire holding period? | 30a | |
| b If "Yes," describe the arrangement in Part II | | |
| 31 Does the organization have a gift acceptance policy that requires the review of any non-standard contributions? | 31 | |
| 32a Does the organization hire or use third parties or related organizations to solicit, process, or sell non-cash contributions? | 32a | |
| b If "Yes," describe in Part II | | |
| 33 If the organization did not report revenues in column (c) for a type of property for which column (a) is checked, describe in Part II | | |

Part II

Supplemental Information. Complete this part to provide the information required by Part I, lines 30b, 32b, and 33. Also complete this part for any additional information.

| Identifier | Return Reference | Explanation |
|------------|------------------|-------------|
|------------|------------------|-------------|

SCHEDULE O
(Form 990)**Supplemental Information to Form 990****2009****Open to Public
Inspection**

Complete to provide information for responses to specific questions on
Form 990 or to provide any additional information.
► Attach to Form 990.

Name of the organization

ABBOTT LABORATORIES CREDIT UNION

Employer identification number

36-3679911

| Identifier | Return Reference | Explanation |
|-------------|------------------|----------------------|
| Form 990 VI | 19 | Yes, in all branches |

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

Cat No 51056K

Schedule O (Form 990) 2009

Additional Data

Software ID:
Software Version:
EIN: 36-3679911
Name: ABBOTT LABORATORIES CREDIT UNION

Form 990, Part IX - Statement of Functional Expenses - 24a - 24e Other Expenses

| <i>Do not include amounts reported on line 6b, 8b, 9b, and 10b of Part VIII.</i> | (A) Total expenses | (B) Program service expenses | (C) Management and general expenses | (D) Fundraising expenses |
|--|-----------------------|---------------------------------|--|-----------------------------|
| LOAN SERVICING | 1,361,568 | | | |
| OUTSIDE PROFESSIONAL | 2,405,317 | | | |
| SUPPLIES,TELEPHONE,POSTAGE | 490,696 | | | |
| LOAN LOSS | 1,291,000 | | | |
| DIVIDEND EXPENSE | 10,658,786 | | | |