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Form 990  Department of the Treasury Internal Revenue Service	Return of Organization Exempt From Income Tax Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)	OMB No 1545-0047 2012 Open to Public Inspection
	▶ The organization may have to use a copy of this return to satisfy state reporting requirements	

A For the 2012 calendar year, or tax year beginning 01-01-2012 , 2012, and ending 12-31-2012

B Check if applicable ☐ Address change ☐ Name change ☐ Initial return ☐ Terminated ☐ Amended return ☐ Application pending	C Name of organization WESCOM CENTRAL CREDIT UNION DBA WESCOM CREDIT UNION		D Employer identification number 95-1288265
	Doing Business As		
	Number and street (or P O box if mail is not delivered to street address) 123 SOUTH MARENGO AVENUE	Room/suite	E Telephone number (888) 493-7266
	City or town, state or country, and ZIP + 4 PASADENA, CA 911012428		G Gross receipts \$ 822,697,325
	F Name and address of principal officer CINDY LAW 123 SOUTH MARENGO AVENUE PASADENA, CA 911012428		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.WESCOM.ORG			

Part I Summary

Activities & Governance	1 Briefly describe the organization's mission or most significant activities A COOPERATIVE, ORGANIZED FOR THE PURPOSE OF PROMOTING THRIFT AND SAVINGS AMONG ITS MEMBERS		
	2 Check this box ☐ if the organization discontinued its operations or disposed of more than 25% of its net assets		
	3 Number of voting members of the governing body (Part VI, line 1a)	3	13
	4 Number of independent voting members of the governing body (Part VI, line 1b)	4	13
	5 Total number of individuals employed in calendar year 2012 (Part V, line 2a)	5	829
6 Total number of volunteers (estimate if necessary)	6	27	
7a Total unrelated business revenue from Part VIII, column (C), line 12	7a	20,527,002	
7b Net unrelated business taxable income from Form 990-T, line 34	7b	-281,964	
Revenue	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)	141,533,762	123,989,340
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	9,137,099	31,422,628
	12 Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)	20,872,916	0
		171,543,777	155,411,968
Expenses	13 Grants and similar amounts paid (Part IX, column (A), lines 1–3)	100,814	151,479
	14 Benefits paid to or for members (Part IX, column (A), line 4)	0	0
	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5–10)	52,970,034	56,896,807
	16a Professional fundraising fees (Part IX, column (A), line 11e)	0	0
	16b Total fundraising expenses (Part IX, column (D), line 25) ☐ 0		
	17 Other expenses (Part IX, column (A), lines 11a–11d, 11f–24e)	93,586,519	75,629,703
	18 Total expenses Add lines 13–17 (must equal Part IX, column (A), line 25)	146,657,367	132,677,989
	19 Revenue less expenses Subtract line 18 from line 12	24,886,410	22,733,979
Net Assets or Fund Balances		Beginning of Current Year	End of Year
	20 Total assets (Part X, line 16)	2,426,677,980	2,410,481,368
	21 Total liabilities (Part X, line 26)	2,282,464,617	2,241,381,596
	22 Net assets or fund balances Subtract line 21 from line 20	144,213,363	169,099,772

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			2013-10-30 Date	
	CINDY LAW VP/CONTROLLER Type or print name and title				
Paid Preparer Use Only	Prnt/Type preparer's name VALENTINO CREUS CPA		Preparer's signature		Date
	Check ☐ if self-employed			PTIN P01054153	
	Firm's name ▶ TURNER WARREN HWANG & CONRAD ACCTCY			Firm's EIN ▶ 95-4083485	
	Firm's address ▶ 100 NORTH FIRST ST STE 202 BURBANK, CA 91502			Phone no (818) 954-9700	

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

Part IIISTatement 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

THE GENERAL MISSION OF THE CREDIT UNION IS TO PROMOTE THRIFT, HONESTY, INTEGRITY AND A SPIRIT OF SERVICE AMONG ITS MEMBERS. IN ADDITION, THE ORGANIZATION MAKES LOANS TO ITS MEMBERS AT REASONABLE RATES, INVEST EXCESS LIQUIDITY PRUDENTLY AND WITHIN LIMITS AS PERMITTED BY CALIFORNIA LAW, AND ENGAGE IN ANY OTHER LAWFUL ACTIVITY NOT PROHIBITED BY APPLICABLE LAWS AND REGULATIONS

2

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

Yes

No

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

3

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

Yes

No

If "Yes," describe these changes on Schedule O

4

Describe the 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 are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a

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

THE CREDIT UNION HAD \$2.4 BILLION IN ASSETS, \$1.3 BILLION IN LOANS AND \$2.0 BILLION IN MEMBER DEPOSITS AS OF DECEMBER 31, 2012. THE CREDIT UNION FUNDED 7,133 MEMBER LOANS WITH A TOTAL BALANCE OF \$383 MILLION.

4b

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

THE CREDIT UNION'S 2012 INITIATIVES WERE BASED ON OFFERING A NEW LEVEL OF SERVICE AND INNOVATION. BUILDING MORE REWARDING RELATIONSHIPS TO MEMBERS, OFFERING MORE AFFORDABLE BORROWING THROUGH COMPETITIVE RATES, CONTINUATION OF ADDING SERVICES THROUGH NEW TECHNOLOGIES, INTRODUCING SNAPDEPOSIT IPHONE APP, MEMBER CHAT ON EBRANCH, THE ADDITION OF 34 TOUCH SCREEN ATMS, AS WELL AS EDUCATING MEMBERS ABOUT RETIREMENT PLANNING AND SOCIAL SECURITY WERE THE UNDERLYING ACTIVITIES.

4c

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

THE CREDIT UNION THROUGH ITS WECARE FOUNDATION DONATED \$120,000 AND THOUSANDS OF VOLUNTEER HOURS TO HELP WORTHY CAUSES THROUGHOUT SOUTHERN CALIFORNIA. THE CREDIT UNION SUPPORTED THE MS BIKE TOUR, WALK TO END ALZHEIMER'S AND AIDS WALK LOS ANGELES AMONG MANY OTHERS. EMPLOYEES ALSO AIDED THE AMERICAN RED CROSS IN COLLECTING DONATIONS FOR HURRICANE SANDY VICTIMS.

4d

Other program services (Describe in Schedule O)

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

4e

Total program service expenses

Part IV

Checklist of Required Schedules

	Yes	No
1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A		No
2 Is the organization required to complete Schedule B, Schedule of Contributors (see instructions)?		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	Yes	
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		
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		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		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		No
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III		No
9 Did the organization report an amount in Part X, line 21 for escrow or custodial account liability, 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		No
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		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	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		No
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	Yes	
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		No
e Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X	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	Yes	
12a Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete Schedule D, Parts XI and XII		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 and XII is optional	Yes	
13 Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E		No
14a Did the organization maintain an office, employees, or agents outside of the United States?		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, Parts I and IV		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 United States? If "Yes," complete Schedule F, Parts II and IV		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 United States? If "Yes," complete Schedule F, Parts III and IV		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 (see instructions)		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		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		No
20a Did the organization operate one or more hospital facilities? If "Yes," complete Schedule H		No
b If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?		

Part IV

Checklist of Required Schedules (continued)

21	Did the organization report more than \$5,000 of grants and other assistance to any government or organization in the United States on Part IX, column (A), line 1? <i>If "Yes," complete Schedule I, Parts I and II</i>	21	Yes	
22	Did the organization report more than \$5,000 of grants and other assistance to individuals in the United States on Part IX, column (A), line 2? <i>If "Yes," complete Schedule I, Parts I and III</i>	22		No
23	Did the organization answer "Yes" to Part VII, Section A, line 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 lines 24b through 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, highest 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 employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? <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 direct or indirect owner? <i>If "Yes," complete Schedule L, Part IV</i>	28c	Yes	
29	Did the organization receive more than \$25,000 in non-cash contributions? <i>If "Yes," complete Schedule M</i>	29		No
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? <i>If "Yes," complete Schedule M</i>	30		No
31	Did the organization liquidate, terminate, or dissolve and cease operations? <i>If "Yes," complete Schedule N, Part I</i>	31		No
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? <i>If "Yes," complete Schedule N, Part II</i>	32		No
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? <i>If "Yes," complete Schedule R, Part I</i>	33	Yes	
34	Was the organization related to any tax-exempt or taxable entity? <i>If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1</i>	34	Yes	
35a	Did the organization have a controlled entity within the meaning of section 512(b)(13)?	35a	Yes	
b	If 'Yes' to line 35a, 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 11b 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	64,179			
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, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return.	2a	829			
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, securities account, or other financial 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 as charitable contributions?	6a				No
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	6b				
7 Organizations that may receive deductible contributions under section 170(c).						
a	Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?	7a				No
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?	7b				
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?	7c				No
d	If "Yes," indicate the number of Forms 8282 filed during the year.	7d				
e	Did the organization 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?						
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. See the instructions for additional information the organization must report on Schedule O.	13a				
b	Enter the 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 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	1a13		
	If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain in Schedule O			
b	Enter the number of voting members included in line 1a, above, who are independent	1b13		
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 this 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. ☐ Own website ☐ Another's website ☒ Upon request ☐ Other (explain in Schedule O)	
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 during the tax year	
20	State the name, physical address, and telephone number of the person who possesses the books and records of the organization	CINDY LAW VP CONTROLLER 123 S MARENGO AVENUE PASADENA, CA (888) 493-7266

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

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. 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 organization compensated any current officer, director, or trustee

[illegible]

Part VII

1b	Sub-Total			
c	Total from continuation sheets to Part VII, Section A			
d	Total (add lines 1b and 1c)	7,449,466	0	749,287

2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization 78

		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
CDT BUSINESS SOLUTIONS INC 7301 WEST PALMETTO PARK RD STE 208C BOCA RATON FL 33433	PROGRAMMING	6,274,802
PACIFIC DATA ELECTRIC INC 9970 BELL RANCH DR STE 109 SANTA FE SPRINGS CA 90670	ELECTRICAL SERVICE	1,005,385
QUAKLEEN CO 4533 MACARTHUR BLVD 195 NEWPORT BEACH CA 92660	JANITORIAL	869,371
COVERALL DELIVERY PO BOX 284 SAN PEDRO CA 90731	COURIER	324,171
STYSKAL WIESE & MELCHIONE LLP 550 NORTH BRAND BLVD GLENDALE CA 91203	LEGAL SERVICES	302,387

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 ►10

Part VIII

Statement of Revenue

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

			(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512, 513, or 514	
Contributions, Gifts, Grants and Other Similar Amounts	1a	Federated campaigns	1a				
	b	Membership dues	1b				
	c	Fundraising events	1c				
	d	Related organizations	1d				
	e	Government grants (contributions)	1e				
	f	All other contributions, gifts, grants, and similar amounts not included above	1f				
	g	Noncash contributions included in lines 1a-1f \$					
	h	Total. Add lines 1a-1f					
Program Service Revenue	2a	INTEREST INCOME	Business Code				
			522100	68,755,065	68,744,577	10,488	
	b	FEE INCOME	522100	33,561,894	33,083,212	478,682	
	c	OTHER OPERATING INCOME	522100	21,672,381	1,634,549	20,037,832	
	d						
	e						
	f	All other program service revenue					
	g	Total. Add lines 2a-2f		123,989,340			
Other Revenue	3	Investment income (including dividends, interest, and other similar amounts)		19,577,778	19,577,778		
	4	Income from investment of tax-exempt bond proceeds					
	5	Royalties					
	6a	Gross rents	(i) Real	(ii) Personal			
		b	Less rental expenses				
		c	Rental income or (loss)				
	d	Net rental income or (loss)					
	7a	Gross amount from sales of assets other than inventory	(i) Securities	(ii) Other			
			679,028,257	101,950			
		b	Less cost or other basis and sales expenses		96,361		
		c	Gain or (loss)	11,839,261	5,589		
	d	Net gain or (loss)		11,844,850	11,844,850		
	8a	Gross income from fundraising events (not including \$ _____ of contributions reported on line 1c) See Part IV, line 18	a				
	b	Less direct expenses	b				
	c	Net income or (loss) from fundraising events					
	9a	Gross income from gaming activities See Part IV, line 19	a				
	b	Less direct expenses	b				
	c	Net income or (loss) from gaming activities					
	10a	Gross sales of inventory, less returns and allowances	a				
	b	Less cost of goods sold	b				
	c	Net income or (loss) from sales of inventory					
	Miscellaneous Revenue	Business Code					
11a							
b							
c							
d	All other revenue						
e	Total. Add lines 11a-11d						
12	Total revenue. See Instructions		155,411,968	134,884,966	20,527,002	0	

Part IX

Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

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.	151,479			
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.				
5	Compensation of current officers, directors, trustees, and key employees.	7,449,466			
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.	38,670,216			
8	Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions).	2,001,179			
9	Other employee benefits.	5,482,045			
10	Payroll taxes.	3,293,901			
11	Fees for services (non-employees):				
a	Management.				
b	Legal.	984,711			
c	Accounting.	256,741			
d	Lobbying.				
e	Professional fundraising services. See Part IV, line 17.				
f	Investment management fees.				
g	Other (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O).	413,088			
12	Advertising and promotion.	885,291			
13	Office expenses.	13,921,635			
14	Information technology.	3,906,865			
15	Royalties.	31,337			
16	Occupancy.	7,563,483			
17	Travel.	753,427			
18	Payments of travel or entertainment expenses for any federal, state, or local public officials.				
19	Conferences, conventions, and meetings.				
20	Interest.	15,447,839			
21	Payments to affiliates.				
22	Depreciation, depletion, and amortization.	8,528,993			
23	Insurance.	978,966			
24	Other expenses. Itemize expenses not covered above (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O).				
a	TAX EXPENSE	28,111			
b	LOAN SERVICING EXPENSE	7,409,385			
c	PROV FOR LOAN LOSSES	6,250,000			
d	MISC OPERATING EXPENSE	5,152,877			
e	All other expenses	3,116,954			
25	Total functional expenses. Add lines 1 through 24e.	132,677,989			
26	Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here ☐ if following SOP 98-2 (ASC 958-720).				

Part X

Balance Sheet

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

					(A)		(B)
					Beginning of year		End of year
Assets	1	Cash—non-interest-bearing			20,745,610	1	18,306,945
	2	Savings and temporary cash investments			88,212,641	2	42,427,949
	3	Pledges and grants receivable, net				3	
	4	Accounts receivable, net				4	
	5	Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees. Complete Part II of Schedule L				5	
	6	Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), persons described in section 4958(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary employees' beneficiary organizations (see instructions). Complete Part II of Schedule L				6	
	7	Notes and loans receivable, net				7	
	8	Inventories for sale or use				8	
	9	Prepaid expenses and deferred charges			4,214,381	9	4,429,555
	10a	Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a	175,655,509			
	b	Less: accumulated depreciation	10b	107,779,538	67,735,765	10c	67,875,971
	11	Investments—publicly traded securities			822,259,753	11	982,016,007
	12	Investments—other securities. See Part IV, line 11				12	
	13	Investments—program-related. See Part IV, line 11			1,378,987,906	13	1,254,719,924
	14	Intangible assets			7,454,232	14	9,302,565
	15	Other assets. See Part IV, line 11			37,067,692	15	31,402,452
	16	Total assets. Add lines 1 through 15 (must equal line 34)			2,426,677,980	16	2,410,481,368
Liabilities	17	Accounts payable and accrued expenses			60,475,093	17	47,831,638
	18	Grants payable				18	
	19	Deferred revenue				19	
	20	Tax-exempt bond liabilities				20	
	21	Escrow or custodial account liability. Complete Part IV of Schedule D				21	
	22	Loans and other 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			2,221,989,524	25	2,193,549,958
	26	Total liabilities. Add lines 17 through 25			2,282,464,617	26	2,241,381,596
	Net Assets or Fund Balances	Organizations that follow SFAS 117 (ASC 958), 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 (ASC 958), 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			144,213,363	32	169,099,772
33		Total net assets or fund balances			144,213,363	33	169,099,772
34		Total liabilities and net assets/fund balances			2,426,677,980	34	2,410,481,368

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	155,411,968
2	Total expenses (must equal Part IX, column (A), line 25)	2	132,677,989
3	Revenue less expenses Subtract line 2 from line 1	3	22,733,979
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	144,213,363
5	Net unrealized gains (losses) on investments	5	1,151,230
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain in Schedule O)	9	1,001,200
10	Net assets or fund balances at end of year Combine lines 3 through 9 (must equal Part X, line 33, column (B))	10	169,099,772

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? If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both ☐ Separate basis ☐ Consolidated basis ☐ Both consolidated and separate basis		No
2b	Were the organization's financial statements audited by an independent accountant? If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both ☐ Separate basis ☒ Consolidated basis ☐ Both consolidated and separate basis	Yes	
2c	If "Yes," to line 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	
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
3b	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: 95-1288265

Name: WESCOM CENTRAL CREDIT UNION
DBA WESCOM CREDIT UNION

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

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(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			
VIRGINIA C PANOSSIAN CHAIRMAN	2 00	X						0	0	0
NORBERTA N NOGUERA VICE CHAIRMAN	2 00	X						0	0	0
NOEL ROSS SECRETARY	2 00	X						0	0	0
RICHARD M JOHNSON TREASURER	2 00	X						0	0	0
ADDISON D CARTER DIRECTOR	2 00	X						0	0	0
GINA A FRIEDRICH DIRECTOR	2 00	X						0	0	0
ROBERT GRAHAM DIRECTOR	2 00	X						0	0	0
DANIEL G KRAUS DIRECTOR	2 00	X						0	0	0
VICTOR V MOY DIRECTOR	2 00	X						0	0	0
JAVIER MORALES DIRECTOR	2 00	X						0	0	0
BRAD SELBY DIRECTOR	2 00	X						0	0	0
LIZ WOOD DIRECTOR	2 00	X						0	0	0
WILL J BROWN DIRECTOR EMERITUS	2 00	X						0	0	0
THOMAS G SUTER SUPV CMTE CHAIRMAN	2 00	X						0	0	0
ARMANDO NODAL SUPV CMTE SECRETARY	2 00	X						0	0	0
DAVID ASEM SUPV CMTE MEMBER	2 00	X						0	0	0
LAWRENCE MCCAULEY SUPV CMTE MEMBER	2 00	X						0	0	0
TIM QUINTANILLA SUPV CMTE MEMBER	2 00	X						0	0	0
RON FISCHER CMTE MEMBER AT LARGE	2 00	X						0	0	0
VICKI DONKIN CMTE MEMBER AT LARGE	2 00	X						0	0	0
JUDY SCURLOCK CMTE MEMBER AT LARGE	2 00	X						0	0	0
DARREN WILLIAMS PRESIDENT & CEO	40 00			X				572,239	0	46,043
JANE WOOD EXECUTIVE VP & COO	40 00			X				316,735	0	29,547
KEITH PIPES EVP LENDING & FIN SVCS	40 00			X				308,744	0	11,799
MARC GUILFORD EVP FINANCE & TECH (FORMER)	40 00			X				309,205	0	36,807

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors										
(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(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			
KEVIN SARBER SVP SERVICE DELIVERY	40 00			X				240,808	0	11,150
THOMAS EWING SVP FINANCE & CFO	40 00			X				242,482	0	12,735
SUSAN R MCCREADY SVP BR ADMINISTRATION	40 00			X				218,426	0	34,814
JOHN BEST SENIOR VP & CTO	40 00			X				268,401	0	34,752
TIMOTHY M DOLAN SVP TECHNOLOGY	40 00			X				206,225	0	26,875
LYLE L SANDLIN PRESIDENT WIS	40 00			X				207,211	0	25,826
SCOTT DIECKMANN VP COLLECTIONS (FORMER)	40 00			X				77,624	0	8,214
MICHAEL MOORE VP CONSUMER LENDING (FORMER)	40 00			X				155,444	0	18,862
DAVID GUMPERT-HERSH VP CREDIT RISK MANAGEMENT	40 00			X				174,779	0	22,932
CINDY CHING CHING LAW VP FINANCE	40 00			X				155,729	0	36,607
KATHIE CHISM VP BRANCH OPERATIONS	40 00			X				154,902	0	16,788
IRVING CHIU HENG YU VP TREASURY	40 00			X				188,405	0	41,488
DEENA LIANN SPICER VP MARKETING & COMMUNICATI	40 00			X				140,176	0	25,638
MELISSA L DOXSEE VP BRANCH OPERATIONS	40 00			X				144,782	0	11,031
CONNIE MONICA KNOX PRESIDENT WFS	40 00			X				201,264	0	21,914
JOSEPH PAZIENZA VP REAL ESTATE LENDING	40 00			X				173,332	0	15,219
RONALD LENART VP RISK MANAGEMENT	40 00			X				159,164	0	13,213
JONATHON BAUMAN VP OF LOAN SERVICING & DEFAULT MGMT	40 00			X				134,335	0	24,743
STEPHANIE WINKLER VP OF HRD AND WESCOM UNIVERSITY	40 00			X				127,768	0	2,580
LISA PAUL-HILL VP CONSUMER LENDING	40 00			X				16,765	0	98
JOHN SALTZSTEIN FORMER VP OF HRD AND WESCOM UNIVERSITY	40 00			X				16,121	0	64
DAVID CERWINSKI VP SALES AND CLIENT SERVICES	40 00				X			178,778	0	25,706
RAFAEL N GUERRA VP WIS	40 00				X			172,706	0	30,038
SUKHWINDER SANDHU DIRECTOR NETWORKS & SRVR SUPRT	40 00				X			171,699	0	6,933
BRIAN SEDLAK DIRECTOR APPLICATION & DEVELOPMENT	40 00				X			152,984	0	15,761

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors										
(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(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			
STEVEN MCCORMIC FINANCIAL CONSULTANT	40 00					X		499,204	0	21,564
KWE PAN SALES MANAGER	40 00					X		473,531	0	34,060
OFELIA TELLEZ LOAN OFFICER	40 00					X		347,894	0	28,700
NICOLE SILVA LOAN OFFICER	40 00					X		278,767	0	27,591
CONOR MURRAY LOAN OFFICER	40 00					X		262,837	0	29,195

SCHEDULE C
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Political Campaign and Lobbying Activities

OMB No 1545-0047

2012

Open to Public Inspection

For Organizations Exempt From Income Tax Under section 501(c) and section 527
▶ Complete if the organization is described below. ▶ Attach to Form 990 or Form 990-EZ.
▶ See separate instructions.

If the organization answered “Yes” to Form 990, Part IV, Line 3, or Form 990-EZ, Part V, line 46 (Political Campaign Activities), then

- Section 501(c)(3) organizations Complete Parts I-A and B Do not complete Part I-C
- Section 501(c) (other than section 501(c)(3)) organizations Complete Parts I-A and C below Do not complete Part I-B
- Section 527 organizations Complete Part I-A only

If the organization answered “Yes” to Form 990, Part IV, Line 4, or Form 990-EZ, Part VI, line 47 (Lobbying Activities), then

- Section 501(c)(3) organizations that have filed Form 5768 (election under section 501(h)) Complete Part II-A Do not complete Part II-B
- Section 501(c)(3) organizations that have NOT filed Form 5768 (election under section 501(h)) Complete Part II-B Do not complete Part II-A

If the organization answered “Yes” to Form 990, Part IV, Line 5 (Proxy Tax) or Form 990-EZ, Part V, line 35c (Proxy Tax), then

- Section 501(c)(4), (5), or (6) organizations Complete Part III

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

Part I-A Complete if the organization is exempt under section 501(c) or is a section 527 organization.

1	Provide a description of the organization’s direct and indirect political campaign activities in Part IV	
2	Political expenditures	▶ \$ 6,000
3	Volunteer hours	

Part I-B Complete if the organization is exempt under section 501(c)(3).

1	Enter the amount of any excise tax incurred by the organization under section 4955	▶ \$	
2	Enter the amount of any excise tax incurred by organization managers under section 4955	▶ \$	
3	If the organization incurred a section 4955 tax, did it file Form 4720 for this year?		☐ Yes ☐ No
4a	Was a correction made?		☐ Yes ☐ No
b	If “Yes,” describe in Part IV		

Part I-C Complete if the organization is exempt under section 501(c), except section 501(c)(3).

1	Enter the amount directly expended by the filing organization for section 527 exempt function activities	▶ \$	
2	Enter the amount of the filing organization's funds contributed to other organizations for section 527 exempt function activities	▶ \$	6,000
3	Total exempt function expenditures Add lines 1 and 2 Enter here and on Form 1120-POL, line 17b	▶ \$	6,000
4	Did the filing organization file Form 1120-POL for this year?		☒ Yes ☐ No
5	Enter the names, addresses and employer identification number (EIN) of all section 527 political organizations to which the filing organization made payments For each organization listed, enter the amount paid from the filing organization’s funds Also enter the amount of political contributions received that were promptly and directly delivered to a separate political organization, such as a separate segregated fund or a political action committee (PAC) If additional space is needed, provide information in Part IV		

(a) Name	(b) Address	(c) EIN	(d) Amount paid from filing organization's funds If none, enter -0-	(e) Amount of political contributions received and promptly and directly delivered to a separate political organization If none, enter -0-
(1) CCUL - PAC	1201 K STREET 1050 SACRAMENTO, CA 95814	94-0357265	6,000	

Part II-A

Complete if the organization is exempt under section 501(c)(3) and filed Form 5768 (election under section 501(h)).

- A
- Check ☐ if the filing organization belongs to an affiliated group (and list in Part IV each affiliated group member's name, address, EIN, expenses, and share of excess lobbying expenditures)
- B
- Check ☐ if the filing organization checked box A and "limited control" provisions apply

Limits on Lobbying Expenditures (The term "expenditures" means amounts paid or incurred.)		(a) Filing organization's totals	(b) Affiliated group totals												
1a Total lobbying expenditures to influence public opinion (grass roots lobbying)															
b Total lobbying expenditures to influence a legislative body (direct lobbying)															
c Total lobbying expenditures (add lines 1a and 1b)															
d Other exempt purpose expenditures															
e Total exempt purpose expenditures (add lines 1c and 1d)															
f Lobbying nontaxable amount Enter the amount from the following table in both columns															
<table><tr><td>If the amount on line 1e, column (a) or (b) is:</td><td>The lobbying nontaxable amount is:</td></tr><tr><td>Not over \$500,000</td><td>20% of the amount on line 1e</td></tr><tr><td>Over \$500,000 but not over \$1,000,000</td><td>\$100,000 plus 15% of the excess over \$500,000</td></tr><tr><td>Over \$1,000,000 but not over \$1,500,000</td><td>\$175,000 plus 10% of the excess over \$1,000,000</td></tr><tr><td>Over \$1,500,000 but not over \$17,000,000</td><td>\$225,000 plus 5% of the excess over \$1,500,000</td></tr><tr><td>Over \$17,000,000</td><td>\$1,000,000</td></tr></table>		If the amount on line 1e, column (a) or (b) is:	The lobbying nontaxable amount is:	Not over \$500,000	20% of the amount on line 1e	Over \$500,000 but not over \$1,000,000	\$100,000 plus 15% of the excess over \$500,000	Over \$1,000,000 but not over \$1,500,000	\$175,000 plus 10% of the excess over \$1,000,000	Over \$1,500,000 but not over \$17,000,000	\$225,000 plus 5% of the excess over \$1,500,000	Over \$17,000,000	\$1,000,000		
If the amount on line 1e, column (a) or (b) is:	The lobbying nontaxable amount is:														
Not over \$500,000	20% of the amount on line 1e														
Over \$500,000 but not over \$1,000,000	\$100,000 plus 15% of the excess over \$500,000														
Over \$1,000,000 but not over \$1,500,000	\$175,000 plus 10% of the excess over \$1,000,000														
Over \$1,500,000 but not over \$17,000,000	\$225,000 plus 5% of the excess over \$1,500,000														
Over \$17,000,000	\$1,000,000														
g Grassroots nontaxable amount (enter 25% of line 1f)															
h Subtract line 1g from line 1a If zero or less, enter -0-															
i Subtract line 1f from line 1c If zero or less, enter -0-															
j If there is an amount other than zero on either line 1h or line 1i, did the organization file Form 4720 reporting section 4911 tax for this year?		☐ Yes	☐ No												

4-Year Averaging Period Under Section 501(h)
(Some organizations that made a section 501(h) election do not have to complete all of the five columns below. See the instructions for lines 2a through 2f on page 4.)

Lobbying Expenditures During 4-Year Averaging Period					
Calendar year (or fiscal year beginning in)	(a) 2009	(b) 2010	(c) 2011	(d) 2012	(e) Total
2a Lobbying nontaxable amount					
b Lobbying ceiling amount (150% of line 2a, column(e))					
c Total lobbying expenditures					
d Grassroots nontaxable amount					
e Grassroots ceiling amount (150% of line 2d, column (e))					
f Grassroots lobbying expenditures					

Part II-B

Complete if the organization is exempt under section 501(c)(3) and has NOT filed Form 5768 (election under section 501(h)).

For each "Yes" response to lines 1a through 1i below, provide in Part IV a detailed description of the lobbying activity.

		(a)		(b)
		Yes	No	Amount
1	During the year, did the filing organization attempt to influence foreign, national, state or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of			
a	Volunteers?			
b	Paid staff or management (include compensation in expenses reported on lines 1c through 1i)?			
c	Media advertisements?			
d	Mailings to members, legislators, or the public?			
e	Publications, or published or broadcast statements?			
f	Grants to other organizations for lobbying purposes?			
g	Direct contact with legislators, their staffs, government officials, or a legislative body?			
h	Rallies, demonstrations, seminars, conventions, speeches, lectures, or any similar means?			
i	Other activities?			
j	Total. Add lines 1c through 1i.			
2a	Did the activities in line 1 cause the organization to be not described in section 501(c)(3)?			
b	If "Yes," enter the amount of any tax incurred under section 4912.			
c	If "Yes," enter the amount of any tax incurred by organization managers under section 4912.			
d	If the filing organization incurred a section 4912 tax, did it file Form 4720 for this year?			

Part III-A

Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6).

		Yes	No
1	Were substantially all (90% or more) dues received nondeductible by members?	1	
2	Did the organization make only in-house lobbying expenditures of \$2,000 or less?	2	
3	Did the organization agree to carry over lobbying and political expenditures from the prior year?	3	

Part III-B

Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6) and if either (a) BOTH Part III-A, lines 1 and 2, are answered "No" OR (b) Part III-A, line 3, is answered "Yes."

1	Dues, assessments and similar amounts from members	1	
2	Section 162(e) nondeductible lobbying and political expenditures (do not include amounts of political expenses for which the section 527(f) tax was paid).		
a	Current year	2a	
b	Carryover from last year	2b	
c	Total	2c	
3	Aggregate amount reported in section 6033(e)(1)(A) notices of nondeductible section 162(e) dues	3	
4	If notices were sent and the amount on line 2c exceeds the amount on line 3, what portion of the excess does the organization agree to carryover to the reasonable estimate of nondeductible lobbying and political expenditure next year?	4	
5	Taxable amount of lobbying and political expenditures (see instructions)	5	

Part IV

Supplemental Information

Complete this part to provide the descriptions required for Part I-A, line 1, Part I-B, line 4, Part I-C, line 5, Part II-A (affiliated group list), Part II-E, line 2, and Part II-B, line 1. Also, complete this part for any additional information.

Identifier	Return Reference	Explanation
ORGANIZATIONS DIRECT AND INDIRECT POLITICAL CAMPAIGN ACTIVITIES	PART I-A, LINE 1	CONTRIBUTION TO CCUL - PAC

SCHEDULE D
(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Financial Statements

OMB No 1545-0047

2012

Open to Public Inspection

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

Employer identification number
95-1288265

Part I

Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts. Complete if the organization answered "Yes" to Form 990, Part IV, line 6.

	(a) Donor advised funds	(b) Funds and other accounts
1	Total number at end of year	
2	Aggregate contributions to (during year)	
3	Aggregate grants from (during year)	
4	Aggregate value at end of year	
5	Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control? ☐ Yes☐ No	
6	Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can 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 education)☐ Preservation of an historically important land area☐ Protection of natural habitat☐ Preservation of a certified historic structure☐ Preservation of open space

2

Complete lines 2a through 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, and not on a historic structure listed in the National Register

3

Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax 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 section 170(h)(4)(B)(ii)?

☐ Yes☐ No

9

In Part XIII, 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 (ASC 958), 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 XIII, the text of the footnote to its financial statements that describes these items

b

If the organization elected, as permitted under SFAS 116 (ASC 958), 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 (ASC 958) relating to these items

a

Revenues included in Form 990, Part VIII, line 1

▶ \$ _____

b

Assets included in Form 990, Part X

▶ \$ _____

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

Cat No 52283D

Schedule D (Form 990) 2012

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets *(continued)*

3

Using the organization's acquisition, 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 XIII

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 XIII and complete the following table

c

Beginning balance

d

Additions during the year

e

Distributions during the year

f

Ending balance

	Amount
1c	
1d	
1e	
1f	

2a

Did the organization include an amount on Form 990, Part X, line 21?

☐ Yes

☐ No

b

If "Yes," explain the arrangement in Part XIII Check here if the explanation has been provided in Part XIII

☐

Part V Endowment Funds. Complete if the organization answered "Yes" to Form 990, Part IV, line 10.

	(a)Current year	(b)Prior year	b (c)Two years back	(d)Three years back	(e)Four years back
1a	Beginning of year balance				
b	Contributions				
c	Net investment earnings, gains, and 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 current year end balance (line 1g, column (a)) held as

a

Board designated or quasi-endowment

b

Permanent endowment

c

Temporarily restricted endowment

The percentages in lines 2a, 2b, and 2c should equal 100%

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 XIII 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		9,390,319		9,390,319
b Buildings		63,095,354	23,606,560	39,488,794
c Leasehold improvements		9,660,246	8,428,218	1,232,028
d Equipment		91,319,118	75,744,760	15,574,358
e Other		2,190,472		2,190,472
Total. Add lines 1a through 1e (Column (d) must equal Form 990, Part X, column (B), line 10(c).)				67,875,971

Schedule D (Form 990) 2012

Part XI 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 XIII)	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 XIII)	4b		
c	Add lines 4a and 4b		4c	
5	Total revenue Add lines 3 and 4c . (This must equal Form 990, Part I, line 12)		5	

Part XII 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 XIII)	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 XIII)	4b		
c	Add lines 4a and 4b		4c	
5	Total expenses Add lines 3 and 4c . (This must equal Form 990, Part I, line 18)		5	

Part XIII 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, line 2, Part XI, lines 2d and 4b, and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

Identifier	Return Reference	Explanation
DESCRIPTION OF UNCERTAIN TAX POSITIONS UNDER FIN 48	PART X, LINE 2	A TAX POSITION IS RECOGNIZED AS A BENEFIT ONLY IF IT IS "MORE LIKELY THAN NOT" THAT THE TAX POSITION WOULD BE SUSTAINED IN A TAX EXAMINATION, WITH A TAX EXAMINATION BEING PRESUMED TO OCCUR. THE AMOUNT RECOGNIZED IS THE LARGEST AMOUNT OF TAX BENEFIT THAT IS GREATER THAN 50% LIKELY OF BEING REALIZED ON EXAMINATION. FOR TAX POSITIONS NOT MEETING THE "MORE LIKELY THAN NOT" TEST, NO TAX BENEFIT IS RECORDED. THE SUBSIDIARIES ARE SUBJECT TO U.S. FEDERAL INCOME TAX AS WELL AS INCOME TAX OF THE STATE OF CALIFORNIA. THE SUBSIDIARIES ARE NO LONGER SUBJECT TO EXAMINATION BY TAXING AUTHORITIES FOR YEARS BEFORE 2008. THE SUBSIDIARIES RECOGNIZE INTEREST AND/OR PENALTIES RELATED TO INCOME TAX MATTERS IN OTHER EXPENSE. THERE WAS NO INTEREST OR PENALTIES LEVIED IN 2012 AND 2011.

Schedule I
(Form 990)

Department of the Treasury
Internal Revenue Service

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

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

OMB No 1545-0047

2012

Open to Public
Inspection

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

Employer identification number
95-1288265

Part I General Information on Grants and Assistance

1

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

☒ Yes ☐ No

2

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

Part II Grants and Other Assistance to Governments and Organizations in the United States. Complete if the organization answered "Yes" to Form 990, Part IV, line 21, for any recipient that received more than \$5,000. Part II can be duplicated 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) WESCOM'S WECARE FOUNDATION 123 SOUTH MARENGO AVENUE PASADENA, CA 91101	31-1709115	501 (C) (3)	69,013		FMV		TO PROVIDE FINANCIAL SUPPORT TO SPONSOR COMMUNITY SERVICE OPPORTUNITIES
(2) CHILDRENS MIRACLE NETWORK 4650 SUNSET BLVD LOS ANGELES, CA 90027	87-0387205	501 (C) (3)	31,883		FMV		TO IMPROVE FACILITIES AND HEALTHCARE FOR SICK AND INJURED CHILDREN
(3) THE SHAPIRO GROUPCALIFORNIA CREDIT UNION LEAGUE PO BOX 3000 RANCHO CUCAMONGA, CA 91729	94-0357265	501 (C) (3)	15,000		FMV		TO PROVIDE ASSISTANCE TO SMALLER CREDIT UNIONS
(4) RICHARD MYLES JOHNSON EDUCATIONAL FOUNDATION 2855 E GUASTI RD SUITE 600 ONTARIO, CA 91761	95-6141173	501 (C) (3)	15,000		FMV		TO PROVIDE SUPPORT FOR FINANCIAL EDUCATION EFFORTS OF CREDIT UNIONS
(5) NATIONAL MS SOCIETY - PACIFIC SOUTH COAST CHAPTER 12121 SCRIPPS SUMMIT DR 190 SAN DIEGO, CA 92131	95-2633200	501 (C) (3)	7,600		FMV		TO PROVIDE FINANCIAL SUPPORT TO SPONSOR COMMUNITY SERVICE OPPORTUNITIES
(6) CHILDRENS HOSPITAL ORANGE COUNTY 455 S MAIN ST ORANGE, CA 92868	95-6097416	501 (C) (3)	11,383		FMV		TO IMPROVE FACILITIES AND HEALTHCARE FOR SICK AND INJURED CHILDREN

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

0

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.
Part III can be duplicated if additional space is needed.

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

Part IV Supplemental Information.		
Complete this part to provide the information required in Part I, line 2, Part III, column (b), and any other additional information		
Identifier	Return Reference	Explanation

Schedule J (Form 990) Department of the Treasury Internal Revenue Service	Compensation Information 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.	OMB No 1545-0047
		2012
		Open to Public Inspection

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

Part I

Questions Regarding Compensation

		Yes	No
1a	Check the appropriate box(es) if the organization provided any of the following to or for a person listed in Form 990, Part VII, Section A, line 1a Complete Part III to provide any relevant information regarding these items ☐ First-class or charter travel ☒ 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)		
b	If any of the boxes in line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of 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 filing organization used to establish the compensation of the organization's CEO/Executive Director Check all that apply Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III ☐ 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 a Receive a severance payment or change-of-control payment? b Participate in, or receive payment from, a supplemental nonqualified retirement plan? c Participate in, or receive payment from, an equity-based compensation arrangement? If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III	4a Yes	
		4b Yes	
		4c	No
	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	5a	
		5b	
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	6a	
		6b	
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 Regulations 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	

Part II **Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees.** Use duplicate copies if additional space is needed.

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

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

(A) Name and Title		(B) Breakdown of W-2 and/or 1099-MISC compensation			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation reported as deferred in prior Form 990
		(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
See Additional Data Table								

Part III Supplemental Information

Complete this part to provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

Identifier	Return Reference	Explanation
	PART I, LINE 1A	PART 1, LINE 1A TRAVEL FOR COMPANIONS AS PER THE EMPLOYMENT CONTRACT, THE PRESIDENT MAY HAVE HIS SPOUSE JOIN HIM IN CREDIT UNION RELATED TRAVEL PROVIDED THAT THE CREDIT UNION PAYS FOR COACH TRAVEL ON REGULARLY SCHEDULED COMMERCIAL AIRLINES FOR THE PRESIDENT AND HIS SPOUSE
	PART I, LINES 4A-B	MICHAEL MOORE RECEIVED SEVERANCE PAYMENT IN THE AMOUNT OF \$27,053 IN NOVEMBER OF 2012. AN EMPLOYEE WHO IS A MEMBER OF A SELECT MANAGEMENT GROUP OR IS HIGHLY COMPENSATED IS ELIGIBLE TO PARTICIPATE IN A 457B PLAN EFFECTIVE ON THE FIRST DAY OF EMPLOYMENT. THE PARTICIPANT IS ELIGIBLE TO DEFER A MAXIMUM OF \$17,000 IN THE 2012 PLAN YEAR. THE PRESIDENT/CEO OF THE CREDIT IS ELIGIBLE TO PARTICIPATE IN A SEPARATE 457B PLAN EFFECTIVE ON THE FIRST DAY OF EMPLOYMENT. FOR EACH PLAN YEAR, THE CREDIT UNION WILL CONTRIBUTE TO THE PLAN THE FULL ELIGIBLE CONTRIBUTION AMOUNT. THE BENEFIT PROVIDED IS SUBJECT TO TAXATION UNDER SECTION 457(F) OF THE INTERNAL REVENUE CODE OF 1986.

Software ID:

Software Version:

EIN: 95-1288265

Name: WESCOM CENTRAL CREDIT UNION
DBA WESCOM CREDIT UNION

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

(A) Name		(B) Breakdown of W-2 and/or 1099-MISC compensation			(C) Deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation reported in prior Form 990 or Form 990-EZ
		(i) Base Compensation	(ii) Bonus & incentive compensation	(iii) Other compensation				
DARREN WILLIAMS	(i) (ii)	547,355 0	0 0	24,884 0	17,000 0	29,043 0	618,282 0	0 0
JANE WOOD	(i) (ii)	305,270 0	0 0	11,465 0	10,294 0	19,253 0	346,282 0	0 0
KEITH PIPES	(i) (ii)	298,509 0	0 0	10,235 0	10,388 0	1,411 0	320,543 0	0 0
MARC GUILFORD	(i) (ii)	298,228 0	0 0	10,977 0	10,530 0	26,277 0	346,012 0	0 0
KEVIN SARBER	(i) (ii)	230,753 0	0 0	10,055 0	8,349 0	2,801 0	251,958 0	0 0
THOMAS EWING	(i) (ii)	230,748 0	0 0	11,734 0	11,434 0	1,301 0	255,217 0	0 0
SUSAN R MCCREADY	(i) (ii)	206,523 0	0 0	11,903 0	10,977 0	23,837 0	253,240 0	0 0
JOHN BEST	(i) (ii)	206,601 0	57,250 0	4,550 0	10,715 0	24,037 0	303,153 0	0 0
TIMOTHY M DOLAN	(i) (ii)	196,370 0	0 0	9,855 0	10,377 0	16,498 0	233,100 0	0 0
LYLE L SANDLIN	(i) (ii)	168,268 0	33,000 0	5,943 0	5,324 0	20,502 0	233,037 0	0 0
MICHAEL MOORE	(i) (ii)	103,183 0	25,000 0	27,261 0	6,539 0	12,323 0	174,306 0	0 0
DAVID GUMPERT-HERSH	(i) (ii)	170,942 0	0 0	3,837 0	9,232 0	13,700 0	197,711 0	0 0
CINDY CHING CHING LAW	(i) (ii)	152,055 0	0 0	3,674 0	8,065 0	28,542 0	192,336 0	0 0
KATHIE CHISM	(i) (ii)	142,580 0	0 0	12,322 0	5,195 0	11,593 0	171,690 0	0 0
IRVING CHIU HENG YU	(i) (ii)	147,034 0	37,964 0	3,407 0	10,671 0	30,817 0	229,893 0	0 0
DEENA LIANN SPICER	(i) (ii)	139,919 0	0 0	257 0	3,244 0	22,394 0	165,814 0	0 0
MELISSA L DOXSEE	(i) (ii)	132,733 0	0 0	12,049 0	0 0	11,031 0	155,813 0	0 0
CONNIE MONICA KNOX	(i) (ii)	162,600 0	35,000 0	3,664 0	10,526 0	11,388 0	223,178 0	0 0
JOSEPH PAZIENZA	(i) (ii)	169,562 0	0 0	3,770 0	6,454 0	8,765 0	188,551 0	0 0
RONALD LENART	(i) (ii)	157,260 0	0 0	1,904 0	2,182 0	11,031 0	172,377 0	0 0
JONATHON BAUMAN	(i) (ii)	133,947 0	0 0	388 0	6,733 0	18,010 0	159,078 0	0 0
DAVID CERWINSKI	(i) (ii)	123,556 0	54,980 0	242 0	9,088 0	16,618 0	204,484 0	0 0
RAFAEL N GUERRA	(i) (ii)	83,961 0	88,400 0	345 0	6,396 0	23,642 0	202,744 0	0 0
SUKHWINDER SANDHU	(i) (ii)	167,735 0	0 0	3,964 0	5,929 0	1,004 0	178,632 0	0 0
BRIAN SEDLAK	(i) (ii)	850 0	151,685 0	449 0	7,115 0	8,646 0	168,745 0	0 0
STEVEN MCCORMIC	(i) (ii)	0 0	499,204 0	0 0	5,178 0	16,386 0	520,768 0	0 0
KWE PAN	(i) (ii)	69,123 0	404,233 0	175 0	11,322 0	22,738 0	507,591 0	0 0
OFELIA TELLEZ	(i) (ii)	16,536 0	331,358 0	0 0	16,411 0	12,289 0	376,594 0	0 0
NICOLE SILVA	(i) (ii)	15,200 0	263,567 0	0 0	12,951 0	14,640 0	306,358 0	0 0
CONOR MURRAY	(i) (ii)	15,935 0	246,902 0	0 0	11,384 0	17,811 0	292,032 0	0 0

Schedule L
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Transactions with Interested Persons

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

OMB No 1545-0047

2012

Open to Public Inspection

Name of the organization WESCOM CENTRAL CREDIT UNION DBA WESCOM CREDIT UNION	Employer identification number 95-1288265
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Part I Excess Benefit Transactions (section 501(c)(3) and section 501(c)(4) organizations only).

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

1	(a) Name of disqualified person	(b) Relationship between disqualified person and organization	(c) Description of transaction	(d) Corrected?	
				Yes	No

2 Enter the amount of tax incurred by organization managers or disqualified persons during the year under section 4958 ▶ \$

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

Part II Loans to and/or From Interested Persons.

Complete if the organization answered "Yes" on Form 990-EZ, Part V, line 38a, or Form 990, Part IV, line 26, or if the organization reported an amount on Form 990, Part X, line 5, 6, or 22

(a) Name of interested person	(b) Relationship with organization	(c) Purpose of loan	(d) Loan to or from the organization?		(e) Original principal amount	(f) Balance due	(g) In default?		(h) Approved by board or committee?	(i) Written agreement?	
			To	From			Yes	No		Yes	No
Total ▶ \$											

Part III Grants or Assistance Benefitting Interested Persons.

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

(a) Name of interested person	(b) Relationship between interested person and the organization	(c) Amount of assistance	(d) Type of assistance	(e) Purpose of assistance

Part IV Business Transactions Involving Interested Persons.

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

(a) Name of interested person	(b) Relationship between interested person and the organization	(c) Amount of transaction	(d) Description of transaction	(e) Sharing of organization's revenues?	
				Yes	No
(1) JANE WOOD CINDY LAW JOSEPH PAZIENZA	OFFICERS OF CREDIT UNION AND SUBSIDIARY, CUSO MORTGAGE, INC	590,546	CHARGES FROM CREDIT UNION TO SUBSIDIARY FOR SHARING OF EMPLOYEES, LEASING OF EQUIPMENT AND FACILITIES, AND REIMBURSEMENT OF EXPENSES		No
(2) LYLE SANDLIN RAFAEL GUERRA	OFFICERS OF CREDIT UNION AND SUBSIDIARY, WESCOM INSURANCE SERVICES, LLC	441,758	CHARGES FROM CREDIT UNION TO SUBSIDIARY FOR SHARING OF EMPLOYEES, LEASING OF EQUIPMENT AND FACILITIES, AND REIMBURSEMENT OF EXPENSES		No
(3) CONNIE MONICA KNOX	OFFICER OF CREDIT UNION AND SUBSIDIARY, WESCOM FINANCIAL SERVICES, LLC	687,835	CHARGES FROM CREDIT UNION TO SUBSIDIARY FOR SHARING OF EMPLOYEES, LEASING OF EQUIPMENT AND FACILITIES, AND REIMBURSEMENT OF EXPENSES		No

Part V Supplemental Information

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

Identifier	Return Reference	Explanation
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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

2012

Open to Public Inspection

Name of the organization WESCOM CENTRAL CREDIT UNION DBA WESCOM CREDIT UNION	Employer identification number 95-1288265
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Identifier	Return Reference	Explanation
	FORM 990, PART VI, SECTION A, LINE 6	THE ORGANIZATION IS OWNED BY MEMBERS. MEMBERSHIP IS AVAILABLE TO ANY AND ALL PERSONS WHO LIVE, REGULARLY WORK, CURRENTLY ATTEND SCHOOL, OR CURRENTLY WORSHIP IN THE SEVEN COUNTIES OF SOUTHERN CALIFORNIA.
	FORM 990, PART VI, SECTION A, LINE 7A	THE ORGANIZATION HAS MEMBERS WHO MAY ELECT THE GOVERNING BODY. EACH MEMBER HAS ONE VOTE TO ELECT THE MEMBERS FOR THE GOVERNING BODY OF THE ORGANIZATION.
	FORM 990, PART VI, SECTION A, LINE 7B	AT THE END OF EACH TERM OF THE DIRECTORS, ELECTIONS ARE HELD AND BOARD DECISIONS REGARDING ELECTION OR REMOVAL OF DIRECTORS ARE VOTED ON BY THE MEMBERS OF THE CREDIT UNION PURSUANT TO ITS BY-LAWS.
	FORM 990, PART VI, SECTION B, LINE 11	THE ORGANIZATION'S FORM 990, RETURN OF ORGANIZATION EXEMPT FROM INCOME TAX, IS PREPARED BY AN OUTSIDE ACCOUNTING FIRM AND IS REVIEWED BY THE VP CONTROLLER, THE SVP CHIEF FINANCIAL OFFICER, THE EVP TECHNOLOGY AND FINANCE, AND THE CEO OF THE ORGANIZATION. THE RETURN THEN GOES THROUGH A FINAL REVIEW BY THE BOARD OF DIRECTORS BEFORE FINAL SUBMISSION.
	FORM 990, PART VI, SECTION B, LINE 12C	THE POLICY IS ENFORCED AND MONITORED THROUGH OUR VARIOUS REPORTING MECHANISMS (ETHICS POINT, OPEN DOOR COMMUNICATION POLICY, WHICH INCLUDES RECOMMENDING THAT EMPLOYEES DISCUSS THE ISSUES WITH THEIR MANAGER, HUMAN RESOURCES, SENIOR MANAGEMENT OR THE CEO), WE ADDRESS THE ISSUE AND USE OUR POLICY FOR GUIDANCE, WHICH PROMOTES CONSISTENCY.
	FORM 990, PART VI, SECTION B, LINE 15	CEO'S COMPENSATION. WESCOM CREDIT UNION'S BOARD OF DIRECTORS PARTNERS WITH A THIRD PARTY VENDOR TO PERFORM REGULAR REVIEWS TO ENSURE THAT THE PRESIDENT/CEO'S SALARY AND TARGET INCENTIVE REMAIN IN AN APPROPRIATE RELATIONSHIP TO THE MARKET. OUR THIRD PARTY CONSULTANT EXAMINES THE CURRENT COMPENSATION MARKET THROUGH AN ANALYSIS WHICH INCLUDES A CREDIT UNION PEER GROUP BASED ON ASSET SIZE AND FINANCIAL PERFORMANCE. IN ADDITION, THE PRESIDENT/CEO'S SUPPLEMENTAL RETIREMENT ACCOUNT IS REVIEWED WITH THE BOARD TO EVALUATE INVESTMENT PERFORMANCE AND TO CONSIDER ANY PROGRAM ADJUSTMENTS THAT NEED TO BE MADE TO ENSURE THE PROGRAM REMAINS APPROPRIATE TO THE MARKET. THE BOARD APPROVES ALL CHANGES TO THE PRESIDENT/CEO'S COMPENSATION AND SUPPLEMENTAL RETIREMENT PLANS. FORM 990, PART VI, SECTION B, LINE 15B. EXECUTIVE TEAM (OTHER OFFICERS) AND OTHER KEY EMPLOYEES' COMPENSATION. WESCOM CREDIT UNION PARTNERS WITH A THIRD PARTY TO PERFORM A PERIODIC REVIEW TO ENSURE THAT THE EXECUTIVE AND STAFF TEAM MEMBERS' SALARY RANGES AND TARGET INCENTIVES REMAIN IN AN APPROPRIATE RELATIONSHIP WITH THE MARKET. OUR THIRD PARTY CONSULTANT EXAMINES THE CURRENT COMPENSATION MARKET THROUGH AN ANALYSIS WHICH INCLUDES A CREDIT UNION PEER GROUP BASED ON ASSET SIZE AND FINANCIAL PERFORMANCE. THE HR COMMITTEE OF THE BOARD REVIEWS THE INFORMATION AND PREPARES A RECOMMENDATION FOR THE BOARD OF DIRECTORS APPROVAL.
	FORM 990, PART VI, SECTION C, LINE 19	FINANCIAL STATEMENTS ARE AVAILABLE TO THE PUBLIC ON THE ORGANIZATION'S WEBSITE. REQUESTS REGARDING GOVERNING DOCUMENTS AND CONFLICT OF INTERESTS CAN BE SUBMITTED TO THE ORGANIZATION AND COPIES WILL BE PROVIDED UPON REQUEST.
DETAIL FOR GAIN ON SALE OF INVESTMENTS	FORM 990, PART VIII, LINE 7A - 7C, COLUMN (I)	PROCEEDS \$679,028,257 BASIS \$667,188,996 GAIN \$ 11,839,261
ALL OTHER EXPENSES	FORM 990, PART IX, LINE 24E	PROPERTY TAX EXPENSE \$722,878 OTHER NON-OPERATING EXPENSE 138,835 OPERATING FEES 225,668 NCUSIF EXPENSE 1,954,920 ----- TOTAL OTHER EXPENSES 3,042,301
CHANGES IN NET ASSETS OR FUND BALANCES	FORM 990, PART XI, LINE 9	OTHER ADJUSTMENT TO RETAINED EARNINGS 1,001,200
	FORM 990, PART XII, LINE 2C	THE ORGANIZATION HAS NOT CHANGED EITHER ITS OVERSIGHT PROCESS OR SELECTION PROCESS DURING THE TAX YEAR.

SCHEDULE R
(Form 990)

Related Organizations and Unrelated Partnerships

OMB No 1545-0047

2012

Open to Public Inspection

Department of the Treasury
Internal Revenue Service

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

Employer identification number
95-1288265

Part I

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

(a) Name, address, and EIN (if applicable) 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) WESCOM HOLDINGS LLC 123 SOUTH MARENGO AVENUE PASADENA, CA 91101 95-4889848	FINANCIAL SERVICES	CA	0	5,898,331	WESCOM CREDIT UNION
(2) WESCOM FINANCIAL SERVICES LLC 123 SOUTH MARENGO AVENUE PASADENA, CA 91101 95-4853684	FINANCIAL SERVICES	CA	6,850,619	2,517,767	WESCOM HOLDINGS LLC
(3) WESCOM INSURANCE SERVICES LLC 123 SOUTH MARENGO AVENUE PASADENA, CA 91101 95-4821865	FINANCIAL SERVICES	CA	3,173,974	12,822,351	WESCOM HOLDINGS LLC
(4) WESCOM RESOURCES GROUP LLC 123 SOUTH MARENGO AVENUE PASADENA, CA 91101 43-1966875	DATA PROCESSING	CA	10,026,191	2,896,345	WESCOM HOLDINGS LLC
(5) HALLMARK INSURANCE SERVICES LLC 123 SOUTH MARENGO AVENUE PASADENA, CA 91101 95-4800085	CONSULTING	CA	3,983	7,314	WESCOM INSURANCE SERVICES LLC

Part II

Identification of Related Tax-Exempt Organizations (Complete if the organization answered "Yes" to 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 entity?	
						Yes	No
(1) WESCOM'S WECARE FOUNDATION 123 SOUTH MARENGO AVE PASADENA, CA 91101 31-1709115	CHARITY FUND	CA	501 (C) (3)	9	N/A		No

Part III

Identification of Related Organizations Taxable as a Partnership (Complete if the organization answered "Yes" to 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) Dispropportionate 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" to 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	(i) Section 512 (b)(13) controlled entity?	
								Yes	No
(1) CUSO MORTGAGE INC 5601 EAST LA PALMA AVENUE ANAHEIM, CA 92807 71-0946762	MORTGAGE SERVICES	CA	WESCOM HOLDINGS LLC	C	10,574,534	22,015,749	100 000 %		No

Part V

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

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

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 or (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 Dividends from related organization(s)

g Sale of assets to related organization(s)

h Purchase of assets from related organization(s)

i Exchange of assets with related organization(s)

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

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

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

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

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

o Sharing of paid employees with related organization(s)

p Reimbursement paid to related organization(s) for expenses

q Reimbursement paid by related organization(s) for expenses

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

s 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

1s

No

No

No

No

No

No

No

No

No

Yes

No

No

No

No

Yes

No

Yes

No

No

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

(a) Name of other organization	(b) Transaction type (a-s)	(c) Amount involved	(d) Method of determining amount involved
(1) CUSO MORTGAGE INC	J	590,546	ACTUAL AMOUNT PAID
(2) WESCOM INSURANCE SERVICES LLC	J	441,758	ACTUAL AMOUNT PAID
(3) WESCOM FINANCIAL SERVICES LLC	J	687,835	ACTUAL AMOUNT PAID
(4) WESCOM RESOURCES GROUP LLC	J	1,082,095	ACTUAL AMOUNT PAID

Schedule R (Form 990) 2012

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
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Software ID:

Software Version:

EIN: 95-1288265

Name: WESCOM CENTRAL CREDIT UNION
DBA WESCOM CREDIT UNION

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