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Form 990  Department of the Treasury Internal Revenue Service	Return of Organization Exempt From Income Tax Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)	OMB No 1545-0047
	The organization may have to use a copy of this return to satisfy state reporting requirements	2009 Open to Public Inspection

A For the 2009 calendar year, or tax year beginning 01-01-2009 and ending 12-31-2009														
B Check if applicable ☐ Address change ☐ Name change ☐ Initial return ☐ Terminated ☐ Amended return ☐ Application pending	<table border="1"> <tr> <td rowspan="4"> Please use IRS label or print or type. See Specific Instructions. </td> <td colspan="2"> C Name of organization WESCOM CENTRAL CREDIT UNION DBA WESCOM CREDIT UNION </td> <td> D Employer identification number 95-1288265 </td> </tr> <tr> <td colspan="2"> Doing Business As </td> <td> E Telephone number (888) 493-7266 </td> </tr> <tr> <td> Number and street (or P O box if mail is not delivered to street address) 123 SOUTH MARENGO AVENUE </td> <td> Room/suite </td> <td> G Gross receipts \$ 552,049,969 </td> </tr> <tr> <td colspan="2"> City or town, state or country, and ZIP + 4 PASADENA, CA 911012428 </td> <td></td> </tr> </table>	Please use IRS label or print or type. See Specific Instructions.	C Name of organization WESCOM CENTRAL CREDIT UNION DBA WESCOM CREDIT UNION		D Employer identification number 95-1288265	Doing Business As		E Telephone number (888) 493-7266	Number and street (or P O box if mail is not delivered to street address) 123 SOUTH MARENGO AVENUE	Room/suite	G Gross receipts \$ 552,049,969	City or town, state or country, and ZIP + 4 PASADENA, CA 911012428		
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I Tax-exempt status ☒ 501(c) (14) (insert no) ☐ 4947(a)(1) or ☐ 527														
J Website: WWW.WESCOM.ORG														
K Form of organization ☐ Corporation ☐ Trust ☐ Association ☒ Other CREDIT UNION	L Year of formation 1934													
	M State of legal domicile CA													

Part I Summary		Part I Summary		
Activities & Governance	1	Briefly describe the organization's mission or most significant activities see schedule o		
	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 1	
	4	Number of independent voting members of the governing body (Part VI, line 1b)	4 1	
	5	Total number of employees (Part V, line 2a)	5 1,15	
	6	Total number of volunteers (estimate if necessary)	6 2	
	7a	Total gross unrelated business revenue from Part VIII, column (C), line 12	7a 20,322,47	
	7b	Net unrelated business taxable income from Form 990-T, line 34	7b -1,752,03	
Revenue	8	Contributions and grants (Part VIII, line 1h)	Prior Year	Current Year
	9	Program service revenue (Part VIII, line 2g)	251,089,631	208,020,568
	10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	4,135,099	-8,557,307
	11	Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	22,839,699	34,090,322
	12	Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)	278,064,429	233,553,583
Expenses	13	Grants and similar amounts paid (Part IX, column (A), lines 1–3)	0	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)	75,556,668	54,505,452
	16a	Professional fundraising fees (Part IX, column (A), line 11e)	0	0
	b	Total fundraising expenses (Part IX, column (D), line 25) ⁰		
	17	Other expenses (Part IX, column (A), lines 11a–11d, 11f–24f)	264,162,773	268,761,532
	18	Total expenses Add lines 13–17 (must equal Part IX, column (A), line 25)	339,719,441	323,266,984
	19	Revenue less expenses Subtract line 18 from line 12	-61,655,012	-89,713,401
Net Assets or Fund Balances		Beginning of Current Year	End of Year	
	20	Total assets (Part X, line 16)	3,218,144,954	2,862,231,734
	21	Total liabilities (Part X, line 26)	3,018,275,972	2,760,783,045
	22	Net assets or fund balances Subtract line 21 from line 20	199,868,982	101,448,689

Part II		Signature Block	
Sign Here	Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge		
	***** Signature of officer		2010-11-12 Date
	cindy law vpcontroller vp/controller Type or print name and title		
Paid Preparer's Use Only	Preparer's signature ▶ valentino creus	Date	Check if self-employed ▶ ☐
	Firm's name (or yours if self-employed), address, and ZIP + 4 ▶	Preparer's identifying number (see instructions)	
	TURNER WARREN HWANG & CONRAD ACCTCY 100 NORTH FIRST ST STE 202 BURBANK, CA 91502		EIN ▶ Phone no ▶ (818) 955-9537

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

the general mission of the credit union is to promote thrift, honesty, integrity and a spirit of service among its members In addition, it is to make loans to its members at reasonable rates, invest excess liquidity prudently and within limits as permitted by california law, and engage in any other lawful activity not prohibited by applicable laws and regulations

2

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

Yes

☒

No

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

3

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

Yes

☒

No

If "Yes," describe these changes on Schedule O

4

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

4a

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

The credit union had \$2.9 billion in assets, \$2.0 billion in loans and \$2.2 billion in member deposits as of December 31, 2009. The Credit Union funded 12,506 member loans with a total balance of \$340,820,291.

4b

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

The Credit Union updated its member survey, launched new products and services, introduced MyRewards, and enhanced its online security system.

4c

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

The Credit Union participated in the 13th Annual Komen Race for the Cure to raise funds for the Susan G. Komen Foundation, which supports breast cancer research and services. Wescom's non-profit WeCare Foundation contributed more than \$160,000 to over a dozen worthy charities and causes throughout Southern California.

4d

Other program services (Describe in Schedule O)

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

4e

Total program service expenses

\$

Part IV

Checklist of Required Schedules

		Yes	No				
1	Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A	1	No				
2	Is the organization required to complete Schedule B, Schedule of Contributors?	2	No				
3	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I	3	No				
4	Section 501(c)(3) organizations. Did the organization engage in lobbying activities? If "Yes," complete Schedule C, Part II	4					
5	Section 501(c)(4), 501(c)(5), and 501(c)(6) organizations. Is the organization subject to the section 6033(e) notice and reporting requirement and proxy tax? If "Yes," complete Schedule C, Part III	5					
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 	6	No				
7	Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas or historic structures? If "Yes," complete Schedule D, Part II 	7	No				
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III 	8	No				
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 	9	No				
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 	10	No				
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. 	11	Yes				
	• 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 	12	No				
12A	Was the organization included in consolidated, independent audited financial statements for the tax year? <table><tr><td>Yes</td><td>No</td></tr><tr><td> 12A</td><td>Yes</td></tr></table>	Yes	No	 12A	Yes		
Yes	No						
 12A	Yes						
13	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	13	No				
14a	Did the organization maintain an office, employees, or agents outside of the United States?	14a	No				
14b	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	14b	No				
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	15	No				
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	16	No				
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	17	No				
18	Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If "Yes," complete Schedule G, Part II	18	No				
19	Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If "Yes," complete Schedule G, Part III	19	No				
20	Did the organization operate one or more hospitals? If "Yes," complete Schedule H	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? <i>If "Yes," complete Schedule I, Parts I and II</i>	21	Yes	
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? <i>If "Yes," complete Schedule I, Parts I and III</i>	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? <i>If "Yes," complete Schedule J</i>	23	Yes	
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? <i>If "Yes," answer questions 24b-24d and complete Schedule K. If "No," go to line 25</i>	24a		No
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b		
c	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?	24c		
d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d		
25a	Section 501(c)(3) and 501(c)(4) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? <i>If "Yes," complete Schedule L, Part I</i>	25a		
b	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? <i>If "Yes," complete Schedule L, Part I</i>	25b		
26	Was a loan to or by a current or former officer, director, trustee, key employee, highly compensated employee, or disqualified person outstanding as of the end of the organization's tax year? <i>If "Yes," complete Schedule L, Part II</i>	26		No
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? <i>If "Yes," complete Schedule L, Part III</i>	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)			
a	A current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i>	28a		No
b	A family member of a current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i>	28b		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? <i>If "Yes," complete Schedule L, Part IV</i>	28c	Yes	
29	Did the organization receive more than \$25,000 in non-cash contributions? <i>If "Yes," complete Schedule M</i>	29		No
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? <i>If "Yes," complete Schedule M</i>	30		No
31	Did the organization liquidate, terminate, or dissolve and cease operations? <i>If "Yes," complete Schedule N, Part I</i>	31		No
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? <i>If "Yes," complete Schedule N, Part II</i>	32		No
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? <i>If "Yes," complete Schedule R, Part I</i>	33	Yes	
34	Was the organization related to any tax-exempt or taxable entity? <i>If "Yes," complete Schedule R, Parts II, III, IV, and V, line 1</i>	34	Yes	
35	Is any related organization a controlled entity within the meaning of section 512(b)(13)? <i>If "Yes," complete Schedule R, Part V, line 2</i>	35	Yes	
36	Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? <i>If "Yes," complete Schedule R, Part V, line 2</i>	36		
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? <i>If "Yes," complete Schedule R, Part VI</i>	37		No
38	Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11 and 19? Note. All Form 990 filers are required to complete Schedule O	38	Yes	

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	82,216	
	b	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable	1b	
c 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	1,158	
	b 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)			
3a Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return?			3a	Yes
b If "Yes," has it filed a Form 990-T for this year? If "No," provide an explanation in Schedule O			3b	Yes
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
b If "Yes," enter the name of the foreign country: See the instructions for exceptions and filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts				
5a Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?			5a	No
b Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?			5b	No
c 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	
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
b If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?			6b	
7 Organizations that may receive deductible contributions under section 170(c).				
a 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
b If "Yes," did the organization notify the donor of the value of the goods or services provided?			7b	
c Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?			7c	No
d If "Yes," indicate the number of Forms 8282 filed during the year			7d	
e Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?			7e	
f Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?			7f	
g For all contributions of qualified intellectual property, did the organization file Form 8899 as required?			7g	
h For contributions of cars, boats, airplanes, and other vehicles, did the organization file a Form 1098-C as required?			7h	
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	
9 Sponsoring organizations maintaining donor advised funds.				
a Did the organization make any taxable distributions under section 4966?			9a	
b Did the organization make a distribution to a donor, donor advisor, or related person?			9b	
10 Section 501(c)(7) organizations. Enter				
a Initiation fees and capital contributions included on Part VIII, line 12			10a	
b Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities			10b	
11 Section 501(c)(12) organizations. Enter				
a Gross income from members or shareholders			11a	
b Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them)			11b	
12a Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?			12a	
b If "Yes," enter the amount of tax-exempt interest received or accrued during the year			12b	

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	13	
b	Enter the number of voting members that are independent . . .	1b	13	
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	Yes	
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		
11	Has the organization provided a copy of this Form 990 to all members of its governing body before filing the form?	11	Yes	
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	Yes	
b	Are officers, directors or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b	Yes	
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	Yes	
13	Does the organization have a written whistleblower policy?	13	Yes	
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	Yes	
b	Other officers or key employees of the organization	15b	Yes	
	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		

Section C. Disclosure

17	List the States with which a copy of this Form 990 is required to be filed CA
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. cindy law vp controller 123 s marengo avenue pasadena, CA 91101 (888) 493-7266

1b Total	7,587,643	0	781,339
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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 **40**

		Yes	No
3	Did the organization list any former officer, director or trustee, key employee, or highest compensated employee on line 1a? <i>If "Yes," complete Schedule J for such individual</i>	3 Yes	
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? <i>If "Yes," complete Schedule J for such individual</i>	4 Yes	
5	Did any person listed on line 1a receive or accrue compensation from any unrelated organization for services rendered to the organization? <i>If "Yes," complete Schedule J for such person</i>	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

(A) Name and business address	(B) Description of services	(C) Compensation
CDT BUSINESS SOLUTIONS INC 7301 West Palmetto Park Rd Ste 208c Boca Raton, FL 33433	Programming	2,199,347
WEXCO INTL CORP 4132 Del Rey Ave Marina Del Rey, CA 90292	Legal Services	1,452,439
COVERALL DELIVERY PO Box 284 San Pedro, CA 90731	Couner	892,983
SPECTRUM BUILDING SERVICES 18200 McDurmott W Ste A Irvine, CA 92614	Janitonal	775,821
SIERRA GROUP 560 Riverdale Dr glendale, CA 91204	building maintenance	756,160

2 Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 in compensation from the organization **22**

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			Business Code					
	2a	interest income	522,100	143,629,631	143,608,985	20,646		
	b	fee income	522,100	38,991,056	38,099,719	891,337		
	c	other operating income	522,100	25,399,881	5,989,388	19,410,493		
	d							
	e							
	f	All other program service revenue						
	g	Total. Add lines 2a-2f		208,020,568				
Other Revenue	3	Investment income (including dividends, interest and other similar amounts)						
	4	Income from investment of tax-exempt bond proceeds . . .						
	5	Royalties						
	6a	(i) Real		(ii) Personal				
	b	Less rental expenses						
	c	Rental income or (loss)						
	d	Net rental income or (loss)						
	7a	(i) Securities		(ii) Other				
		307,293,795		2,645,284				
		316,902,215		1,594,171				
		-9,608,420		1,051,113				
	d	Net gain or (loss)		-8,557,307	-8,557,307			
	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	income from investment		522,100	18,712,569	18,712,569			
b	other non operating in		522,100	15,377,753	15,377,753			
c								
d	All other revenue							
e	Total. Add lines 11a-11d			34,090,322				
12	Total revenue. See Instructions			233,553,583	213,231,107	20,322,476	0	

Part IX

Statement of Functional Expenses

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

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

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.		(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1	Grants and other assistance to governments and organizations in the U S See Part IV, line 21				
2	Grants and other assistance to individuals in the U S See Part IV, line 22				
3	Grants and other assistance to governments, organizations, and individuals outside the U S See Part IV, lines 15 and 16				
4	Benefits paid to or for members				
5	Compensation of current officers, directors, trustees, and key employees	7,587,643			
6	Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7	Other salaries and wages	40,123,690			
8	Pension plan contributions (include section 401(k) and section 403(b) employer contributions)	2,028,385			
9	Other employee benefits	832,106			
10	Payroll taxes	3,933,628			
11	Fees for services (non-employees)				
a	Management				
b	Legal	3,708,041			
c	Accounting	273,845			
d	Lobbying				
e	Professional fundraising See Part IV, line 17				
f	Investment management fees				
g	Other	464,898			
12	Advertising and promotion	1,156,949			
13	Office expenses	17,953,475			
14	Information technology	3,006,007			
15	Royalties	33,078			
16	Occupancy	9,930,765			
17	Travel				
18	Payments of travel or entertainment expenses for any federal, state, or local public officials				
19	Conferences, conventions, and meetings				
20	Interest	52,317,967			
21	Payments to affiliates				
22	Depreciation, depletion, and amortization	16,223,965			
23	Insurance	6,195,712			
24	Other expenses Itemize expenses not covered above (Expenses grouped together and labeled miscellaneous may not exceed 5% of total expenses shown on line 25 below)				
a	provision for loans	120,161,955			
b	taxes	102,867			
c	NCUSIF Stabalization ex	17,336,520			
d	loan servicing	12,015,379			
e	miscellaneous operating	6,107,719			
f	All other expenses	1,772,390			
25	Total functional expenses. Add lines 1 through 24f	323,266,984			
26	Joint costs. Check here ☐ 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)		(B)
					Beginning of year		End of year
Assets	1	Cash—non-interest-bearing			97,326,357	1	25,334,429
	2	Savings and temporary cash investments			4,288,275	2	57,178,793
	3	Pledges and grants receivable, net				3	
	4	Accounts receivable, net				4	
	5	Receivables from current and former officers, directors, trustees, key employees, and highest compensated employees Complete Part II of Schedule L				5	
	6	Receivables from other disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B) Complete Part II of Schedule L				6	
	7	Notes and loans receivable, net				7	
	8	Inventories for sale or use				8	
	9	Prepaid expenses and deferred charges			4,164,611	9	3,511,106
	10a	Land, buildings, and equipment cost or other basis Complete Part VI of Schedule D	10a	163,843,895			
	b	Less accumulated depreciation	10b	91,305,675	84,439,304	10c	72,538,220
	11	Investments—publicly traded securities			245,663,795	11	675,037,764
	12	Investments—other securities See Part IV, line 11				12	
	13	Investments—program-related See Part IV, line 11			2,657,453,726	13	1,980,633,738
	14	Intangible assets			13,360,842	14	8,937,617
	15	Other assets See Part IV, line 11			111,448,044	15	39,060,067
16	Total assets. Add lines 1 through 15 (must equal line 34)			3,218,144,954	16	2,862,231,734	
Liabilities	17	Accounts payable and accrued expenses			65,500,303	17	59,480,578
	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			2,952,775,669	25	2,701,302,467
	26	Total liabilities. Add lines 17 through 25			3,018,275,972	26	2,760,783,045
Net Assets or Fund Balances	Organizations that follow SFAS 117, check here ☐ 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 ☒ and complete lines 30 through 34.						
	30	Capital stock or trust principal, or current funds			0	30	0
	31	Paid-in or capital surplus, or land, building or equipment fund			0	31	0
	32	Retained earnings, endowment, accumulated income, or other funds			199,868,982	32	101,448,689
	33	Total net assets or fund balances			199,868,982	33	101,448,689
	34	Total liabilities and net assets/fund balances			3,218,144,954	34	2,862,231,734

Part XI **Financial Statements and Reporting**

	Yes	No
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? . . .		No
b Were the organization's financial statements audited by an independent accountant?	Yes	
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	Yes	
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?		No
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 . . .		

SCHEDULE D

(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Financial Statements

▶ **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.**

OMB No 1545-0047

2009

Open to Public
Inspection

Name of the organization
WESCOM CENTRAL CREDIT UNION
DBA WESCOM CREDIT UNION

Employer identification number

95-1288265

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											
		<table><tr><td></td><td>Held at the End of the Year</td></tr><tr><td>2a</td><td></td></tr><tr><td>2b</td><td></td></tr><tr><td>2c</td><td></td></tr><tr><td>2d</td><td></td></tr></table>		Held at the End of the Year	2a		2b		2c		2d	
	Held at the End of the Year											
2a												
2b												
2c												
2d												
a	Total number of conservation easements											
b	Total acreage restricted by conservation easements											
c	Number of conservation easements on a certified historic structure included in (a)											
d	Number of conservation easements included in (c) acquired after 8/17/06											
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

b

☐ Scholarly research

c

☐ Preservation for future generations

d

☐ Loan or exchange programs

e

☐ Other

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

c

Beginning balance

d

Additions during the year

e

Distributions during the year

f

Ending balance

	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				
b	Contributions				
c	Investment earnings or losses				
d	Grants or scholarships				
e	Other expenditures for facilities and programs				
f	Administrative expenses				
g	End of year balance				

2

Provide the estimated percentage of the year end balance held as

a

Board designated or quasi-endowment ▶ %

b

Permanent endowment ▶ %

c

Term endowment ▶ %

3a

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

(i)

unrelated organizations

3a(i)

☐ Yes

☐ No

(ii)

related organizations

3a(ii)

☐ Yes

☐ No

b

If "Yes" to 3a(ii), are the related organizations listed as required on Schedule R?

3b

☐ Yes

☐ No

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		9,390,319		9,390,319
b Buildings		61,955,653	16,336,590	45,619,063
c Leasehold improvements		14,040,537	11,321,935	2,718,602
d Equipment		78,091,775	63,647,150	14,444,625
e Other		365,611		365,611
Total. Add lines 1a-1e (Column (d) should equal Form 990, Part X, column (B), line 10(c).)				72,538,220

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)	1233,553,583
2	Total expenses (Form 990, Part IX, column (A), line 25)	2323,266,984
3	Excess or (deficit) for the year Subtract line 2 from line 1	3-89,713,401
4	Net unrealized gains (losses) on investments	4-7,006,892
5	Donated services and use of facilities	5
6	Investment expenses	6
7	Prior period adjustments	7
8	Other (Describe in Part XIV)	8-1,700,000
9	Total adjustments (net) Add lines 4 - 8	9-8,706,892
10	Excess or (deficit) for the year per financial statements Combine lines 3 and 9	10-98,420,293

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 investments2a	
b	Donated services and use of facilities2b	
c	Recoveries of prior year grants2c	
d	Other (Describe in Part XIV)2d	
e	Add lines 2a through 2d2e	
3	Subtract line 2e from line 13	
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 7b4a	
b	Other (Describe in Part XIV)4b	
c	Add lines 4a and 4b4c	
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 facilities2a	
b	Prior year adjustments2b	
c	Other losses2c	
d	Other (Describe in Part XIV)2d	
e	Add lines 2a through 2d2e	
3	Subtract line 2e from line 13	
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 7b4a	
b	Other (Describe in Part XIV)4b	
c	Add lines 4a and 4b4c	
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
Part XI, Line 8 - Other Adjustments		capital contribution to cuso -1700000

Schedule I
(Form 990)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations,
Governments and Individuals in the United States

Complete if the organization answered "Yes," to Form 990, Part IV, line 21 or 22.
▶ Attach to Form 990

OMB No 1545-0047

2009

Open to Public
Inspection

Name of the organization
WESCOM CENTRAL CREDIT UNION
DBA WESCOM CREDIT UNION

Employer identification number
95-1288265

Part I

General Information on Grants and Assistance

- 1

Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance?

☐ Yes

☒ No
- 2

Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States

Part II

Grants and Other Assistance to Governments and Organizations in the United States. Complete if the organization answered "Yes" to Form 990, Part IV, line 21 for any recipient that received more than \$5,000. Check this box if no one recipient received more than \$5,000. Use Part IV and Schedule I-1 (Form 990) if additional space is needed ▶ ☐

(a) Name and address of organization or government	(b) EIN	(c) IRC Code section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
wecare fund123 south marengo avenue pasadena,CA 91101	311709115	501 (C) (3)	78,557				To provide financial support to sponsor community service opportunities
american red cross2025 E Street NW Washington,DC 20006	530196605	501 (C) (3)	5,000				to provide financial support
childrens miracle network 205 West 700 South Salt Lake City,UT 84101	870387205	501 (C) (3)	6,500				donation for kids wine auction
the shapiro groupcalifornia credit union leaguePO Box 3000 Rancho Cucamonga, CA 91729	940357265	501 (C) (3)	5,000				to provide financial support
richard myles johnson educational foundation2855 E Guasti Rd Suite 600 Ontario,CA 91761	956141173	501 (C) (3)	5,000				to provide financial support

2

Enter total number of section 501(c)(3) and government organizations ▶

3

Enter total number of other organizations ▶

Part III **Grants and Other Assistance to Individuals in the United States.** Complete if the organization answered "Yes" to Form 990, Part IV, line 22.
Use Schedule I-1 (Form 990) if additional space is needed.

(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of non-cash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of non-cash assistance

Part IV **Supplemental Information.** Complete this part to provide the information required in Part I, line 2, and any other additional information.

[illegible]

Schedule J
(Form 990)

Compensation Information

OMB No 1545-0047

2009

Open to Public Inspection

For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

▶ Complete if the organization answered "Yes" to Form 990, Part IV, question 23.

▶ Attach to Form 990. ▶ See separate instructions.

Name of the organization
WESCOM CENTRAL CREDIT UNION
DBA WESCOM CREDIT UNION

Employer identification number

95-1288265

Part I

Questions Regarding Compensation

		Yes	No
1a	Check the appropriate box(es) if the organization provided any of the following to or for a person listed in Form 990, Part VII, Section A, line 1a Complete Part III to provide any relevant information regarding these items		
	☐ First-class or charter travel ☐ Housing allowance or residence for personal use ☒ Travel for companions ☐ Payments for business use of personal residence ☒ Tax idemnification and gross-up payments ☐ Health or social club dues or initiation fees ☐ Discretionary spending account ☐ Personal services (e g , maid, chauffeur, chef)		
b	If any of the boxes in line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all the expenses described above? If "No," complete Part III to explain	1b	Yes
2	Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all officers, directors, trustees, and the CEO/Executive Director, regarding the items checked in line 1a?	2	Yes
3	Indicate which, if any, of the following the organization uses to establish the compensation of the organization's CEO/Executive Director Check all that apply		
	☐ Compensation committee ☒ Written employment contract ☒ Independent compensation consultant ☒ Compensation survey or study ☐ Form 990 of other organizations ☒ Approval by the board or compensation committee		
4	During the year, did any person listed in Form 990, Part VII, Section A, line 1a with respect to the filing organization or a related organization		
a	Receive a severance payment or change-of-control payment?	4a	Yes
b	Participate in, or receive payment from, a supplemental nonqualified retirement plan?	4b	Yes
c	Participate in, or receive payment from, an equity-based compensation arrangement?	4c	No
	If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III		
	Only 501(c)(3) and 501(c)(4) organizations only must complete lines 5-9.		
5	For persons listed in form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of		
a	The organization?	5a	
b	Any related organization?	5b	
	If "Yes," to line 5a or 5b, describe in Part III		
6	For persons listed in form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of		
a	The organization?	6a	
b	Any related organization?	6b	
	If "Yes," to line 6a or 6b, describe in Part III		
7	For persons listed in Form 990, Part VII, Section A, line 1a, did the organization provide any non-fixed payments not described in lines 5 and 6? If "Yes," describe in Part III	7	
8	Were any amounts reported in Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regs section 53 4958-4(a)(3)? If "Yes," describe in Part III	8	
9	If "Yes" to line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-6(c)?	9	

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

Note. The sum of columns (B)(i)-(iii) must equal the applicable column (D) or column (E) amounts on Form 990, Part VII, line 1a

[illegible]

Part III

Supplemental Information

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

Identifier	Return Reference	Explanation
	Part I, Line 1a	tax indemnification and gross-up payments the motion for the college grant program was approved by the wescom board of directors in october 2005. it allows for the credit union to pay up to \$1,000 annually per employee for a child attending college. the employee will receive \$1,000 net and the credit union will pay the associated taxes. Part 1, line 1a travel for companions as per the employment contract, the president may have his spouse join him in credit union related travel provided that the credit union pays for coach travel on regularly scheduled commercial airlines for the president and his spouse.

Software ID:

Software Version:

EIN: 95-1288265

Name: WESCOM CENTRAL CREDIT UNION
DBA WESCOM CREDIT UNION

Form 990, Schedule J, Part II - Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

(A) Name	(B) Breakdown of W-2 and/or 1099-MISC compensation			(C) Deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation reported in prior Form 990 or Form 990-EZ
	(i) Base Compensation	(ii) Bonus & incentive compensation	(iii) Other compensation				
darren williams	(i) (ii)517,304 0	(i) (ii)3,958 0	(i) (ii)12,461 0	(i) (ii)11,830 0	(i) (ii)18,406 0	(i) (ii)563,959 0	(i) (ii)0 0
jane wood	(i) (ii)301,508 0	(i) (ii)17,345 0	(i) (ii)7,207 0	(i) (ii)14,744 0	(i) (ii)11,401 0	(i) (ii)352,205 0	(i) (ii)0 0
Keith Pipes	(i) (ii)285,925 0	(i) (ii)15,592 0	(i) (ii)4,016 0	(i) (ii)11,682 0	(i) (ii)17,025 0	(i) (ii)334,240 0	(i) (ii)0 0
MArc Guilford	(i) (ii)263,100 0	(i) (ii)16,295 0	(i) (ii)10,523 0	(i) (ii)13,725 0	(i) (ii)16,380 0	(i) (ii)320,023 0	(i) (ii)0 0
anna Mendez	(i) (ii)243,235 0	(i) (ii)10,069 0	(i) (ii)13,466 0	(i) (ii)11,941 0	(i) (ii)622 0	(i) (ii)279,333 0	(i) (ii)0 0
Kevin Sarber	(i) (ii)223,020 0	(i) (ii)9,936 0	(i) (ii)8,125 0	(i) (ii)11,744 0	(i) (ii)1,481 0	(i) (ii)254,306 0	(i) (ii)0 0
Susan R Mccready	(i) (ii)200,463 0	(i) (ii)9,116 0	(i) (ii)9,164 0	(i) (ii)8,591 0	(i) (ii)14,553 0	(i) (ii)241,887 0	(i) (ii)0 0
connie M Hamblen	(i) (ii)126,283 0	(i) (ii)89,322 0	(i) (ii)654 0	(i) (ii)10,704 0	(i) (ii)8,371 0	(i) (ii)235,334 0	(i) (ii)0 0
John Best	(i) (ii)190,160 0	(i) (ii)17,502 0	(i) (ii)777 0	(i) (ii)0 0	(i) (ii)16,207 0	(i) (ii)224,646 0	(i) (ii)0 0
Timothy M Dolan	(i) (ii)176,182 0	(i) (ii)17,492 0	(i) (ii)2,439 0	(i) (ii)9,953 0	(i) (ii)11,146 0	(i) (ii)217,212 0	(i) (ii)0 0
Diane N Smith	(i) (ii)167,849 0	(i) (ii)21,357 0	(i) (ii)673 0	(i) (ii)10,115 0	(i) (ii)16,625 0	(i) (ii)216,619 0	(i) (ii)0 0
lyle l sandlin	(i) (ii)177,820 0	(i) (ii)0 0	(i) (ii)680 0	(i) (ii)8,250 0	(i) (ii)15,045 0	(i) (ii)201,795 0	(i) (ii)0 0
Scott dieckmann	(i) (ii)158,579 0	(i) (ii)10,437 0	(i) (ii)637 0	(i) (ii)8,755 0	(i) (ii)16,902 0	(i) (ii)195,310 0	(i) (ii)0 0
Michael Moore	(i) (ii)158,100 0	(i) (ii)5,406 0	(i) (ii)631 0	(i) (ii)5,262 0	(i) (ii)11,541 0	(i) (ii)180,940 0	(i) (ii)0 0
David Gumpert-Hersh	(i) (ii)160,177 0	(i) (ii)2,267 0	(i) (ii)637 0	(i) (ii)7,941 0	(i) (ii)6,451 0	(i) (ii)177,473 0	(i) (ii)0 0
Cindy Ching Ching Law	(i) (ii)137,682 0	(i) (ii)4,948 0	(i) (ii)612 0	(i) (ii)7,603 0	(i) (ii)13,044 0	(i) (ii)163,889 0	(i) (ii)0 0
Bradley J Wylie	(i) (ii)145,604 0	(i) (ii)1,756 0	(i) (ii)573 0	(i) (ii)7,629 0	(i) (ii)16,061 0	(i) (ii)171,623 0	(i) (ii)0 0
Kathie Chism	(i) (ii)140,453 0	(i) (ii)4,735 0	(i) (ii)5,449 0	(i) (ii)0 0	(i) (ii)8,304 0	(i) (ii)158,941 0	(i) (ii)0 0
sukhwinder sandhu	(i) (ii)164,120 0	(i) (ii)5,515 0	(i) (ii)644 0	(i) (ii)8,473 0	(i) (ii)2,233 0	(i) (ii)180,985 0	(i) (ii)0 0
Rafael N Guerra	(i) (ii)85,673 0	(i) (ii)94,160 0	(i) (ii)337 0	(i) (ii)9,124 0	(i) (ii)16,994 0	(i) (ii)206,288 0	(i) (ii)0 0
irving chiu yu	(i) (ii)127,418 0	(i) (ii)4,654 0	(i) (ii)610 0	(i) (ii)7,151 0	(i) (ii)16,085 0	(i) (ii)155,918 0	(i) (ii)0 0
deena liann spicer	(i) (ii)128,658 0	(i) (ii)4,186 0	(i) (ii)522 0	(i) (ii)6,821 0	(i) (ii)10,970 0	(i) (ii)151,157 0	(i) (ii)0 0
David Cerwinski	(i) (ii)98,133 0	(i) (ii)63,106 0	(i) (ii)396 0	(i) (ii)8,615 0	(i) (ii)12,000 0	(i) (ii)182,250 0	(i) (ii)0 0
Danova Gary Chow	(i) (ii)0 0	(i) (ii)167,610 0	(i) (ii)694 0	(i) (ii)8,037 0	(i) (ii)12,014 0	(i) (ii)188,355 0	(i) (ii)0 0
ashana thorman	(i) (ii)0 0	(i) (ii)164,852 0	(i) (ii)636 0	(i) (ii)8,005 0	(i) (ii)10,897 0	(i) (ii)184,390 0	(i) (ii)0 0
Ray M Sakai	(i) (ii)0 0	(i) (ii)194,354 0	(i) (ii)780 0	(i) (ii)8,422 0	(i) (ii)15,954 0	(i) (ii)219,510 0	(i) (ii)0 0
kwe pan	(i) (ii)6,255 0	(i) (ii)213,030 0	(i) (ii)780 0	(i) (ii)10,469 0	(i) (ii)9,944 0	(i) (ii)240,478 0	(i) (ii)0 0
kevin vogt	(i) (ii)0 0	(i) (ii)138,069 0	(i) (ii)287 0	(i) (ii)10,607 0	(i) (ii)10,807 0	(i) (ii)159,770 0	(i) (ii)0 0
kenneth kramer	(i) (ii)127,559 0	(i) (ii)9,719 0	(i) (ii)119,531 0	(i) (ii)11,629 0	(i) (ii)12,299 0	(i) (ii)280,737 0	(i) (ii)0 0
Nancy allen	(i) (ii)33,244 0	(i) (ii)4,757 0	(i) (ii)171,577 0	(i) (ii)5,571 0	(i) (ii)4,452 0	(i) (ii)219,601 0	(i) (ii)0 0
rita E Curtin	(i) (ii)19,893 0	(i) (ii)4,637 0	(i) (ii)89,527 0	(i) (ii)3,530 0	(i) (ii)2,080 0	(i) (ii)119,667 0	(i) (ii)0 0
thomas orman	(i) (ii)79,829 0	(i) (ii)4,957 0	(i) (ii)26,518 0	(i) (ii)7,497 0	(i) (ii)3,434 0	(i) (ii)122,235 0	(i) (ii)0 0
christopher Torres	(i) (ii)29,758 0	(i) (ii)138,108 0	(i) (ii)5,140 0	(i) (ii)8,299 0	(i) (ii)4,497 0	(i) (ii)185,802 0	(i) (ii)0 0
David Song Park	(i) (ii)0 0	(i) (ii)211,235 0	(i) (ii)899 0	(i) (ii)5,831 0	(i) (ii)15,093 0	(i) (ii)233,058 0	(i) (ii)0 0
Raul Lopez	(i) (ii)22,537 0	(i) (ii)74,000 0	(i) (ii)3,937 0	(i) (ii)4,778 0	(i) (ii)10,913 0	(i) (ii)116,165 0	(i) (ii)0 0
bruce t formes	(i) (ii)0 0	(i) (ii)106,791 0	(i) (ii)465 0	(i) (ii)6,782 0	(i) (ii)10,931 0	(i) (ii)124,969 0	(i) (ii)0 0
mark d wendell	(i) (ii)0 0	(i) (ii)126,318 0	(i) (ii)528 0	(i) (ii)5,746 0	(i) (ii)20,801 0	(i) (ii)153,393 0	(i) (ii)0 0
francisco chirino	(i) (ii)0 0	(i) (ii)133,123 0	(i) (ii)561 0	(i) (ii)6,680 0	(i) (ii)16,293 0	(i) (ii)156,657 0	(i) (ii)0 0

Schedule L
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Transactions with Interested Persons

▶ Complete if the organization answered "Yes" on Form 990, Part IV, lines 25a, 25b, 26, 27, 28a, 28b, or 28c, or Form 990-EZ, Part V lines 38a or 40b.
▶ Attach to Form 990 or Form 990-EZ. ▶ See separate instructions.

OMB No 1545-0047

2009

Open to Public Inspection

Name of the organization
WESCOM CENTRAL CREDIT UNION
DBA WESCOM CREDIT UNION

Employer identification number

95-1288265

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

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
Total ▶ \$										

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?	
steve litzinger enterprises inc	subsidiary entity of organization	180,000	see schedule R, Part V	Yes	No
					No

SCHEDULE O
(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990

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

OMB No 1545-0047

2009

Open to Public
Inspection

Name of the organization
WESCOM CENTRAL CREDIT UNION
DBA WESCOM CREDIT UNION

Employer identification number
95-1288265

Identifier	Return Reference	Explanation
Form 990, Part VI, Section A, line 6		the organization is owned by members membership is available to any and all persons who live, regularly work, currently attend school, or currently worship in the seven counties of southern california
Form 990, Part VI, Section A, line 7a		the organization has members who may elect the governing body each member has one vote to elect the members for the governing body of the organization
Form 990, Part VI, Section A, line 7b		at the end of each term of the directors, elections are held and board decisions regarding election or removal of directors are voted on by the members of the credit union pursuant to its by-laws
Form 990, Part VI, Section B, line 11		the organization's form 990, return of organization exempt from income tax, is prepared by an outside accounting firm and is reviewed by the vp controller, the svp chief financial officer, the evp technology and finance, and the ceo of the organization The return then goes through a final review by the board of directors before final submission
Form 990, Part VI, Section B, line 12c		the policy is enforced and monitored through our various reporting mechanisms (ethics point,open door communication policy, which includes recommending the employees to discuss the issues with their manager, human resources, senior management or the ceo), we address the issue and use our policy for guidance, which promotes consistency
Form 990, Part VI, Section B, line 15		CEO's Compensation wescom credit union's board of directors partners with a third party vendor to perform regular reviews to ensure that the President/Ceo's salary and target incentive remain in an appropriate relationship to the market our third party consultant examines the current compensation market through an analysis which includes a credit union peer group based on asset size and financial performance in addition, the president/ceo's supplemental retirement account is reviewed with the board to evaluate investment performance and to consider any program adjustments that need to be made to ensure the program remains appropriate to the market the board approves all changes to the president/ceo's compensation and supplemental retirement plans Form 990, Part VI, Section b, Line 15b executive team (other officers) and other key employees' compensation wescom credit union partners with a third party to perform a periodic review to ensure that the executive and staff team members' salary ranges and target incentives remain in an appropriate relationship with the market our third party consultant examines the current compensation market through an analysis which includes a credit union peer group based on asset size and financial performance The HR Committee of the board reviews the information and prepares a recommendation for the board of directors approval
Form 990, Part VI, Section C, line 19		financial statements are available to the public on the organization's website Requests regarding governing documents and conflict of interests can be submitted to the organization and copies will be provided upon request
		Form 990, Part XI, Line 2c The organization has not changed either its oversight process or selection process during the tax year

SCHEDULE R
(Form 990)

Department of the Treasury
Internal Revenue Service

Related Organizations and Unrelated Partnerships

▶ Complete if the organization answered "Yes" to Form 990, Part IV, line 33, 34, 35, 36, or 37.
▶ Attach to Form 990. ▶ See separate instructions.

OMB No 1545-0047

2009

Open to Public Inspection

Name of the organization WESCOM CENTRAL CREDIT UNION DBA WESCOM CREDIT UNION	Employer identification number 95-1288265
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Part I

Identification of Disregarded Entities (Complete if the organization answered "Yes" on Form 990, Part IV, line 33.)

(a) Name, address, and EIN of disregarded entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Total income	(e) End-of-year assets	(f) Direct controlling entity
wescom holdings llc 123 south marengo avenue pasadena, CA 91101 95-4889848	financial services	CA	0	5,163,569	N/A
wescom financial services llc 123 south marengo avenue pasadena, CA 91101 95-4853684	financial services	CA	5,801,391	2,067,424	wescom holdings LLC
wescom insurance services llc 123 south marengo avenue pasadena, CA 91101 95-4821865	financial services	CA	6,731,776	15,088,993	wescom holdings LLC
wescom resources group llc 123 south marengo avenue pasadena, CA 91101 43-1966875	data processing	CA	8,225,547	3,898,808	wescom holdings LLC
hallmark insurance services llc 123 south marengo avenue pasadena, CA 91101 95-4800085	consulting	CA	5,836	5,274	wescom insurance services LLC

Part II

Identification of Related Tax-Exempt Organizations (Complete if the organization answered "Yes" on Form 990, Part IV, line 34 because it had one or more related tax-exempt organizations during the tax year.)

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity
wecare fund 123 south marengo ave pasadena, CA 91101 31-1709115	charity fund	CA	501 (c) (3)	9	N/A

Part III

Identification of Related Organizations Taxable as a Partnership (Complete if the organization answered "Yes" on Form 990, Part IV, line 34 because it had one or more related organizations treated as a partnership during the tax year.)

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Predominant income (related, unrelated, excluded from tax under sections 512- 514)	(f) Share of total income	(g) Share of end-of-year assets	(h) Disproportionate allocations?		(i) Code V—UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner?	
							Yes	No		Yes	No

Part IV

Identification of Related Organizations Taxable as a Corporation or Trust (Complete if the organization answered "Yes" on Form 990, Part IV, line 34 because it had one or more related organizations treated as a corporation or trust during the tax year.)

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total income	(g) Share of end-of-year assets	(h) Percentage ownership
cuso mortgage inc 5601 east la palma avenue anaheim, CA92807 71-0946762	mortgage services	CA	wescom holdings llc	C	2,718,791	7,923,901	100 000 %
area check cashing centers inc 5601 east la palma avenue anaheim, CA92807 33-0616160	check cashing center	CA	wescom holdings llc	C	863,475	599,343	100 000 %
reverse mortgage lending inc 5601 east la palma avenue anaheim, CA92807 13-4279014	mortgage lending	CA	wescom holdings llc	C	49,336		100 000 %
steve litzinger enterprises inc 5601 east la palma avenue anaheim, CA92807 95-3252020	insurance agency	CA	wescom insurance services	C	990,644	1,487,749	100 000 %

Schedule R (Form 990) 2009

Note. Complete line 1 if any entity is listed in Parts II, III or IV		Yes	No
1 During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II-IV?			
a	Receipt of (i) interest (ii) annuities (iii) royalties (iv) rent from a controlled entity		No
b	Gift, grant, or capital contribution to other organization(s)		No
c	Gift, grant, or capital contribution from other organization(s)		No
d	Loans or loan guarantees to or for other organization(s)		No
e	Loans or loan guarantees by other organization(s)		No
f	Sale of assets to other organization(s)		No
g	Purchase of assets from other organization(s)		No
h	Exchange of assets		No
i	Lease of facilities, equipment, or other assets to other organization(s)	Yes	
j	Lease of facilities, equipment, or other assets from other organization(s)		No
k	Performance of services or membership or fundraising solicitations for other organization(s)		No
l	Performance of services or membership or fundraising solicitations by other organization(s)		No
m	Sharing of facilities, equipment, mailing lists, or other assets		No
n	Sharing of paid employees	Yes	
o	Reimbursement paid to other organization for expenses		No
p	Reimbursement paid by other organization for expenses	Yes	
q	Other transfer of cash or property to other organization(s)		No
r	Other transfer of cash or property from other organization(s)		No

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

	(a) Name of other organization	(b) Transaction type(a-r)	(c) Amount involved
(1)	steve litzinger enterprises inc	I	180,000
(1)	See Additional Data Table		
(2)			
(3)			
(4)			
(5)			
(6)			

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

(a) Name, address, and EIN of entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Are all partners section 501(c)(3) organizations?	(e) Share of end-of-year assets	(f) Disproportionate allocations?	(g) Code V—UBI amount in box 20 of Schedule K-1 (Form 1065)	(h) General or managing partner?
			Yes No		Yes No		Yes No

Additional Data

Software ID:

Software Version:

EIN: 95-1288265

Name: WESCOM CENTRAL CREDIT UNION
DBA WESCOM CREDIT UNION

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

(A) Name and Title	(B) Average hours per week	(C) Position (check all that apply)						(D) Reportable compensation from the organization (W- 2/1099-MISC)	(E) Reportable compensation from related organizations (W- 2/1099- MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former			
Virginia Panossian Chairwoman	2 00	X						0	0	0
Norberta N Noguera vice Chairman	2 00	X						0	0	0
noel ross secretary	2 00	X						0	0	0
Richard M Johnson Treasurer	2 00	X						0	0	0
Will J Brown director	2 00	X						0	0	0
Addison D Carter director	2 00	X						0	0	0
Gina A Friedrich director	2 00	X						0	0	0
Robert Graham director	2 00	X						0	0	0
Daniel G Kraus director	2 00	X						0	0	0
Victor V Moy director	2 00	X						0	0	0
Javier Morales director	2 00	X						0	0	0
Brad Selby director	2 00	X						0	0	0
Liz Wood director	2 00	X						0	0	0
darren williams president & Ceo	40 00			X				533,723	0	30,236
jane wood executive VP & COO	40 00			X				326,060	0	26,145
Keith Pipes EVP, Lending & Fin Svcs	40 00			X				305,533	0	28,707
MArc Guilford EVP, Finance & Tech	40 00			X				289,918	0	30,105
anna Mendez Senior VP Lending	40 00			X				266,770	0	12,563
Kevin Sarber SVP Service Delivery	40 00			X				241,081	0	13,225
Susan R Mccready SVP Branch Admin	40 00			X				218,743	0	23,144
connie M Hamblen President WFS	40 00			X				216,259	0	19,075
John Best Senior VP & CTO	40 00			X				208,439	0	16,207
Timothy M Dolan SVP Technology	40 00			X				196,113	0	21,099
Diane N Smith VP HRD & Wescom University	40 00			X				189,879	0	26,740
lyle I sandlin President WIS	40 00			X				178,500	0	23,295

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

(A) Name and Title	(B) Average hours per week	(C) Position (check all that apply)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former			
Scott dieckmann VP collections	40 00			X				169,653	0	25,657
Michael Moore VP Consumer Lending	40 00			X				164,137	0	16,803
David Gumpert-Hersh VP credit Risk Managemen	40 00			X				163,081	0	14,392
Cindy Ching Ching Law VP Controller	40 00			X				143,242	0	20,647
Bradley J Wylie President CU Card Assoc	40 00			X				147,933	0	23,690
Kathie Chism VP Branch Operations	40 00			X				150,637	0	8,304
sukhwinder sandhu vp Info Sys operations	40 00			X				170,279	0	10,706
Rafael N Guerra VP WIS	40 00			X				180,170	0	26,118
THOMAS EWING SVP CFO	40 00			X				24,716	0	541
irving chiu yu VP Treasury	40 00			X				132,682	0	23,236
anthony nowak-przygodzki vp branch operations	40 00			X				118,991	0	19,074
deena liann spicer vp marketing & communica	40 00			X				133,366	0	17,791
melissa l doxsee vp Branch Operations	40 00			X				123,608	0	10,932
David Cerwinski Dir of sales & Mktg	40 00				X			161,635	0	20,615
Danova Gary Chow financial consultant	40 00				X			168,304	0	20,051
ashana thorman financial consultant	40 00				X			165,488	0	18,902
Ray M Sakai financial consultant	40 00				X			195,134	0	24,376
kwe pan financial consultant	40 00				X			220,065	0	20,413
kevin vogt financial consultant	40 00					X		138,356	0	21,414
kenneth kramer senior vp fin(FORMER)	40 00						X	256,809	0	23,928
Nancy allen vp mbr serv ct(Former)	40 00						X	209,578	0	10,023
rita E Curtin VP re lending(FORmer)	40 00						X	114,057	0	5,610
thomas orman vp rm & GA (FOrmer)	40 00						X	111,304	0	10,931
christopher Torres Senior VP WIS (former)	40 00						X	173,006	0	12,796
David Song Park financial consultant(for	40 00						X	212,134	0	20,924

(A) Name and Title	(B) Average hours per week	(C) Position (check all that apply)						(D) Reportable compensation from the organization (W- 2/1099-MISC)	(E) Reportable compensation from related organizations (W- 2/1099- MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former			
Raul Lopez VP WIS(FOrmer)	40 00						X	100,474	0	15,691
bruce t formes finan consultant(Former)	40 00						X	107,256	0	17,713
mark d wendell finan consultant(Former)	40 00						X	126,846	0	26,547
francisco chirino producer(Former)	40 00						X	133,684	0	22,973

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
provision for loans	120,161,955			
taxes	102,867			
NCUSIF Stabalization ex	17,336,520			
loan servicing	12,015,379			
miscellaneous operating	6,107,719			