



See a Social Security Number? Say Something!
Report Privacy Problems to <https://public.resource.org/privacy>
Or call the IRS Identity Theft Hotline at 1-800-908-4490



Form 990

Department of the Treasury
Internal Revenue Service

Return of Organization Exempt From Income Tax

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

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

OMB No 1545-0047

2011

Open to Public Inspection

A For the 2011 calendar year, or tax year beginning 01-01-2011 and ending 12-31-2011

B Check if applicable

☐ Address change

☐ Name change

☐ Initial return

☐ Terminated

☐ Amended return

☐ Application pending

C Name of organization

OKLAHOMA CENTRAL CREDIT UNION

Doing Business As

Number and street (or P O box if mail is not delivered to street address)

4956 S PEORIA AVE

Room/suite

City or town, state or country, and ZIP + 4

TULSA, OK 74105

F Name and address of principal officer

GINA WILSON
4956 S PEORIA AVE
TULSA, OK 74105

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)(3) ☒ 501(c) (14) ◀ (insert no) ☐ 4947(a)(1) or ☐ 527

J Website:

WWW OCCU ORG

K Form of organization

☒ Corporation ☐ Trust ☐ Association ☐ Other ▶

L Year of formation

1941

M State of legal domicile

OK

Part I	Summary																								
Activities & Governance	1 Briefly describe the organization's mission or most significant activities OKLAHOMA CENTRAL CREDIT UNION IS A 501(C)(14) STATE CHARTERED CREDIT UNION																								
	2 Check this box ☐ if the organization discontinued its operations or disposed of more than 25% of its net assets																								
	<table><tr><td> 3 Number of voting members of the governing body (Part VI, line 1a) </td><td> 3 </td><td> 7 </td></tr><tr><td> 4 Number of independent voting members of the governing body (Part VI, line 1b) </td><td> 4 </td><td> 7 </td></tr><tr><td> 5 Total number of individuals employed in calendar year 2011 (Part V, line 2a) </td><td> 5 </td><td> 163 </td></tr><tr><td> 6 Total number of volunteers (estimate if necessary) </td><td> 6 </td><td> 10 </td></tr><tr><td> 7a Total unrelated business revenue from Part VIII, column (C), line 12 </td><td> 7a </td><td> 412,871 </td></tr><tr><td> 7b Net unrelated business taxable income from Form 990-T, line 34 </td><td> 7b </td><td> -19,774 </td></tr></table>	3 Number of voting members of the governing body (Part VI, line 1a)	3	7	4 Number of independent voting members of the governing body (Part VI, line 1b)	4	7	5 Total number of individuals employed in calendar year 2011 (Part V, line 2a)	5	163	6 Total number of volunteers (estimate if necessary)	6	10	7a Total unrelated business revenue from Part VIII, column (C), line 12	7a	412,871	7b Net unrelated business taxable income from Form 990-T, line 34	7b	-19,774						
3 Number of voting members of the governing body (Part VI, line 1a)	3	7																							
4 Number of independent voting members of the governing body (Part VI, line 1b)	4	7																							
5 Total number of individuals employed in calendar year 2011 (Part V, line 2a)	5	163																							
6 Total number of volunteers (estimate if necessary)	6	10																							
7a Total unrelated business revenue from Part VIII, column (C), line 12	7a	412,871																							
7b Net unrelated business taxable income from Form 990-T, line 34	7b	-19,774																							
Revenue	<table><tr><th></th><th>Prior Year</th><th>Current Year</th></tr><tr><td> 8 Contributions and grants (Part VIII, line 1h) </td><td> 0 </td><td> 0 </td></tr><tr><td> 9 Program service revenue (Part VIII, line 2g) </td><td> 14,548,047 </td><td> 13,940,336 </td></tr><tr><td> 10 Investment income (Part VIII, column (A), lines 3, 4, and 7d) </td><td> 7,961,391 </td><td> 8,403,508 </td></tr><tr><td> 11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e) </td><td> 2,096,386 </td><td> 1,930,301 </td></tr><tr><td> 12 Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12) </td><td> 24,605,824 </td><td> 24,274,145 </td></tr></table>		Prior Year	Current Year	8 Contributions and grants (Part VIII, line 1h)	0	0	9 Program service revenue (Part VIII, line 2g)	14,548,047	13,940,336	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	7,961,391	8,403,508	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	2,096,386	1,930,301	12 Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)	24,605,824	24,274,145						
	Prior Year	Current Year																							
8 Contributions and grants (Part VIII, line 1h)	0	0																							
9 Program service revenue (Part VIII, line 2g)	14,548,047	13,940,336																							
10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	7,961,391	8,403,508																							
11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	2,096,386	1,930,301																							
12 Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)	24,605,824	24,274,145																							
Expenses	<table><tr><td> 13 Grants and similar amounts paid (Part IX, column (A), lines 1–3) </td><td> 0 </td><td> 0 </td></tr><tr><td> 14 Benefits paid to or for members (Part IX, column (A), line 4) </td><td> 4,618,389 </td><td> 3,670,482 </td></tr><tr><td> 15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5–10) </td><td> 6,700,966 </td><td> 7,002,957 </td></tr><tr><td> 16a Professional fundraising fees (Part IX, column (A), line 11e) </td><td> 0 </td><td> 0 </td></tr><tr><td> b Total fundraising expenses (Part IX, column (D), line 25) ▶0 </td><td></td><td></td></tr><tr><td> 17 Other expenses (Part IX, column (A), lines 11a–11d, 11f–24e) </td><td> 9,041,076 </td><td> 9,288,512 </td></tr><tr><td> 18 Total expenses Add lines 13–17 (must equal Part IX, column (A), line 25) </td><td> 20,360,431 </td><td> 19,961,951 </td></tr><tr><td> 19 Revenue less expenses Subtract line 18 from line 12 </td><td> 4,245,393 </td><td> 4,312,194 </td></tr></table>	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)	4,618,389	3,670,482	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5–10)	6,700,966	7,002,957	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–24e)	9,041,076	9,288,512	18 Total expenses Add lines 13–17 (must equal Part IX, column (A), line 25)	20,360,431	19,961,951	19 Revenue less expenses Subtract line 18 from line 12	4,245,393	4,312,194
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)	4,618,389	3,670,482																							
15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5–10)	6,700,966	7,002,957																							
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–24e)	9,041,076	9,288,512																							
18 Total expenses Add lines 13–17 (must equal Part IX, column (A), line 25)	20,360,431	19,961,951																							
19 Revenue less expenses Subtract line 18 from line 12	4,245,393	4,312,194																							
Net Assets or Fund Balances	<table><tr><th></th><th>Beginning of Current Year</th><th>End of Year</th></tr><tr><td> 20 Total assets (Part X, line 16) </td><td> 407,823,611 </td><td> 445,999,699 </td></tr><tr><td> 21 Total liabilities (Part X, line 26) </td><td> 353,064,337 </td><td> 386,398,359 </td></tr><tr><td> 22 Net assets or fund balances Subtract line 21 from line 20 </td><td> 54,759,274 </td><td> 59,601,340 </td></tr></table>		Beginning of Current Year	End of Year	20 Total assets (Part X, line 16)	407,823,611	445,999,699	21 Total liabilities (Part X, line 26)	353,064,337	386,398,359	22 Net assets or fund balances Subtract line 21 from line 20	54,759,274	59,601,340												
	Beginning of Current Year	End of Year																							
20 Total assets (Part X, line 16)	407,823,611	445,999,699																							
21 Total liabilities (Part X, line 26)	353,064,337	386,398,359																							
22 Net assets or fund balances Subtract line 21 from line 20	54,759,274	59,601,340																							

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

BRAD SCHEIDT CFO

Type or print name and title

2012-08-06

Date

Paid Preparer's Use Only

Preparer's signature

GERALD B KISSELL

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

MCGLADREY LLP
801 NICOLLET MALL SUITE 1100
MINNEAPOLIS, MN 55402

Date

Check if self-employed ☐

Preparer's taxpayer identification number (see instructions)

P00092658

EIN

▶ 42-0714325

Phone no

▶ (612) 332-4300

May the IRS discuss this return with the preparer shown above? (see instructions)

☒ Yes ☐ No

For Paperwork Reduction Act Notice, see the separate instructions.

Cat No 11282Y

Form 990 (2011)

Part III

Statement of Program Service Accomplishments

Check if Schedule O contains a response to any question in this Part III

1

Briefly describe the organization’s mission

OKLAHOMA CENTRAL CREDIT UNION PLEDGES TO BE THE BEST CONSUMER FINANCIAL ORGANIZATION IN THE STATE OF OKLAHOMA BY PROVIDING SUPERIOR PRODUCTS AND SERVICES TO THE MEMBER/OWNERS OF OCCU, BY PROVIDING SUPERIOR GROUP BENEFITS AND SERVICES TO SELECT EMPLOYEE GROUPS OF OCCU, AND BY PROVIDING A WORK ENVIRONMENT THAT ALLOWS EVERY EMPLOYEE AN OPPORTUNITY TO ACHIEVE THEIR FULL POTENTIAL THROUGH MUTUAL COMMITMENT, CONTRIBUTION, AND DEDICATION TO THEIR CAREER AT OCCU

2

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

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?

If “Yes,” describe these changes on Schedule O

4

Describe the organization’s program service accomplishments for each of its three largest program services, as measured 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 \$)
	PROMOTE SAVINGS AND PROVIDE FINANCIAL SERVICES TO MEMBER/OWNERS - OVERALL SAVINGS BALANCES GREW IN 2011 BY \$33.5M OR 9.6% OVER PREVIOUS YEAR. SAVINGS CATEGORIES CHANGES DURING THE YEAR WERE: SAVINGS AT \$7.2M (7.9%), CHECKING AT \$5.9M (11.5%), RETIREMENT SAVINGS AT \$0.2M (0.5%), MMAS AT \$12.4M (16.3%), AND CERTIFICATES OF DEPOSIT AT \$7.8M (8.5%). THIS REPRESENTS A TOTAL OF 55,983 ACCOUNTS FROM A MEMBERSHIP TOTAL OF 32,811 OR 1.7 SAVINGS SERVICES PER MEMBER WITH AN AVERAGE SAVINGS OF \$11,676 PER MEMBER (AN INCREASE FROM PRIOR YEAR OF \$1,024 PER MEMBER). A NO-MONTHLY SERVICE CHARGE CONSUMER CHECKING ACCOUNT CONTINUED TO BE POPULAR AND GENERATED 1,415 NEW ACCOUNTS. OUR LOW-FEE COMMERCIAL CHECKING ACCOUNT CREATED 127 NEW CHECKING ACCOUNTS. THE CREDIT UNION EXPANDED INVOLVEMENT IN THE SHARED BRANCHING NETWORK TO OFFER ADDITIONAL CONVENIENT LOCATIONS TO OUR MEMBERSHIP. WE CONTINUE TO PARTNER WITH LOCAL HIGH SCHOOLS TO OFFER CUSTOMIZED CHECK CARDS WITH A PORTION OF THE INTERCHANGE FEE BEING RETURNED BACK TO THE SCHOOL. A TOTAL OF \$15,956 WAS GIVEN BACK TO SIX LOCAL SCHOOLS DURING THE YEAR. OUR LUNCH MONEY PROGRAM PROVIDES EMPLOYEES OF OUR SEGs WITH VALUABLE INFORMATION DESIGNED TO INCREASE THEIR FINANCIAL KNOWLEDGE. THESE PROGRAMS ARE OFFERED TO SEVERAL OF OUR SEG GROUPS AND CONTINUE TO BE A POPULAR SESSION. TURBOTAX PRODUCTS ARE OFFERED AT A DISCOUNTED RATE TO OUR MEMBERSHIP ALONG WITH OUR FREE BILL PAYMENT SYSTEM AND FINANCEWORKS, A FREE MONEY MANAGEMENT TOOL.
4b	(Code) (Expenses \$ including grants of \$) (Revenue \$)
	PROVIDE ENHANCED ACCESS TO CREDIT AT REASONABLE RATES - THE CREDIT UNION USES A PRUDENT LENDING PHILOSOPHY TO OFFER VARIOUS LOAN PRODUCTS AT A LOW COST FOR MEMBERS TO FINANCE THEIR HOMES, AUTOMOBILES, BOATS, COLLEGE EXPENSES, ETC. DURING 2011, THE CREDIT UNION APPROVED 4,320 LOAN REQUESTS FOR OVER \$84.1M. A TOTAL OF 345 REAL ESTATE LOANS WERE APPROVED WITH A DOLLAR AMOUNT OF \$31.0M. WE CONTINUED TO OFFER FHA REAL ESTATE LOANS AND MADE A TOTAL OF 11 FOR \$1.5M. IN THE MEMBER BUSINESS ARENA, WE APPROVED 17 COMMERCIAL LOAN REQUESTS TOTALLING \$5.6M. (THE CREDIT UNION IS IN ITS FOURTH YEAR OF COMMERCIAL LENDING - A DIRECT RESPONSE TO OUR SMALL BUSINESS OWNERS REQUESTS FOR FINANCIAL SERVICES). PRODUCT OFFERINGS WHICH INCLUDED SHORTER TERM LOANS AT LOWER RATES. THE CREDIT UNION ALSO BEGAN OFFERING STORM SHELTER LOANS AT A VERY LOW INTEREST RATE (2.99%) IN ORDER TO HELP MEMBERS AFFORD THE COSTLY EXPENSE OF ADDING A FORTIFIED STORM SHELTER TO THEIR RESIDENCE.
4c	(Code) (Expenses \$ including grants of \$) (Revenue \$)
	COMMUNITY INVOLVEMENT - INDIVIDUALLY AND AS A CREDIT UNION, WE SUPPORT OUR COMMUNITY IN VARIOUS VENUES. THE CREDIT UNION AGAIN SPONSORED THE ANNUAL ART OF BARBEQUE FESTIVAL BENEFITING THE ARTS AND HUMANITIES COUNCIL OF TULSA (WHICH TAKES THE "ARTS" INTO THE PUBLIC SCHOOLS), AS WELL AS THE BIXBY ROTARY CLUB BBQ 'N' MUSIC FESTIVAL KID ZONE, WHICH SUPPORTS NUMEROUS INITIATIVES FOR KIDS AND FAMILIES IN NEED. FINANCIAL SPONSORSHIPS INCLUDED TULSA UNIVERSITY, ROCKETS OVER RHEMA IN BROKEN ARROW AND THREE BASKETBALL CAMPS/FINANCIALLY LITERACY WORKSHOPS FOR KIDS THROUGH THE TULSA SHOCK. ADDITIONAL SPONSORSHIPS AND DONATIONS HELPED 20+ ORGANIZATIONS, INCLUDING TULSA DAY CENTER FOR THE HOMELESS, FAMILY & CHILDREN SERVICES, ALZHEIMER'S ASSOCIATION, EMERGENCY INFANT SERVICES, MEALS ON WHEELS, AND WE ANSWERED THE CALL WHEN THE JOHN 3:16 MISSION WAS ALMOST OUT OF FOOD TO PROVIDE MEALS TO THE HOMELESS BY MAKING A SIGNIFICANT CONTRIBUTION AND WORKING WITH A LOCAL GROCER TO OBTAIN THE MOST NEEDED ITEMS AT BULK/DISCOUNT PRICING. THE CREDIT UNION NEARLY DOUBLED ITS FUNDRAISING PROCEEDS OVER LAST YEAR' FOR THE CHILDREN'S MIRACLE NETWORK BY PARTICIPATING IN AN EVENT SPONSORED BY A LOCAL DEPARTMENT STORE, BELK'S CHARITY DAY, AND CHILDREN'S MIRACLE NIGHT WITH THE TULSA SHOCK, WHICH SHOWCASED CHILDREN'S HOSPITAL FOUNDATION, OUR MONEY MAMMALS KIDS CLUB LITERACY PROGRAM, AND EARNED MATCHING FUNDS FROM COOP FINANCIAL SERVICES AS WELL AS CHILDREN'S HOSPITAL AT ST. FRANCIS' FIRST ANNUAL EXCELLENCE IN CAUSE MARKETING AWARD (WHICH WAS INSPIRED BY ALL OF OUR EFFORTS IN 2011). TO KICK OFF THE UNITED WAY CAMPAIGN, THE BRANCHES HOSTED FUNDRAISING EVENTS FROM A TAILGATE-THEMED PARTY TO A CHILI COOK-OFF AND RAFFLES. THE CREDIT UNION ACHIEVED 100% EMPLOYEE PARTICIPATION AND FOR THE THIRD YEAR IN A ROW BROKE OUR DONATION RECORDS. THE PARTNERS IN EDUCATION (PIE) PROGRAM GIVES TIME AND FUNDING TO FOUR LOCAL SCHOOLS (CARNEGIE, MARSHALL, AND SEQUOYAH ELEMENTARY SCHOOLS IN TULSA, AND NORTH INTERMEDIATE HIGH SCHOOL IN BROKEN ARROW) TO HELP PROVIDE SCHOOL SUPPLIES, GIFTS FOR TEACHER APPRECIATION WEEK, FIELD TRIP FEES, AND PROVIDING TEST MONITORS. THIS YEAR ADDITIONAL FUNDING WAS PROVIDED TO HELP LOW-INCOME STUDENTS WITH MUCH NEEDED CLOTHING, WINTER COATS, FOOD, AND OTHER BASIC SUPPLIES. SEVERAL SCHOOL SPORTS PROGRAM SPONSORSHIPS WHICH INCLUDED BOYS AND GIRLS IN MANY CASES INCLUDED CATOOSA, JENKS, UNION, SAND SPRINGS, OWASSO AND BROKEN ARROW HIGH SCHOOLS. THE CREDIT UNION ALLOWS EACH EMPLOYEE EIGHT HOURS OF COMMUNITY SERVICE EACH YEAR. SOME EMPLOYEES HAVE VOLUNTEERED FOR UNITED WAY AGENCIES, SPECIAL OLYMPICS EVENTS, AND VARIOUS SCHOOL FUNCTIONS AND COMMUNITY EVENTS. OUR 5TH ANNUAL SHRED DAY WAS HELD IN OCTOBER WITH HELPING MEMBERS PROTECT THEMSELVES AGAINST IDENTITY THEFT AND CONSERVING THE ENVIRONMENT BY RECYCLING AS THE TWO PREDOMINANT THEMES, WITH EVER-GROWING POPULARITY AND PARTICIPATION EACH YEAR.
4d	Other program services (Describe in Schedule O)
	(Expenses \$ including grants of \$) (Revenue \$)
4e	Total program service expenses

Form 990 (2011)

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(see instructions)?	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, or have a section 501(h) election in effect during the tax year? If "Yes," complete Schedule C, Part II	4	
5	Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-19? If "Yes," complete Schedule C, Part III	5	No
6	Did the organization maintain any donor advised funds or any similar funds or accounts for which 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	Yes
10	Did the organization, directly or through a related organization, hold assets in temporarily restricted endowments, permanent endowments, or quasi-endowments? If "Yes," complete Schedule D, Part V 	10	No
11	If the organization's answer to any of the following questions is 'Yes,' then complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable		
a	Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part VI. 	11a	Yes
b	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. 	11b	Yes
c	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. 	11c	No
d	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. 	11d	No
e	Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X. 	11e	Yes
f	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 (ASC 740)? If "Yes," complete Schedule D, Part X. 	11f	Yes
12a	Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete Schedule D, Parts XI, XII, and XIII 	12a	Yes
b	Was the organization included in consolidated, independent audited financial statements for the tax year? If "Yes," and if the organization answered 'No' to line 12a, then completing Schedule D, Parts XI, XII, and XIII is optional 	12b	No
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
b	Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? 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 and IV	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 and IV	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
20a	Did the organization operate one or more hospitals? If "Yes," complete Schedule H	20a	No
b	If "Yes" to line 20a, did the organization attach its audited financial statement to this return? Note. All Form 990 filers that operated one or more hospitals must attach audited financial statements	20b	

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		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? <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 (or a family member thereof) was an officer, director, trustee, or owner? <i>If "Yes," complete Schedule L, Part IV</i>	28c		No
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		No
35a	Is any related organization a controlled entity of the filing organization within the meaning of section 512(b)(13)?	35a		No
b	Did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? <i>If "Yes," complete Schedule R, Part V, line 2</i>	35b		No
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						
Check if Schedule O contains a response to any question in this Part V ☐						
		Yes	No			
1a	Enter the number reported in Box 3 of Form 1096. Enter -0- if not applicable. .	1a	12,984			
b	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable.	1b	0			
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	163			
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 (see instructions).	2b	Yes			
3a	Did the organization have unrelated business gross income of \$1,000 or more during the year?	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 or securities account)?	4a				No
b	If "Yes," enter the name of the foreign country: See instructions for 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?	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				
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				
d	If "Yes," indicate the number of Forms 8282 filed during the year.	7d				
e	Did the organization 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	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?	7g				
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?	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				
13	Section 501(c)(29) qualified nonprofit health insurance issuers.					
a	Is the organization licensed to issue qualified health plans in more than one state? Note. All 501(c)(29) organizations must list in Schedule O each state in which they are licensed to issue qualified health plans, the amount of reserves required by each state, and the amount of reserves the organization allocated to each state.	13a				
b	Enter the aggregate amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans.	13b				
c	Enter the aggregate amount of reserves on hand.	13c				
14a	Did the organization receive any payments for indoor tanning services during the tax year?	14a				No
b	If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation in Schedule O.	14b				

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.
Check if Schedule O contains a response to any question in this Part VI

Section A. Governing Body and Management

			Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year	1a7		
b	Enter the number of voting members included in line 1a, above, who are independent	1b7		
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 governing documents since the prior Form 990 was filed?	4		No
5	Did the organization become aware during the year of a significant diversion of the organization's assets?	5		No
6	Did the organization have members or stockholders?	6	Yes	
7a	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?	7a	Yes	
b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?	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	Did the organization have local chapters, branches, or affiliates?	10a	Yes	
b	If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?	10b	Yes	
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	11a	Yes	
b	Describe in Schedule O the process, if any, used by the organization to review the Form 990			
12a	Did the organization have a written conflict of interest policy? If "No," go to line 13	12a	Yes	
b	Were officers, directors or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b	Yes	
c	Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this was done	12c	Yes	
13	Did the organization have a written whistleblower policy?	13		No
14	Did 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 15a or 15b, 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," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take 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	OK
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 made 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 made 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.	
	BRAD A SCHEIDT 4956 S PEORIA AVE TULSA, OK 74105 (918) 664-6000	

Part VII

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

Check if Schedule O contains a response to any question in this Part VII

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

- 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, if any 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 neither the organization nor any related organizations compensated any current or former officer, director, or trustee

(A) Name and Title	(B) Average hours per week (describe hours for related organizations in Schedule O)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(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			
(1) TOM HILLE CHAIRMAN, BOD	1 00	X		X				0	0	0
(2) PENNY COLANTONIO VICE CHAIRMAN, BOD	1 00	X		X				0	0	0
(3) ROBERT WAGONER SEC/TREAS, BOD	1 00	X		X				0	0	0
(4) JOE PITTS DIRECTOR	1 00	X						0	0	0
(5) JIM MULLINGS DIRECTOR	1 00	X						0	0	0
(6) ANDY MURPHREE DIRECTOR	1 00	X						0	0	0
(7) JERRY HENDERSON DIRECTOR	1 00	X						0	0	0
(8) GINA WILSON CEO	40 00			X				328,364	0	39,390
(9) CAROLYN TOALSON CFO	40 00			X				183,774	0	24,202
(10) STEVE MCNABB CBDO	40 00					X		118,884	0	13,577
(11) BRAD SCHEIDT VP, FINANCE	40 00					X		102,512	0	9,028

Part VII

1b	Sub-Total			
c	Total from continuation sheets to Part VII, Section A			
d	Total (add lines 1b and 1c)	733,534	0	86,197

2 Total number of individuals (including but not limited to those listed in Item 1) who received more than \$100,000 of 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? <i>If "Yes," complete Schedule J for such individual</i>	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? <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 or individual 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. Report compensation for the calendar year ending with or within the organization's tax year.

(A) Name and business address	(B) Description of services	(C) Compensation
DC BASS & SONS CONSTRUCTION COMPANY PO BOX 1069 ENID, OK 73702	CONSTRUCTION	1,625,812
TRANSFUND PO BOX 2300 TULSA, OK 74192	ATM PROCESSING	898,216
XP SYSTEMS 75 REMITTANCE DR SUITE 6963 CHICAGO, IL 60675	COMPUTERS	570,326
DIGITAL INSIGHT PO BOX 515306 LOS ANGELES, CA 90051	STATEMENTS/HOME BANKING	502,269
SAGENET DEPT NO 1360 TULSA, OK 74182	IT SUPPORT/PHONES	398,900

2 Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 of compensation from the organization ►12

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 ON LOA	522100	11,155,583	11,155,583			
	b	SERVICE CHARGES AND OT	522100	2,784,753	2,371,882	412,871		
	c							
	d							
	e							
	f	All other program service revenue						
	g	Total. Add lines 2a-2f		13,940,336				
Other Revenue	3	Investment income (including dividends, interest and other similar amounts)		6,901,122			6,901,122	
	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				
		76,863,062		159,245				
		75,360,121		159,800				
		1,502,941		-555				
	d	Net gain or (loss)		1,502,386				1,502,386
	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	OTHER NON-INTEREST INC	522100	1,930,301	1,930,301				
b								
c								
d	All other revenue							
e	Total. Add lines 11a-11d		1,930,301					
12	Total revenue. See Instructions		24,274,145	15,457,766	412,871		8,403,508	

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)
Check if Schedule O contains a response to any question in this Part IX

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 United States See Part IV, line 21				
2	Grants and other assistance to individuals in the United States See Part IV, line 22				
3	Grants and other assistance to governments, organizations, and individuals outside the United States See Part IV, lines 15 and 16				
4	Benefits paid to or for members	3,670,482			
5	Compensation of current officers, directors, trustees, and key employees	575,730			
6	Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7	Other salaries and wages	5,126,836			
8	Pension plan contributions (include section 401(k) and section 403(b) employer contributions)	82,241			
9	Other employee benefits	779,056			
10	Payroll taxes	439,094			
11	Fees for services (non-employees)				
a	Management	105,621			
b	Legal	57,120			
c	Accounting	166,969			
d	Lobbying				
e	Professional fundraising See Part IV, line 17				
f	Investment management fees				
g	Other				
12	Advertising and promotion	597,124			
13	Office expenses	2,601,791			
14	Information technology	1,116,300			
15	Royalties				
16	Occupancy	1,234,908			
17	Travel	104,803			
18	Payments of travel or entertainment expenses for any federal, state, or local public officials				
19	Conferences, conventions, and meetings				
20	Interest				
21	Payments to affiliates				
22	Depreciation, depletion, and amortization	946,075			
23	Insurance	93,475			
24	Other expenses Itemize expenses not covered above (List miscellaneous expenses in line 24f If line 24f amount exceeds 10% of line 25, column (A) amount, list line 24f expenses on Schedule O)				
a	PROVISION FOR LOAN LOSS	976,260			
b	NCUSIF PREMIUM ASSESSME	884,315			
c	LOAN SERVICING COSTS	244,571			
d	STATE INCOME TAX	159,180			
e					
f	All other expenses				
25	Total functional expenses. Add lines 1 through 24f	19,961,951			
26	Joint costs. Check here ☐ if following SOP 98-2 (ASC 958-720) 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				15,633,199	1	27,147,200
	2	Savings and temporary cash investments					2	
	3	Pledges and grants receivable, net					3	
	4	Accounts receivable, net				1,639,707	4	1,709,367
	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				176,291,903	7	178,753,842
	8	Inventories for sale or use					8	
	9	Prepaid expenses and deferred charges					9	
	10a	Land, buildings, and equipment, cost or other basis. Complete Part VI of Schedule D	10a	24,249,019				
	b	Less: accumulated depreciation	10b	9,438,698		13,311,360	10c	14,810,321
	11	Investments—publicly traded securities					11	
	12	Investments—other securities. See Part IV, line 11				196,311,978	12	218,916,126
	13	Investments—program-related. See Part IV, line 11					13	
	14	Intangible assets					14	
	15	Other assets. See Part IV, line 11				4,635,464	15	4,662,843
	16	Total assets. Add lines 1 through 15 (must equal line 34)				407,823,611	16	445,999,699
Liabilities	17	Accounts payable and accrued expenses				3,455,406	17	3,285,331
	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				204,724	21	255,058
	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 (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D				349,404,207	25	382,857,970
	26	Total liabilities. Add lines 17 through 25				353,064,337	26	386,398,359
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				54,759,274	32	59,601,340
	33	Total net assets or fund balances				54,759,274	33	59,601,340
	34	Total liabilities and net assets/fund balances				407,823,611	34	445,999,699

Part XI Reconciliation of Net Assets

Check if Schedule O contains a response to any question in this Part XI

1	Total revenue (must equal Part VIII, column (A), line 12)	1	24,274,145
2	Total expenses (must equal Part IX, column (A), line 25)	2	19,961,951
3	Revenue less expenses Subtract line 2 from line 1	3	4,312,194
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	54,759,274
5	Other changes in net assets or fund balances (explain in Schedule O)	5	529,872
6	Net assets or fund balances at end of year Combine lines 3, 4, and 5 (must equal Part X, line 33, column (B))	6	59,601,340

Part XII Financial Statements and Reporting

Check if Schedule O contains a response to any question in this Part XII

		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 separate basis, consolidated 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)

Supplemental Financial Statements

OMB No 1545-0047

2011

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, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b
Attach to Form 990. See separate instructions.

Name of the organization
OKLAHOMA CENTRAL CREDIT UNION

Employer identification number
73-0731221

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
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

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

2

Provide the estimated percentage of the year end balance held as

a

Board designated or quasi-endowment ▶

b

Permanent endowment ▶

c

Term endowment ▶

3a

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

	Yes	No
(i) unrelated organizations	3a(i)	
(ii) related organizations	3a(ii)	
b If "Yes" to 3a(ii), are the related organizations listed as required on Schedule R?	3b	

4

Describe in Part XIV the intended uses of the organization's endowment funds

Part VI

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

Description of property	(a) Cost or other basis (investment)	(b)Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land		7,698,630		7,698,630
b Buildings		8,585,641	4,410,592	4,175,049
c Leasehold improvements		1,798,300	181,613	1,616,687
d Equipment		6,166,448	4,846,493	1,319,955
e Other				
Total. Add lines 1a-1e (Column (d) should equal Form 990, Part X, column (B), line 10(c).) ▶				14,810,321

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	24,274,145
2	Total expenses (Form 990, Part IX, column (A), line 25)	2	19,961,951
3	Excess or (deficit) for the year Subtract line 2 from line 1	3	4,312,194
4	Net unrealized gains (losses) on investments	4	2,032,813
5	Donated services and use of facilities	5	
6	Investment expenses	6	
7	Prior period adjustments	7	
8	Other (Describe in Part XIV)	8	-1,502,941
9	Total adjustments (net) Add lines 4 - 8	9	529,872
10	Excess or (deficit) for the year per financial statements Combine lines 3 and 9	10	4,842,066

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	24,274,145
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12		
a	Net unrealized gains on investments	2a	
b	Donated services and use of facilities	2b	
c	Recoveries of prior year grants	2c	
d	Other (Describe in Part XIV)	2d	
e	Add lines 2a through 2d	2e	0
3	Subtract line 2e from line 1	3	24,274,145
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1		
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIV)	4b	
c	Add lines 4a and 4b	4c	0
5	Total Revenue Add lines 3 and 4c. (This should equal Form 990, Part I, line 12)	5	24,274,145

Part XIII

Reconciliation of Expenses per Audited Financial Statements With Expenses per Return

1	Total expenses and losses per audited financial statements	1	19,961,951
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	0
3	Subtract line 2e from line 1	3	19,961,951
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:		
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIV)	4b	
c	Add lines 4a and 4b	4c	0
5	Total expenses Add lines 3 and 4c. (This should equal Form 990, Part I, line 18)	5	19,961,951

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 IV, LINE 2B	OKLAHOMA CENTRAL CREDIT UNION HAS AN ESCROW ACCOUNT FOR MORTGAGES
DESCRIPTION OF UNCERTAIN TAX POSITIONS UNDER FIN 48	PART X	MANAGEMENT EVALUATED THE CREDIT UNION'S TAX POSITIONS AND CONCLUDED THAT THE CREDIT UNION HAD TAKEN NO UNCERTAIN TAX POSITIONS THAT REQUIRE ADJUSTMENT TO THE FINANCIAL STATEMENTS TO COMPLY WITH PROVISIONS OF FIN48
PART XI, LINE 8 - OTHER ADJUSTMENTS		NET REALIZED GAINS ON INVESTMENTS INCLUDED IN NET INCOME -1,502,941

Schedule J
(Form 990)

Compensation Information

OMB No 1545-0047

2011

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
OKLAHOMA CENTRAL CREDIT UNION

Employer identification number
73-0731221

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

Note. The sum of columns (B)(i)-(iii) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, columns (D) and (E) for that individual.

[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
------------	------------------	-------------

Supplemental Information to Form 990 or 990-EZ

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

Name of the organization OKLAHOMA CENTRAL CREDIT UNION	Employer identification number 73-0731221
---	--

Identifier	Return Reference	Explanation
NEW PROGRAM SERVICES	FORM 990, PART III, LINE 2	CREDIT UNION BEGAN ALLOWING OPTION FOR EXISTING MEMBERS TO UTILIZE INDIRECT LENDING PROVIDER SERVICE WAS PROVIDED ONLY AS A CONVENIENCE TO EXISTING MEMBERS AND NOT TO INCREASE MEMBERSHIP COUNT
	FORM 990, PART VI, SECTION A, LINE 6	THE CREDIT UNION'S MEMBERS HAVE RIGHTS TO ELECT THE MEMBERS OF THE GOVERNING BODY THE CREDIT UNION'S MEMBERS ALSO RECEIVE A SHARE OF THE ORGANIZATION'S PROFITS IN THE FORM OF CASH DIVIDENDS
	FORM 990, PART VI, SECTION A, LINE 7A	MEMBERS OF THE CREDIT UNION HAVE THE RIGHT TO ELECT ONE OR MORE MEMBERS OF THE ORGANIZATION'S GOVERNING BODY, WHETHER PERIODICALLY, AS VACANCIES ARISE, OR OTHERWISE
	FORM 990, PART VI, SECTION A, LINE 7B	MEMBERS OF THE CREDIT UNION HAVE THE RIGHT TO APPROVE THE GOVERNING BODY'S ELECTION AND REMOVAL OF MEMBERS OF THE GOVERNING BODY, AS WELL AS OTHER MATTERS THAT ARE SUBJECT TO THE APPROVAL OF MEMBERS OF THE CREDIT UNION AS THEY OCCUR
	FORM 990, PART VI, SECTION B, LINE 11	THE CFO REVIEWS FORM 990 AND DISCUSSES IT WITH THE CEO A REPORT IS THEN PRESENTED TO THE BOARD OF DIRECTORS BEFORE FILING WITH THE IRS
	FORM 990, PART VI, SECTION B, LINE 12C	ANNUALLY ALL EMPLOYEES, BOD, VOLUNTEERS SIGN CONFLICT OF INTEREST POLICY, INTERNAL AUDITS ARE PERFORMED ON EMPLOYEE ACCOUNTS AND HR AREA, EMPLOYEE ACCOUNTS ARE REVIEWED MONTHLY VIA HR AND THE CEO, ANNUALLY EMPLOYEES MUST DISCLOSE ACCOUNTS THAT THEY ARE PRIMARY OR JOINT ON AND ANY ACCOUNTS OF IMMEDIATE FAMILY MEMBERS, AN OFFICIAL FAMILY REPORT IS PRESENTED TO THE BOD MONTHLY ON LOAN STATUS
	FORM 990, PART VI, SECTION B, LINE 15	A THIRD PARTY COMPENSATION CONSULTANT SERVICES IS USED SOFTWARE IS PROVIDED TO ADMINISTER AND MAINTAIN COMPENSATION LEVELS OF ALL STAFF COMPENSATION IS BASED ON JOB EVALUATIONS AND GRADE LEVELS GRADE LEVELS DICTATE WHETHER RANGE IS AT THE NATIONAL, REGIONAL, OR LOCAL LEVELS ENTIRE GRADE LEVEL SYSTEM TESTED IN 2011 WITH PERIODIC TESTS BY OUTSIDE CONSULTANT WHEN NEW POSITION ADDED OR AT THE REQUEST OF CREDIT UNION TESTING OF ENTIRE GRADE LEVEL IS EVERY OTHER YEAR A COMPENSATION SALARY SURVEY COMPLIED BY NATIONAL ASSOCIATION IS PROVIDED TO THE BOD THE BOD USES SURVEY AND GRADE LEVEL INFORMATION TO EVALUATE CEO BOD MEETS INDEPENDENTLY OF REGULAR MEETING FOR COMPENSATION DISCUSSION ANNUALLY OF CEO
	FORM 990, PART VI, SECTION C, LINE 19	STATEMENT OF FINANCIAL CONDITION POSTED MONTHLY IN ALL BRANCH LOCATIONS KEY STATISTICS POSTED ON WEBSITE ALL INFORMATION CAN BE VIEWED ON CALL REPORT QUARTERLY THROUGH NCUA GOV WEB SITE AUDITED FINANCIAL STATEMENTS ARE MADE AVAILABLE UPON REQUEST ANNUAL REPORTS GIVEN TO MEMBERSHIP AT ANNUAL MEETING ANY PUBLIC REQUESTED DOCUMENTS ARE MADE AVAILABLE
CHANGES IN NET ASSETS OR FUND BALANCES	FORM 990, PART XI, LINE 5	NET UNREALIZED GAINS ON INVESTMENTS 2,032,813 NET REALIZED GAINS ON INVESTMENTS INCLUDED IN NET INCOME -1,502,941 TOTAL TO FORM 990, PART XI, LINE 5 529,872
		NO CHANGE FROM PRIOR 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

2011

Open to Public Inspection

Name of the organization
OKLAHOMA CENTRAL CREDIT UNION

Employer identification number
73-0731221

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
(1) REAL ESTATE FINANCIAL SERVICES LLC 8080 S YALE AVE TULSA, OK 74136 44-6013230	SET UP TO BE A REAL ESTATE COMPANY BUT NEVER USED	OK	0	0	N/A

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	(g) Section 512(b)(13) controlled organization	
						Yes	No

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?		(k) Percentage ownership
							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

Part V

Transactions With Related Organizations (Complete if the organization answered "Yes" on Form 990, Part IV, line 34, 35, 35A, or 36.)

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

1

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

a

Receipt of (i) interest (ii) annuities (iii) royalties (iv) rent from a controlled entity

b

Gift, grant, or capital contribution to related organization(s)

c

Gift, grant, or capital contribution from related organization(s)

d

Loans or loan guarantees to or for related organization(s)

e

Loans or loan guarantees by related organization(s)

f

Sale of assets to related organization(s)

g

Purchase of assets from related organization(s)

h

Exchange of assets with related organization(s)

i

Lease of facilities, equipment, or other assets to related organization(s)

j

Lease of facilities, equipment, or other assets from related organization(s)

k

Performance of services or membership or fundraising solicitations for related organization(s)

l

Performance of services or membership or fundraising solicitations by related organization(s)

m

Sharing of facilities, equipment, mailing lists, or other assets with related organization(s)

n

Sharing of paid employees with related organization(s)

o

Reimbursement paid to related organization(s) for expenses

p

Reimbursement paid by related organization(s) for expenses

q

Other transfer of cash or property to related organization(s)

r

Other transfer of cash or property from related organization(s)

Yes

No

1a

1b

1c

1d

1e

1f

1g

1h

1i

1j

1k

1l

1m

1n

1o

1p

1q

1r

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	(d) Method of determining amount involved
(1)			
(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.

[illegible]

Part VII

Supplemental Information

Complete this part to provide additional information for responses to questions on Schedule R (see instructions)

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