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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)

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

COAST CENTRAL CREDIT UNION

Doing Business As

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

Room/suite

2650 HARRISON AVENUE

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

EUREKA, CA 95501

F Name and address of principal officer

DEAN CHRISTENSEN

2650 HARRISON AVENUE

EUREKA,CA 95501

D Employer identification number

94-1287157

E Telephone number

(707) 445-8801

G Gross receipts \$ 36,909,062

I Tax-exempt status

☐ 501(c)(3)

☒ 501(c) (14)

(insert no)

☐ 4947(a)(1) or

☐ 527

J Website: WWW.COASTCCU.ORG

K Form of organization

☒ Corporation

☐ Trust

☐ Association

☐ Other

L Year of formation 1950

M State of legal domicile CA

Part I

Summary

Activities & Governance	1	Briefly describe the organization's mission or most significant activities PROVIDING FINANCIAL SERVICES TO MEMBERS		
	2	Check this box <input type="checkbox"/> 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	9
	4	Number of independent voting members of the governing body (Part VI, line 1b)	4	9
Revenue	5	Total number of individuals employed in calendar year 2011 (Part V, line 2a)	5	232
	6	Total number of volunteers (estimate if necessary)	6	3
	7a	Total unrelated business revenue from Part VIII, column (C), line 12	7a	51,036
	b	Net unrelated business taxable income from Form 990-T, line 34	7b	-135,683
	8	Contributions and grants (Part VIII, line 1h)	Prior Year	Current Year
	9	Program service revenue (Part VIII, line 2g)	0	0
	10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	30,692,572	29,800,785
Expenses	11	Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	7,360,182	7,026,574
	12	Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)	115,338	25,677
	13	Grants and similar amounts paid (Part IX, column (A), lines 1–3)	38,168,092	36,853,036
	14	Benefits paid to or for members (Part IX, column (A), line 4)	196,212	90,819
	15	Salaries, other compensation, employee benefits (Part IX, column (A), lines 5–10)	9,960,266	8,360,865
	16a	Professional fundraising fees (Part IX, column (A), line 11e)	11,082,542	11,493,773
	b	Total fundraising expenses (Part IX, column (D), line 25) \rightarrow 0	0	0
Net Assets or Fund Balances	17	Other expenses (Part IX, column (A), lines 11a–11d, 11f–24e)	0	0
	18	Total expenses Add lines 13–17 (must equal Part IX, column (A), line 25)	12,805,958	11,859,672
	19	Revenue less expenses Subtract line 18 from line 12	34,044,978	31,805,129
			4,123,114	5,047,907
			Beginning of Current Year	End of Year
	20	Total assets (Part X, line 16)	881,286,464	929,601,413
	21	Total liabilities (Part X, line 26)	784,605,283	826,291,249
	22	Net assets or fund balances Subtract line 21 from line 20	96,681,181	103,310,164

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

2012-11-13

Date

JAMES SESSA SENIOR VICE PRESIDENT/CFO

Type or print name and title

Paid Preparer's Use Only

Preparer's signature

GERALD B KISSELL

Date

Check if self-employed ☐

Preparer's taxpayer identification number (see instructions)

P00092658

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

MCGLADREY LLP

801 NICOLLET MALL SUITE 1100

MINNEAPOLIS, MN 55402

EIN \rightarrow 42-0714325

Phone no \rightarrow (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

COAST CENTRAL CREDIT UNION'S MISSION IS TO BE THE PRIMARY FINANCIAL INSTITUTION FOR MEMBERS BY PROVIDING HIGH QUALITY FINANCIAL SERVICES AT COMPETITIVELY FAVORABLE RATES CONSISTENT WITH MAINTAINING FINANCIAL STRENGTH

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

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

Yes

No

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 \$)

COAST CENTRAL PROVIDES A RANGE OF DEPOSIT SERVICES TO ITS APPROXIMATELY 54,500 MEMBERS THESE INCLUDE SAVINGS, CHECKING, MONEY MARKET, AND SAVINGS CERTIFICATE ACCOUNTS SERVICES CAN BE ACCESSED THROUGH OUR 12 MEMBER SERVICES BRANCHES, ONLINE, BY PHONE, OR THROUGH A LARGE NETWORK OF ATMS

4b

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

WE OFFER MANY DIFFERENT LOAN PRODUCTS THESE INCLUDE CREDIT CARDS, CONSUMER PERSONAL, AUTO, AND RV LOANS, REAL ESTATE PURCHASE, REFINANCE, AND HOME EQUITY LINES-OF-CREDIT, AND, MEMBER BUSINESS LOANS LOAN DECISIONS ARE MADE LOCALLY, WITH KNOWLEDGE OF LOCAL CONDITIONS AND THE CREDIT UNION MEMBERS THEMSELVES

4c

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

COAST CENTRAL IS ACTIVE IN SUPPORTING MANY LOCAL EVENTS AND CHARITIES OVER \$200,000 IS DONATED TO LOCAL CHARITABLE ORGANIZATIONS, SCHOLARSHIPS TO LOCAL HIGH SCHOOL GRADUATES, AND COMMUNITY PROJECTS 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	No
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	No
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	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	Yes	
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		No
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 <input type="checkbox"/>		
		YesNo
1a	Enter the number reported in Box 3 of Form 1096 Enter -0- if not applicable	12,935
1a		
1b	Enter the number of Forms W-2G included in line 1a Enter -0- if not applicable 0	
1c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?	
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements filed for the calendar year ending with or within the year covered by this return	232
2b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns? Note. If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instructions)	Yes
3a	Did the organization have unrelated business gross income of \$1,000 or more during the year?	Yes
3b	If "Yes," has it filed a Form 990-T for this year? If "No," provide an explanation in Schedule O	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)?	No
b	If "Yes," enter the name of the foreign country <input type="text"/> 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? . . .	No
5b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?	No
5c	If "Yes" to line 5a or 5b, did the organization file Form 8886-T?	
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?	No
6b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	
7	Organizations that may receive deductible contributions under section 170(c).	
7a	Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?	
7b	If "Yes," did the organization notify the donor of the value of the goods or services provided?	
7c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?	
7d	If "Yes," indicate the number of Forms 8282 filed during the year	
7e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	
7f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? . . .	
7g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?	
7h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?	
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?	
9	Sponsoring organizations maintaining donor advised funds.	
9a	Did the organization make any taxable distributions under section 4966?	
9b	Did the organization make a distribution to a donor, donor advisor, or related person?	
10	Section 501(c)(7) organizations. Enter	
10a	Initiation fees and capital contributions included on Part VIII, line 12	
10b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	
11	Section 501(c)(12) organizations. Enter	
11a	Gross income from members or shareholders	
11b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them)	
12a	Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?	
12b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year	
13	Section 501(c)(29) qualified nonprofit health insurance issuers.	
13a	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	
13b	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	
13c	Enter the aggregate amount of reserves on hand	
14a	Did the organization receive any payments for indoor tanning services during the tax year?	No
14b	If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation in Schedule O . . .	

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		
1a	9		
b	Enter the number of voting members included in line 1a, above, who are independent	1b	9
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	Yes
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 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 made these available. Check all that apply. <input type="checkbox"/> Own website <input type="checkbox"/> Another's website <input checked="" type="checkbox"/> 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. James Sessa 2650 Harrison Avenue Eureka, CA 95501 (707) 443-1138

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) RONALD RUDEBOCK CHAIRMAN	2 00	X		X				2,990	0	0
(2) PATRICIA BROWN VICE CHAIRMAN	2 00	X		X				0	0	0
(3) ROBERT GEARHEART TREASURER	2 00	X		X				0	0	0
(4) JOYCE JURY SECRETARY	2 00	X		X				0	0	0
(5) DIANE LEIKER DIRECTOR	1 00	X						0	0	0
(6) JOHN GLADDING DIRECTOR	1 00	X						0	0	0
(7) DENISE JONES DIRECTOR	1 00	X						0	0	0
(8) BRENDAN MCKENNY DIRECTOR	1 00	X						0	0	0
(9) KELLY WALSH DIRECTOR	1 00	X						0	0	0
(10) DEAN CHRISTENSEN PRESIDENT/CEO	40 00			X				1,079,137	0	24,817
(11) JAMES SESSA SVP ADMIN/CFO	40 00			X				310,469	0	13,817
(12) DEAN CHARLTON VP MEMBER LOAN SERVICES	40 00					X		203,555	0	9,513
(13) GLENN POWELL VP INFORMATION SERVICES	40 00					X		203,789	0	10,069
(14) CHES MEIERDING VP MEMBER SERVICES	40 00					X		146,199	0	9,155
(15) DENNIS HUNTER VP MARKETING	40 00					X		174,201	0	9,927
(16) ANN JADRO-BETTIGA VP HUMAN RESOURCES	40 00					X		135,168	0	21,758

Part VII

1b	Sub-Total	▼			
c	Total from continuation sheets to Part VII, Section A	▼			
d	Total (add lines 1b and 1c)	▼	2,255,508	0	99,056

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. 7

		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)	(B)	(C)
Name and business address	Description of services	Compensation
ANTHEM BLUE CROSS PO BOX 6000 FILE 2953 SAN FRANCISCO, CA 94160	HEALTH INSURANCE	931,877
COX RASMUSSEN & CO 2830 F ST EUREKA, CA 95501	MARKETING SERVICES	469,485
INFO IMAGE 141 JEFFERSON DR MENLO PARK, CA 94025	STATEMENT PROCESSING	401,289
HARLAND FINANCIAL PO BOX 535120 ATLANTA, GA 30353	DATA PROCESSING	373,829
VELOCITY 1710 DAWSON ST WILMINGTON, NC 28403	PROGRAM PROMOTION	354,266

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 11

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 ON LOANS	522100	22,112,110	22,112,110			
	b	DEPOSIT & LOAN SERVICE	522100	5,866,478	5,866,478			
	c	ATM & MISC SERVICE INC	522100	1,822,197	1,771,161	51,036		
	d							
	e							
	f	All other program service revenue						
	g	Total. Add lines 2a-2f		29,800,785				
Other Revenue	3	Investment income (including dividends, interest and other similar amounts)		7,075,258			7,075,258	
	4	Income from investment of tax-exempt bond proceeds . .						
	5	Royalties						
	6a	(i) Real		(ii) Personal				
		Gross rents	12,500					
		b Less rental expenses	7,342					
		c Rental income or (loss)	5,158					
	d	Net rental income or (loss)		5,158			5,158	
	7a	(i) Securities		(ii) Other				
		Gross amount from sales of assets other than inventory						
		b Less cost or other basis and sales expenses		48,684				
		c Gain or (loss)		-48,684				
	d	Net gain or (loss)		-48,684			-48,684	
	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	MISC OTHER INCOME	522100	20,519	20,519				
b								
c								
d	All other revenue							
e	Total. Add lines 11a-11d		20,519					
12	Total revenue. See Instructions		36,853,036	29,770,268	51,036	7,031,732		

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	65,069			
2	Grants and other assistance to individuals in the United States See Part IV, line 22	25,750			
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	8,360,865			
5	Compensation of current officers, directors, trustees, and key employees	1,431,230			
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	6,606,786			
8	Pension plan contributions (include section 401(k) and section 403(b) employer contributions)	1,787,210			
9	Other employee benefits	1,077,081			
10	Payroll taxes	591,466			
11	Fees for services (non-employees)				
a	Management				
b	Legal	32,430			
c	Accounting	66,733			
d	Lobbying				
e	Professional fundraising See Part IV, line 17				
f	Investment management fees				
g	Other	1,124,533			
12	Advertising and promotion	875,888			
13	Office expenses	2,111,146			
14	Information technology	446,518			
15	Royalties				
16	Occupancy	1,012,082			
17	Travel	230,786			
18	Payments of travel or entertainment expenses for any federal, state, or local public officials				
19	Conferences, conventions, and meetings				
20	Interest	3,294,385			
21	Payments to affiliates				
22	Depreciation, depletion, and amortization	512,861			
23	Insurance	134,601			
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	ALL OTHER EXPENSES	2,017,709			
b					
c					
d					
e					
f	All other expenses				
25	Total functional expenses. Add lines 1 through 24f	31,805,129			
26	Joint costs. Check here <input type="checkbox"/> 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			9,960,227	1	47,461,036
	2	Savings and temporary cash investments				2	
	3	Pledges and grants receivable, net				3	
	4	Accounts receivable, net			351,964	4	1,239,134
	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			411,501,788	7	409,331,398
	8	Inventories for sale or use				8	
	9	Prepaid expenses and deferred charges			479,977	9	703,274
	10a	Land, buildings, and equipment, cost or other basis. Complete Part VI of Schedule D	10a	16,848,587			
	b	Less: accumulated depreciation	10b	7,467,664	8,927,287	10c	9,380,923
	11	Investments—publicly traded securities				11	
	12	Investments—other securities. See Part IV, line 11			441,637,998	12	452,747,150
	13	Investments—program-related. See Part IV, line 11				13	
	14	Intangible assets				14	
	15	Other assets. See Part IV, line 11			8,427,223	15	8,738,498
	16	Total assets. Add lines 1 through 15 (must equal line 34)			881,286,464	16	929,601,413
Liabilities	17	Accounts payable and accrued expenses			5,336,019	17	6,182,696
	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			111,572	21	238,825
	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			75,244,873	23	78,491,099
	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			703,912,819	25	741,378,629
	26	Total liabilities. Add lines 17 through 25			784,605,283	26	826,291,249
Net Assets or Fund Balances	Organizations that follow SFAS 117, check here <input type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.						
	27	Unrestricted net assets				27	
	28	Temporarily restricted net assets				28	
	29	Permanently restricted net assets				29	
	Organizations that do not follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 30 through 34.						
	30	Capital stock or trust principal, or current funds			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			96,681,181	32	103,310,164
	33	Total net assets or fund balances			96,681,181	33	103,310,164
	34	Total liabilities and net assets/fund balances			881,286,464	34	929,601,413

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	36,853,036
2	Total expenses (must equal Part IX, column (A), line 25)	2	31,805,129
3	Revenue less expenses Subtract line 2 from line 1	3	5,047,907
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	96,681,181
5	Other changes in net assets or fund balances (explain in Schedule O)	5	1,581,076
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	103,310,164

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 <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> 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 <input checked="" type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> 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		

Additional Data

Software ID:
Software Version:
EIN: 94-1287157
Name: COAST CENTRAL CREDIT UNION

Form 990, Special Condition Description:

Special Condition Description

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
COAST CENTRAL CREDIT UNION

Employer identification number
94-1287157

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?	
	<input type="checkbox"/> Yes <input type="checkbox"/> 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	
	<input type="checkbox"/> Yes <input type="checkbox"/> 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

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

	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

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		973,859		973,859
b Buildings		8,115,735	2,149,186	5,966,549
c Leasehold improvements		1,087,607	501,837	585,770
d Equipment		1,895,870	1,388,913	506,957
e Other		4,775,516	3,427,728	1,347,788
Total. Add lines 1a-1e (Column (d) should equal Form 990, Part X, column (B), line 10(c).) ▶				9,380,923

Schedule D (Form 990) 2011

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	
2	Total expenses (Form 990, Part IX, column (A), line 25)	2	
3	Excess or (deficit) for the year Subtract line 2 from line 1	3	
4	Net unrealized gains (losses) on investments	4	
5	Donated services and use of facilities	5	
6	Investment expenses	6	
7	Prior period adjustments	7	
8	Other (Describe in Part XIV)	8	
9	Total adjustments (net) Add lines 4 - 8	9	
10	Excess or (deficit) for the year per financial statements Combine lines 3 and 9	10	

Part XII

Reconciliation of Revenue per Audited Financial Statements With Revenue per Return

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

Part XIII

Reconciliation of Expenses per Audited Financial Statements With Expenses per Return

1	Total expenses and losses per audited financial statements	1	
2	Amounts included on line 1 but not on Form 990, Part IX, line 25		
a	Donated services and use of facilities	2a	
b	Prior year adjustments	2b	
c	Other losses	2c	
d	Other (Describe in Part XIV)	2d	
e	Add lines 2a through 2d	2e	
3	Subtract line 2e from line 1	3	
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:		
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIV)	4b	
c	Add lines 4a and 4b	4c	
5	Total expenses Add lines 3 and 4c. (This should equal Form 990, Part I, line 18)	5	

Part XIV

Supplemental Information

Complete this part to provide the descriptions required for Part II, lines 3, 5, and 9, Part III, lines 1a and 4, Part IV, lines 1b and 2b, Part V, line 4, Part X, Part XI, line 8, Part XII, lines 2d and 4b, and Part XIII, lines 2d and 4b. Also complete this part to provide any additional information.

Identifier	Return Reference	Explanation
	PART IV, LINE 2B	THE CREDIT UNION ACTS AS CUSTODIAN ON BEHALF OF ITS MEMBER'S ESCROWED FUNDS, WHICH ARE UTILIZED TO PAY TAXES AND INSURANCE ON BEHALF OF ITS MEMBERS

Schedule I
(Form 990)

Department of the Treasury
Internal Revenue Service

Name of the organization
COAST CENTRAL CREDIT UNION

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

2011

Open to Public
Inspection

Employer identification number
94-1287157

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
(1) THE EMMA CENTER 5251 ERICSON WAY SUITE 3 ARCATA,CA 95521	52-2413340	501(C)(3)	5,000				SERVICES FOR HOMELESS
(2) HUMBOLDT MEDI-TRANS 3120 HALFWAY AVE MCKINLEYVILLE,CA 955199332	86-1156209	501(C)(3)	8,450				MEDICAL TRANSPORT
(3) NORTH COAST HONOR FLIGHT 2283 MYRTLE AVE EUREKA,CA 95501	27-1339423	501(C)(3)	20,000				TRANSPORT WWII VETS TO WASHINGTON, DC
(4) HUMAN RESPONSE NETWORK 111 MOUNTAIN VIEW ST WEAVERVILLE,CA 96093	68-0032176	501(C)(3)	10,000				FACILITIES EXPENSES
(5) CITY OF RIO DELL - FIREMAN'S PARK 675 WILDWOOD AVE RIO DELL,CA 95562	94-1603860		5,990				PARK EQUIPMENT
(6) PARTICULAR COUNCIL OF REDWOOD REGION OF THE SOCIETY OF ST VINCENT DE PAUL 212 G STREET EUREKA,CA 95501	94-1573587	501(C)(3)	15,629				REPLACE ROOF ON BUILDING

2

Enter total number of section 501(c)(3) and government organizations listed in the line 1 table

6

3

Enter total number of other organizations listed in the line 1 table

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
(1) COLLEGE SCHOLARSHIPS	27	25,750			

Part IV

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

Identifier	Return Reference	Explanation
PROCEDURE FOR MONITORING GRANTS IN THE U S	PART I, LINE 2	SCHEDULE I, PART I, LINE 2 THE MARKETING DEPT APPROVES PAYMENT OF GRANT EXPENSES TO ORGANIZATIONS AND THE ADMINISTRATION APPROVES SCHOLARSHIPS FUNDS ARE SENT DIRECTLY TO THE FINANCIAL AID OFFICES OF THE COLLEGES THE STUDENTS WILL BE ATTENDING IF THE STUDENTS DO NOT ACTUALLY ENROLL, THE FUNDS ARE RETURNED TO US

Schedule J (Form 990) <div>Department of the Treasury Internal Revenue Service</div>	<div>Compensation Information</div> <div>For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees</div> <div>▶ Complete if the organization answered "Yes" to Form 990, Part IV, question 23.</div> <div>▶ Attach to Form 990. ▶ See separate instructions.</div>	OMB No 1545-0047
		2011
		Open to Public Inspection

Name of the organization COAST CENTRAL CREDIT UNION	Employer identification number 94-1287157
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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			
	<div><div><input type="checkbox"/> First-class or charter travel</div><div><input checked="" type="checkbox"/> Travel for companions</div><div><input type="checkbox"/> Tax idemnification and gross-up payments</div><div><input checked="" type="checkbox"/> Discretionary spending account</div><div><input type="checkbox"/> Housing allowance or residence for personal use</div><div><input type="checkbox"/> Payments for business use of personal residence</div><div><input checked="" type="checkbox"/> Health or social club dues or initiation fees</div><div><input type="checkbox"/> Personal services (e g , maid, chauffeur, chef)</div></div>			
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	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			
	<div><div><input checked="" type="checkbox"/> Compensation committee</div><div><input type="checkbox"/> Independent compensation consultant</div><div><input type="checkbox"/> Form 990 of other organizations</div><div><input checked="" type="checkbox"/> Written employment contract</div><div><input checked="" type="checkbox"/> Compensation survey or study</div><div><input checked="" type="checkbox"/> Approval by the board or compensation committee</div></div>			
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?	4a		No
4b	Participate in, or receive payment from, a supplemental nonqualified retirement plan?	4b	Yes	
4c	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	5a		
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	6a		
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.

[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	TRAVEL. BOARD MEMBERS CAN TAKE A GUEST ON UP TO TWO CONFERENCES PER YEAR. THE GUEST EXPENSES PAID BY THE CREDIT UNION SHOULD BE REPORTED AS TAXABLE INCOME BY THE BOARD MEMBER. MEMBERSHIP DUES. THE CREDIT UNION PAYS FOR MANAGEMENT EMPLOYEES' DUES TO SERVICE CLUBS SUCH AS ROTARY, KIWANIS, ETC., FOR EDUCATIONAL, NETWORKING, AND COMMUNITY SERVICE PURPOSES.
	PART I, LINE 4B	DEAN CHRISTENSEN PARTICIPATED IN A NON-QUALIFIED 457F RETIREMENT PLAN DURING 2011, THE PLAN DISTRIBUTED \$200,000 AND A CONTRIBUTION OF \$50,000 WAS MADE TO THE PLAN.
SUPPLEMENTAL INFORMATION	PART III	COMPENSATION RELATED DISCLOSURES. COAST CENTRAL CREDIT UNION RETAINED MCGLADREY, A NATIONAL ACCOUNTING AND CONSULTING FIRM, TO CONDUCT A COMPREHENSIVE STUDY OF THE REASONABLENESS OF THE TOTAL COMPENSATION PACKAGE PROVIDED TO THE PRESIDENT AND CEO, DEAN CHRISTENSEN. THE STUDY CONTEMPLATED ALL FORMS OF ECONOMIC BENEFIT WHICH WERE BENCHMARKED AGAINST APPROPRIATE COMPARABLE DATA. THE STUDY CONCLUDED THAT THE TOTAL ECONOMIC BENEFIT PROVIDED TO THE PRESIDENT/CEO IS REASONABLE. EXPLANATION OF VARIOUS FORMS OF ECONOMIC BENEFIT PROVIDED TO KEY PERSONS OF COAST CENTRAL IS PROVIDED BELOW. SCHEDULE J EXPLANATION OF "BONUS & INCENTIVE COMPENSATION": THE CREDIT UNION HAS TWO INCENTIVE COMPENSATION PLANS, AN ANNUAL INCENTIVE COMPENSATION PLAN THAT ALL EMPLOYEES ARE ELIGIBLE FOR AND A LONG-TERM DEFERRED INCENTIVE COMPENSATION PLAN FOR ELIGIBLE SENIOR MANAGEMENT. GOALS ARE ESTABLISHED BY THE CREDIT UNION FOR EACH OF THESE PLANS TO PROVIDE INCENTIVE AND REWARDS TO EMPLOYEES FOR ACHIEVING RESULTS THAT IMPROVE AND STRENGTHEN THE CREDIT UNION. THE GOALS ARE ESTABLISHED FOR EACH OF THESE PLANS AT THE BEGINNING OF THE INCENTIVE PLAN PERIOD. FOR THE ANNUAL PLAN, PAYOUTS ARE MADE TO PARTICIPANTS BASED UPON ACHIEVEMENT OF THE ANNUAL GOALS. FOR THE LONG-TERM DEFERRED PLAN, THE GOALS MUST BE ACHIEVED OVER A THREE YEAR PERIOD FOR THE PARTICIPANT TO EARN A PAYOUT UNDER THE PLAN. INCLUDED IN THE PRESIDENT/CEO'S COMPENSATION, AS REPORTED ON THE W-2 AND SCHEDULE J, IS APPROXIMATELY \$208,684 OF INCENTIVE COMPENSATION. THOUGH THIS AMOUNT IS PROPERLY REFLECTED IN THE PRESIDENT'S W-2 FOR 2011, ONLY A SMALL PORTION OF THIS AMOUNT, \$9,486 (1/22ND), REFLECTS COMPENSATION FOR SERVICES RENDERED IN 2011, WHILE THE MAJORITY OF THIS AMOUNT, \$199,198 (21/22ND) REFLECTS COMPENSATION FOR SERVICES RENDERED BY THE PRESIDENT DURING THE PERIOD OF 1990 THROUGH 2010. INCLUDED IN THE SVP OF ADMINISTRATION/CFO'S COMPENSATION, AS REPORTED ON THE W-2 AND SCHEDULE J, IS APPROXIMATELY \$70,110 OF INCENTIVE COMPENSATION. THOUGH THIS AMOUNT IS PROPERLY REFLECTED IN THE CFO'S W-2 FOR 2011, ONLY A SMALL PORTION OF THIS AMOUNT, \$2,337 (1/30TH), REFLECTS COMPENSATION FOR SERVICES RENDERED IN 2011, WHILE THE MAJORITY OF THIS AMOUNT, \$67,773 (29/30TH), REFLECTS COMPENSATION FOR SERVICES RENDERED BY THE CFO DURING THE PERIOD OF 1981 THROUGH 2010. INCLUDED IN THE VP OF MEMBER LOAN SERVICES' COMPENSATION, AS REPORTED ON THE W-2 AND SCHEDULE J, IS APPROXIMATELY \$42,070 OF INCENTIVE COMPENSATION. THOUGH THIS AMOUNT IS PROPERLY REFLECTED IN HIS W-2 FOR 2011, ONLY A SMALL PORTION OF THIS AMOUNT, \$1,753 (1/24TH), REFLECTS COMPENSATION FOR SERVICES RENDERED IN 2011, WHILE THE MAJORITY OF THIS AMOUNT, \$40,317 (23/24TH), REFLECTS COMPENSATION FOR SERVICES RENDERED BY HIM DURING THE PERIOD OF 1987 THROUGH 2010. INCLUDED IN THE VP OF INFORMATION SERVICES' COMPENSATION, AS REPORTED ON THE W-2 AND SCHEDULE J, IS APPROXIMATELY \$39,960 OF INCENTIVE COMPENSATION. THOUGH THIS AMOUNT IS PROPERLY REFLECTED IN HIS W-2 FOR 2011, ONLY A SMALL PORTION OF THIS AMOUNT, \$1,289 (1/31ST), REFLECTS COMPENSATION FOR SERVICES RENDERED IN 2011, WHILE THE MAJORITY OF THIS AMOUNT, \$38,671 (30/31ST), REFLECTS COMPENSATION FOR SERVICES RENDERED BY HIM DURING THE PERIOD OF 1980 THROUGH 2010. INCLUDED IN THE VP OF MEMBER SERVICES' COMPENSATION, AS REPORTED ON THE W-2 AND SCHEDULE J, IS APPROXIMATELY \$34,380 OF INCENTIVE COMPENSATION. THOUGH THIS AMOUNT IS PROPERLY REFLECTED IN HIS W-2 FOR 2011, ONLY A SMALL PORTION OF THIS AMOUNT, \$1,375 (1/25TH), REFLECTS COMPENSATION FOR SERVICES RENDERED IN 2011, WHILE THE MAJORITY OF THIS AMOUNT, \$33,005 (24/25TH), REFLECTS COMPENSATION FOR SERVICES RENDERED BY HIM DURING THE PERIOD OF 1986 THROUGH 2010. INCLUDED IN THE VP OF MARKETING'S COMPENSATION, AS REPORTED ON THE W-2 AND SCHEDULE J, IS APPROXIMATELY \$34,430 OF INCENTIVE COMPENSATION. THOUGH THIS AMOUNT IS PROPERLY REFLECTED IN HIS W-2 FOR 2011, ONLY A SMALL PORTION OF THIS AMOUNT, \$2,152 (1/16TH), REFLECTS COMPENSATION FOR SERVICES RENDERED IN 2011, WHILE THE MAJORITY OF THIS AMOUNT, \$32,278 (15/16TH), REFLECTS COMPENSATION FOR SERVICES RENDERED BY HIM DURING THE PERIOD OF 1995 THROUGH 2010. SCHEDULE J EXPLANATION OF "OTHER REPORTABLE COMPENSATION": THE CREDIT UNION HAS ESTABLISHED A 401K RETIREMENT PLAN FOR ALL ELIGIBLE EMPLOYEES. IT HAS ALSO PUT IN PLACE OTHER PLANS AND FUNDING PAYMENTS TO PROVIDE A REASONABLE TARGETED RETIREMENT BENEFIT FOR HIGHER PAID EMPLOYEES BECAUSE OF THE LIMITATIONS UNDER QUALIFIED PLANS SUCH AS OUR 401K PLAN, WHICH CREATES A REVERSE DISCRIMINATION EFFECT. THE CREDIT UNION PROVIDES IN LIEU PAYMENTS TO AN INDIVIDUAL ONCE THE QUALIFIED LIMIT IS REACHED EQUAL TO WHAT OTHERWISE WOULD HAVE BEEN CONTRIBUTED TO THE PLAN IF NOT FOR THE LIMITATION. THE CREDIT UNION HAS ALSO ESTABLISHED, TO HELP REACH THE TARGETED RETIREMENT BENEFIT, A SPLIT DOLLAR LIFE PLAN AND A SUPPLEMENTAL RETIREMENT PLAN FOR THE BENEFIT OF THE PRESIDENT/CEO. UNDER IRS REGULATION THE SPLIT DOLLAR LIFE PLAN TRIGGERS TAXABLE IMPUTED INTEREST THAT IS ADDED TO THE W2 OF THE EXECUTIVE WITH NO CASH BEING PAID TO THE EXECUTIVE. THE CREDIT UNION PROVIDES AN ASSISTANCE PAYMENT TO THE EXECUTIVE TO OFFSET THE INCOME TAXES DUE BECAUSE OF THE IMPUTED INTEREST. THE SUPPLEMENTAL EXECUTIVE RETIREMENT PLAN PROVIDES FOR ANNUAL CONTRIBUTIONS TO THE PLAN BY THE CREDIT UNION AND ANNUAL PAYMENTS TO THE EXECUTIVE WITH A FINAL PAYMENT FROM THE PLAN AT THE TARGETED RETIREMENT DATE. INCLUDED IN THE PRESIDENT/CEO'S COMPENSATION, AS REPORTED ON THE W-2 AND SCHEDULE J, IS APPROXIMATELY \$425,547 OF "OTHER COMPENSATION", WHICH INCLUDES APPROXIMATELY \$389,296 OF BENEFIT ATTRIBUTABLE TO THE RETIREMENT PLANS DESCRIBED ABOVE. THOUGH AMOUNTS ATTRIBUTABLE TO THESE BENEFITS IS PROPERLY REFLECTED IN THE PRESIDENT'S W-2 FOR 2011, ONLY A SMALL PORTION OF THIS AMOUNT, \$17,695 (1/22ND), REFLECTS COMPENSATION FOR SERVICES RENDERED IN 2011, WHILE THE MAJORITY OF THIS AMOUNT, \$371,601 (21/22ND), REFLECTS COMPENSATION FOR SERVICES RENDERED BY THE PRESIDENT DURING THE PERIOD OF 1990 THROUGH 2010. INCLUDED IN THE SVP OF ADMINISTRATION/CFO'S COMPENSATION, AS REPORTED ON THE W-2 AND SCHEDULE J, IS APPROXIMATELY \$18,340 OF "OTHER COMPENSATION", WHICH INCLUDES APPROXIMATELY \$18,340 OF BENEFIT ATTRIBUTABLE TO THE RETIREMENT PLANS DESCRIBED ABOVE. THOUGH AMOUNTS ATTRIBUTABLE TO THESE BENEFITS IS PROPERLY REFLECTED IN THE HIS W-2 FOR 2011, ONLY A SMALL PORTION OF THIS AMOUNT, \$611 (1/30TH), REFLECTS COMPENSATION FOR SERVICES RENDERED IN 2011, WHILE THE MAJORITY OF THIS AMOUNT, \$17,729 (29/30TH), REFLECTS COMPENSATION FOR SERVICES RENDERED BY HIM DURING THE PERIOD OF 1981 THROUGH 2010. SCHEDULE J EXPLANATION OF "RETIREMENT AND OTHER DEFERRED COMPENSATION": INCLUDED IN THE RETIREMENT BENEFITS PROVIDED BY THE CREDIT UNION, AND AS REPORTED IN COLUMN (C) OF SCHEDULE J, ARE BENEFIT AMOUNTS ATTRIBUTABLE TO THE CREDIT UNION'S 401(K) PLAN. THE AMOUNT OF 401(K) BENEFIT INCLUDED FOR EACH PERSON LISTED IN SCHEDULE J REFLECTS THE AMOUNT OF ECONOMIC BENEFIT ATTRIBUTABLE TO 2011. ALSO INCLUDED IN COLUMN (C), IN THE CASE OF THE PRESIDENT, IS A BENEFIT AMOUNT ATTRIBUTABLE TO THE CREDIT UNION'S 457(F) PLAN. THE AMOUNT OF CONTRIBUTION MADE BY THE CREDIT UNION DURING 2011 TO THE PLAN IS \$50,000. THE ACTUAL ECONOMIC BENEFIT OF THE \$50,000 CONTRIBUTION MAY NOT BE REALIZED/RECEIVED BY THE PRESIDENT DUE TO MARKET FLUCTUATIONS THAT MAY OCCUR BETWEEN THE DATE THE CONTRIBUTION IS MADE AND THE DATE THE PRESIDENT ACTUALLY RECEIVES THE 457(F) PLAN BENEFIT. THE AMOUNT OF ECONOMIC BENEFIT TO THE PRESIDENT INCLUDED IN COLUMN (C) OF SCHEDULE J, WITH RESPECT ONLY TO THE 457(F) PLAN BENEFIT, IS \$2,273 AND THE REMAINING ECONOMIC BENEFIT OF \$1,670 IS ATTRIBUTABLE TO THE 401(K) PLAN. TOGETHER, THE AMOUNTS OF \$2,273 AND \$1,670 (\$3,943) REFLECT THE ECONOMIC BENEFIT OF THE 457(F) AND 401(K) CONTRIBUTIONS THAT ARE ATTRIBUTABLE TO SERVICES PROVIDED BY THE PRESIDENT DURING 2011 (1/22ND), WHILE THE REMAINING PORTION OF THESE BENEFITS (\$82,807 OR 21/22ND) REFLECTS COMPENSATION FOR SERVICES RENDERED BY THE PRESIDENT DURING THE PERIOD OF 1990 THROUGH 2010. IN PRIOR YEARS COAST CENTRAL CREDIT UNION HAS ATTACHED TO ITS 990 FILING A "SPLIT DOLLAR NONRECOURSE LOAN REPRESENTATION". THE 2011 FORM 990 DOES NOT ALLOW PDF ATTACHMENTS TO BE INCLUDED WITH THE ELECTRONICALLY FILED FORM 990, WITH THE EXCEPTION OF SPECIFIC ATTACHMENTS REQUIRED BY THE IRS. THIS IS A CHANGE FROM THE 2010 FORM. COAST CENTRAL CREDIT UNION HAS AN E-FILE REQUIREMENT AND CANNOT PAPER FILE THE RETURN UNLESS REQUIRED BY THE IRS. IF A PAPER COPY IS FILED WHEN IT IS NOT REQUIRED THE IRS MAY CONSIDER THE RETURN AS NOT TIMELY FILED, THEREFORE THE "SPLIT DOLLAR NONRECOURSE REPRESENTATION" IS AVAILABLE UPON REQUEST.

SCHEDULE O
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

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.

OMB No 1545-0047

2011

Open to Public
Inspection

Name of the organization COAST CENTRAL CREDIT UNION	Employer identification number 94-1287157
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Identifier	Return Reference	Explanation
CHANGES IN PROGRAM SERVICES	FORM 990, PART III, LINE 3	EBANKING AND BILL PAY PROGRAMS UNDERWENT MAJOR UPGRADES
	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, OR 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 ACCOUNTING DEPARTMENT PREPARES THE INFORMATION WHICH IS THEN REVIEWED BY SENIOR MANAGEMENT A COPY OF FORM 990 WILL BE PRESENTED TO THE BOARD PRIOR TO FILING
	FORM 990, PART VI, SECTION B, LINE 12C	THE CREDIT UNION HAS A CONFLICT OF INTEREST POLICY FOR ITS STAFF, OFFICIALS, AND THE BOARD OF DIRECTORS CONFLICT OF INTEREST BY EMPLOYEES WHEN HANDLING MEMBER ACCOUNTS IS MONITORED BY THE COMPUTER SYSTEM BOARD MEMBERS CANNOT VOTE ON MATTERS WHERE THERE IS A CONFLICT OF INTEREST
	FORM 990, PART VI, SECTION B, LINE 15	ANNUALLY DURING THE BUDGET PROCESS, THE BOARD OF DIRECTORS REVIEWS AND APPROVES THE COMPENSATION RANGES FOR EACH POSITION THESE RANGES ARE DEVELOPED BY THE HUMAN RESOURCES DEPARTMENT USING COMPARABLE DATA SPECIFIC TO THE CREDIT UNION INDUSTRY THE CEO SALARY IS BY CONTRACT AND REVIEWED AND APPROVED BY THE BOARD OF DIRECTORS
	FORM 990, PART VI, SECTION C, LINE 19	FINANCIAL STATEMENTS ARE POSTED IN THE LOBBIES OF ALL OFFICES ALL OTHER REQUESTS MUST BE PRESENTED IN WRITING TO THE BOARD OF DIRECTORS
CHANGES IN NET ASSETS OR FUND BALANCES	FORM 990, PART XI, LINE 5	CHANGE IN UNREALIZED 1,581,076 TOTAL TO FORM 990, PART XI, LINE 5 1,581,076