EXTENDED TO MAY 15, 2017

Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

or Section 4947(a)(1) Trust Treated as Private Foundation

▶ Do not enter social security numbers on this form as it may be made public.

▶ Information about Form 990-PF and its separate instructions is at *www.irs.gov/form990pf.*

OMB No 1545-0052

2015

Open to Public Inspection

For calendar year 2015 or tax year beginning JUL 1, 2015 , and ending JUN 30, 2016

Name of foundation: ALLIANT CREDIT UNION FOUNDATION

A Employer identification number: 71-1052113

Number and street (or P O box number if mail is not delivered to street address): 1600 GOLF ROAD

Room/suite:

B Telephone number: 773-462-2116

City or town, state or province, country, and ZIP or foreign postal code: ROLLING MEADOWS, IL 60008

C If exemption application is pending, check here ▶ [ ]

G Check all that apply: [ ] Initial return [ ] Initial return of a former public charity [ ] Final return [ ] Amended return [ ] Address change [ ] Name change

D 1. Foreign organizations, check here ▶ [ ]

2 Foreign organizations meeting the 85% test, check here and attach computation ▶ [ ]

H Check type of organization: [X] Section 501(c)(3) exempt private foundation [ ] Section 4947(a)(1) nonexempt charitable trust [ ] Other taxable private foundation

E If private foundation status was terminated under section 507(b)(1)(A), check here ▶ [ ]

I Fair market value of all assets at end of year (from Part II, col (c), line 16) ▶$ 3,955,112.

J Accounting method: [X] Cash [ ] Accrual [ ] Other (specify) (Part I, column (d) must be on cash basis.)

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ▶ [ ]

Part I **Analysis of Revenue and Expenses** (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a))

	Line	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc, received			N/A	
	2 Check ▶ [X] if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	11,565.	11,565.		STATEMENT 1
	4 Dividends and interest from securities	34,773.	34,773.		STATEMENT 2
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	117,741.			
	b Gross sales price for all assets on line 6a 117,741.				
	7 Capital gain net income (from Part IV, line 2)		117,741.		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
	b Less Cost of goods sold				
	c Gross profit or (loss)				
	11 Other income				
	12 **Total.** Add lines 1 through 11	164,079.	164,079.		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	0.	0.		0.
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees				
	b Accounting fees STMT 3	7,700.	2,000.		0.
	c Other professional fees				
	17 Interest				
	18 Taxes STMT 4	5,000.	0.		0.
	19 Depreciation and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses STMT 5	193.	0.		0.
	24 **Total operating and administrative expenses** Add lines 13 through 23	12,893.	2,000.		0.
	25 Contributions, gifts, grants paid	222,980.			222,980.
	26 **Total expenses and disbursements.** Add lines 24 and 25	235,873.	2,000.		222,980.
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	-71,794.			
	b **Net investment income** (if negative, enter -0-)		162,079.		
	c **Adjusted net income** (if negative, enter -0-)			N/A	

SCANNED APR 17 2017

RECEIVED APR 13 2017 OGDEN, UT IRS-OSC

523501 11-24-15 LHA **For Paperwork Reduction Act Notice, see instructions.**

Form **990-PF** (2015)

08360310 759574 1669 2015.05050 ALLIANT CREDIT UNION FOUNDA 1669___2

Part II Balance Sheets

Attached schedules and amounts in the description column should be for end-of-year amounts only

		Beginning of year (a) Book Value	End of year (b) Book Value	End of year (c) Fair Market Value
Assets	1 Cash - non-interest-bearing	1,291,711.	1,067,403.	1,067,403.
	2 Savings and temporary cash investments			
	3 Accounts receivable ▶			
	Less allowance for doubtful accounts ▶			
	4 Pledges receivable ▶			
	Less allowance for doubtful accounts ▶			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons			
	7 Other notes and loans receivable ▶			
	Less allowance for doubtful accounts ▶			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments - U S and state government obligations			
	b Investments - corporate stock			
	c Investments - corporate bonds			
	11 Investments - land, buildings and equipment basis ▶			
	Less accumulated depreciation ▶			
	12 Investments - mortgage loans			
	13 Investments - other STMT 6	2,934,568.	2,887,709.	2,887,709.
	14 Land, buildings, and equipment basis ▶			
	Less accumulated depreciation ▶			
	15 Other assets (describe ▶)			
	16 Total assets (to be completed by all filers - see the instructions Also, see page 1, item I)	4,226,279.	3,955,112.	3,955,112.
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable			
	22 Other liabilities (describe ▶)			
	23 Total liabilities (add lines 17 through 22)	0.	0.	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ [X] and complete lines 24 through 26 and lines 30 and 31			
	24 Unrestricted	4,226,279.	3,955,112.	
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ [ ] and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds			
	28 Paid-in or capital surplus, or land, bldg , and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds			
	30 Total net assets or fund balances	4,226,279.	3,955,112.	
	31 Total liabilities and net assets/fund balances	4,226,279.	3,955,112.	

Part III Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	4,226,279.
2	Enter amount from Part I, line 27a	2	-71,794.
3	Other increases not included in line 2 (itemize) ▶	3	0.
4	Add lines 1, 2, and 3	4	4,154,485.
5	Decreases not included in line 2 (itemize) ▶ UNREALIZED LOSS ON INVESTMENTS	5	199,373.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	3,955,112.

Part IV Capital Gains and Losses for Tax on Investment Income

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
1a	CAPITAL GAINS DIVIDENDS			
b				
c				
d				
e				

	(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a	117,741.			117,741.
b				
c				
d				
e				

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

	(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
a				117,741.
b				
c				
d				
e				

2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7; If (loss), enter -0- in Part I, line 7 } — **2** — 117,741.

3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6)
If gain, also enter in Part I, line 8, column (c)
If (loss), enter -0- in Part I, line 8 — **3** — N/A

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income)

If section 4940(d)(2) applies, leave this part blank

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☒ No

If "Yes," the foundation does not qualify under section 4940(e) Do not complete this part

1 Enter the appropriate amount in each column for each year, see the instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2014	289,543.	4,224,769.	.068535
2013	278,496.	4,178,523.	.066649
2012	263,472.	3,637,946.	.072423
2011	192,129.	3,437,214.	.055897
2010	165,185.	3,788,798.	.043598

2	**Total** of line 1, column (d)	2	.307102
3	Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	.061420
4	Enter the net value of noncharitable-use assets for 2015 from Part X, line 5	4	3,951,279.
5	Multiply line 4 by line 3	5	242,688.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	1,621.
7	Add lines 5 and 6	7	244,309.
8	Enter qualifying distributions from Part XII, line 4	8	222,980.

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate
See the Part VI instructions

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see instructions)

1a	Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ and enter "N/A" on line 1 Date of ruling or determination letter ________ (attach copy of letter if necessary-see instructions)				
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ ☐ and enter 1% of Part I, line 27b			1	3,242.
c	All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col (b)				
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)			2	0.
3	Add lines 1 and 2			3	3,242.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)			4	0.
5	**Tax based on investment income** Subtract line 4 from line 3 If zero or less, enter -0-			5	3,242.
6	Credits/Payments				
a	2015 estimated tax payments and 2014 overpayment credited to 2015	6a	2,160.		
b	Exempt foreign organizations - tax withheld at source	6b			
c	Tax paid with application for extension of time to file (Form 8868)	6c	2,840.		
d	Backup withholding erroneously withheld	6d			
7	Total credits and payments Add lines 6a through 6d			7	5,000.
8	Enter any **penalty** for underpayment of estimated tax Check here ☐ if Form 2220 is attached			8	
9	**Tax due** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶			9	
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶			10	1,758.
11	Enter the amount of line 10 to be **Credited to 2016 estimated tax** ▶ 1,758. **Refunded** ▶			11	0.

Part VII-A Statements Regarding Activities

			Yes	No
1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		X
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see instructions for the definition)?	1b		X
	If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities			
c	Did the foundation file **Form 1120-POL** for this year?	1c		X
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation ▶ $ 0. (2) On foundation managers ▶ $ 0.			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ $ 0.			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities*	2		X
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		X
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b	If "Yes," has it filed a tax return on **Form 990-T** for this year? N/A	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T*	5		X
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	X	
7	Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col (c), and Part XV*	7	X	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ IL			
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by *General Instruction G? If "No," attach explanation*	8b	X	
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2015 or the taxable year beginning in 2015 (see instructions for Part XIV)? *If "Yes," complete Part XIV*	9		X
10	Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses	10		X

Part VII-A Statements Regarding Activities *(continued)*

			Yes	No
11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	X	

Website address ▶ WWW.ALLIANTCREDITUNIONFOUNDATION.ORG

14 The books are in care of ▶ DAVID MOONEY Telephone no ▶ (773) 462-2000

Located at ▶ 1600 GOLF ROAD, ROLLING MEADOWS, IL ZIP+4 ▶ 60008

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041** - Check here ▶ ☐

and enter the amount of tax-exempt interest received or accrued during the year ▶ 15 N/A

			Yes	No
16	At any time during calendar year 2015, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16		X
	See the instructions for exceptions and filing requirements for FinCEN Form 114 If "Yes," enter the name of the foreign country ▶			

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

				Yes	No
1a	During the year did the foundation (either directly or indirectly)				
(1)	Engage in the sale or exchange, or leasing of property with a disqualified person?	☐ Yes ☒ No			
(2)	Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	☐ Yes ☒ No			
(3)	Furnish goods, services, or facilities to (or accept them from) a disqualified person?	☐ Yes ☒ No			
(4)	Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	☐ Yes ☒ No			
(5)	Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	☐ Yes ☒ No			
(6)	Agree to pay money or property to a government official? (**Exception** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days)	☐ Yes ☒ No			
b	If any answer is "Yes" to 1a(1)-(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53 4941(d)-3 or in a current notice regarding disaster assistance (see instructions)?	N/A	1b		
	Organizations relying on a current notice regarding disaster assistance check here	▶ ☐			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2015?		1c		X
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))				
a	At the end of tax year 2015, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2015?	☐ Yes ☒ No			
	If "Yes," list the years ▶ ____ , ____ , ____ , ____				
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement - see instructions)	N/A	2b		
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here ▶ ____ , ____ , ____ , ____				
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	☐ Yes ☒ No			
b	If "Yes," did it have excess business holdings in 2015 as a result of **(1)** any purchase by the foundation or disqualified persons after May 26, 1969, **(2)** the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or **(3)** the lapse of the 10-, 15-, or 20-year first phase holding period? *(Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2015)*	N/A	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		4a		X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2015?		4b		X

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required *(continued)*

5a During the year did the foundation pay or incur any amount to

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? [ ] Yes [X] No

(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? [ ] Yes [X] No

(3) Provide a grant to an individual for travel, study, or other similar purposes? [ ] Yes [X] No

(4) Provide a grant to an organization other than a charitable, etc , organization described in section 4945(d)(4)(A)? (see instructions) [ ] Yes [X] No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? [ ] Yes [X] No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53 4945 or in a current notice regarding disaster assistance (see instructions)? N/A — 5b

Organizations relying on a current notice regarding disaster assistance check here ▶ [ ]

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? N/A [ ] Yes [ ] No

If "Yes," attach the statement required by Regulations section 53.4945-5(d).

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? [ ] Yes [X] No

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? — 6b — No: X

If "Yes" to 6b, file Form 8870.

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? [ ] Yes [X] No

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? N/A — 7b

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, foundation managers and their compensation.

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
SEE STATEMENT 7		0.	0.	0.

2 Compensation of five highest-paid employees (other than those included on line 1). If none, enter "NONE."

(a) Name and address of each employee paid more than $50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				

Total number of other employees paid over $50,000 ▶ 0

Part VIII **Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors** *(continued)*

3 Five highest-paid independent contractors for professional services. If none, enter "NONE."

(a) Name and address of each person paid more than $50,000	(b) Type of service	(c) Compensation
NONE		
Total number of others receiving over $50,000 for professional services ▶		0

Part IX-A **Summary of Direct Charitable Activities**

List the foundation's four largest direct charitable activities during the tax year Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1 N/A	
2	
3	
4	

Part IX-B **Summary of Program-Related Investments**

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1 N/A	
2	
All other program-related investments See instructions 3	
Total. Add lines 1 through 3 ▶	0.

Part X Minimum Investment Return (All domestic foundations must complete this part Foreign foundations, see instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc , purposes		
a	Average monthly fair market value of securities	1a	2,822,656.
b	Average of monthly cash balances	1b	1,188,795.
c	Fair market value of all other assets	1c	
d	**Total** (add lines 1a, b, and c)	1d	4,011,451.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) — 1e: 0.		
2	Acquisition indebtedness applicable to line 1 assets	2	0.
3	Subtract line 2 from line 1d	3	4,011,451.
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	60,172.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4	5	3,951,279.
6	**Minimum investment return** Enter 5% of line 5	6	197,564.

Part XI Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ▶ ☐ and do not complete this part)

1	Minimum investment return from Part X, line 6	1	197,564.
2a	Tax on investment income for 2015 from Part VI, line 5 — 2a: 3,242.		
b	Income tax for 2015 (This does not include the tax from Part VI) — 2b:		
c	Add lines 2a and 2b	2c	3,242.
3	Distributable amount before adjustments Subtract line 2c from line 1	3	194,322.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	194,322.
6	Deduction from distributable amount (see instructions)	6	0.
7	**Distributable amount** as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1	7	194,322.

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc , purposes		
a	Expenses, contributions, gifts, etc - total from Part I, column (d), line 26	1a	222,980.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	**Qualifying distributions** Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	222,980.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income Enter 1% of Part I, line 27b	5	0.
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	222,980.

Note. The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years

Part XIII Undistributed Income (see instructions)

		(a) Corpus	(b) Years prior to 2014	(c) 2014	(d) 2015
1 Distributable amount for 2015 from Part XI, line 7					194,322.
2 Undistributed income, if any, as of the end of 2015					
a Enter amount for 2014 only				0.	
b Total for prior years ______ , ______ , ______			0.		
3 Excess distributions carryover, if any, to 2015					
a From 2010					
b From 2011					
c From 2012	54,897.				
d From 2013	73,222.				
e From 2014	82,617.				
f **Total** of lines 3a through e		210,736.			
4 Qualifying distributions for 2015 from Part XII, line 4 ▶ $ 222,980.					
a Applied to 2014, but not more than line 2a				0.	
b Applied to undistributed income of prior years (Election required - see instructions)			0.		
c Treated as distributions out of corpus (Election required - see instructions)		0.			
d Applied to 2015 distributable amount					194,322.
e Remaining amount distributed out of corpus		28,658.			
5 Excess distributions carryover applied to 2015 (If an amount appears in column (d), the same amount must be shown in column (a))		0.			0.
6 **Enter the net total of each column as indicated below:**					
a Corpus Add lines 3f, 4c, and 4e Subtract line 5		239,394.			
b Prior years' undistributed income Subtract line 4b from line 2b			0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed			0.		
d Subtract line 6c from line 6b Taxable amount - see instructions			0.		
e Undistributed income for 2014 Subtract line 4a from line 2a Taxable amount - see instr				0.	
f Undistributed income for 2015 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2016					0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)		0.			
8 Excess distributions carryover from 2010 not applied on line 5 or line 7		0.			
9 **Excess distributions carryover to 2016** Subtract lines 7 and 8 from line 6a		239,394.			
10 Analysis of line 9					
a Excess from 2011					
b Excess from 2012	54,897.				
c Excess from 2013	73,222.				
d Excess from 2014	82,617.				
e Excess from 2015	28,658.				

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9) N/A

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2015, enter the date of the ruling ▶

b Check box to indicate whether the foundation is a private operating foundation described in section ☐ 4942(j)(3) or ☐ 4942(j)(5)

	Tax year (a) 2015	Prior 3 years (b) 2014	(c) 2013	(d) 2012	(e) Total
2 a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon a "Assets" alternative test - enter (1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test - enter (1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV Supplementary Information (Complete this part only if the foundation had $5,000 or more in assets at any time during the year-see instructions.)

1 Information Regarding Foundation Managers:

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than $5,000) (See section 507(d)(2))

NONE

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest

NONE

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:

Check here ▶ ☐ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds If the foundation makes gifts, grants, etc (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d

a The name, address, and telephone number or e-mail address of the person to whom applications should be addressed

SEE STATEMENT 8

b The form in which applications should be submitted and information and materials they should include

c Any submission deadlines

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors:

Part XV Supplementary Information (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year				
SEE ATTACHED				222,980.
Total			▶ 3a	222,980.
b Approved for future payment				
NONE				
Total			▶ 3b	0.

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1 Program service revenue					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments			14	11,565.	
4 Dividends and interest from securities			14	34,773.	
5 Net rental income or (loss) from real estate					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory			18	117,741.	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue					
a					
b					
c					
d					
e					
12 Subtotal Add columns (b), (d), and (e)		0.		164,079.	0.

13 Total. Add line 12, columns (b), (d), and (e) 13 164,079.

(See worksheet in line 13 instructions to verify calculations)

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

Line No ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes)

Part XVII Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

		Yes	No
1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?			
a Transfers from the reporting foundation to a noncharitable exempt organization of			
(1) Cash	1a(1)		X
(2) Other assets	1a(2)		X
b Other transactions			
(1) Sales of assets to a noncharitable exempt organization	1b(1)		X
(2) Purchases of assets from a noncharitable exempt organization	1b(2)		X
(3) Rental of facilities, equipment, or other assets	1b(3)		X
(4) Reimbursement arrangements	1b(4)		X
(5) Loans or loan guarantees	1b(5)		X
(6) Performance of services or membership or fundraising solicitations	1b(6)		X
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c		X

d If the answer to any of the above is "Yes," complete the following schedule Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received

(a) Line no	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements
		N/A	

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? ☐ Yes ☒ No

b If "Yes," complete the following schedule

(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge

Signature of officer or trustee — Date 1/4/2017 — Title PRESIDENT

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

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
HUGH ELLIOTT		3/10/17		P00723487

Firm's name ▶ DUGAN & LOPATKA, CPA'S PC — Firm's EIN ▶ 36-2886485

Firm's address ▶ 104 E. ROOSEVELT ROAD SUITE 102 WHEATON, IL 60187-5267 — Phone no 630-665-4440

FORM 990-PF INTEREST ON SAVINGS AND TEMPORARY CASH INVESTMENTS STATEMENT 1

SOURCE	(A) REVENUE PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME
FIDELITY	11,565.	11,565.	
TOTAL TO PART I, LINE 3	11,565.	11,565.	

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 2

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME
FIDELITY	152,514.	117,741.	34,773.	34,773.	
TO PART I, LINE 4	152,514.	117,741.	34,773.	34,773.	

FORM 990-PF ACCOUNTING FEES STATEMENT 3

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ACCOUNTING FEES	7,700.	2,000.		0.
TO FORM 990-PF, PG 1, LN 16B	7,700.	2,000.		0.

FORM 990-PF TAXES STATEMENT 4

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
EXCISE TAX	5,000.	0.		0.
TO FORM 990-PF, PG 1, LN 18	5,000.	0.		0.

FORM 990-PF OTHER EXPENSES STATEMENT 5

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ADMINISTRATIVE EXPENSES	193.	0.		0.
TO FORM 990-PF, PG 1, LN 23	193.	0.		0.

FORM 990-PF OTHER INVESTMENTS STATEMENT 6

DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
FIDELITY MUTUAL FUNDS	FMV	2,887,709.	2,887,709.
TOTAL TO FORM 990-PF, PART II, LINE 13		2,887,709.	2,887,709.

FORM 990-PF PART VIII - LIST OF OFFICERS, DIRECTORS TRUSTEES AND FOUNDATION MANAGERS STATEMENT 7

NAME AND ADDRESS	TITLE AND AVRG HRS/WK	COMPEN-SATION	EMPLOYEE BEN PLAN CONTRIB	EXPENSE ACCOUNT
WAYNE ROSENWINKEL 1600 GOLF ROAD ROLLING MEADOWS, IL 60008	PRESIDENT/DIRECTOR 2.00	0.	0.	0.
MEREDITH RITCHIE 1600 GOLF ROAD ROLLING MEADOWS, IL 60008	VICE PRESIDENT/DIRECTOR 2.00	0.	0.	0.
MICHAEL GARD 1600 GOLF ROAD ROLLING MEADOWS, IL 60008	TREASURER/DIRECTOR 2.00	0.	0.	0.
DAVID MOONEY 1600 GOLF ROAD ROLLING MEADOWS, IL 60008	CHAIRPERSON/DIRECTOR 2.00	0.	0.	0.
RICHARD HOLKE 1600 GOLF ROAD ROLLING MEADOWS, IL 60008	DIRECTOR 2.00	0.	0.	0.
JANET MEINHEIT 1600 GOLF ROAD ROLLING MEADOWS, IL 60008	DIRECTOR 2.00	0.	0.	0.
JACKIE GRUENES 1600 GOLF ROAD ROLLING MEADOWS, IL 60008	DIRECTOR 2.00	0.	0.	0.
TOTALS INCLUDED ON 990-PF, PAGE 6, PART VIII		0.	0.	0.

FORM 990-PF GRANT APPLICATION SUBMISSION INFORMATION STATEMENT 8
PART XV, LINES 2A THROUGH 2D

NAME AND ADDRESS OF PERSON TO WHOM APPLICATIONS SHOULD BE SUBMITTED

WAYNE ROSENWINKEL
1600 GOLF ROAD
ROLLING MEADOWS, IL 60008

TELEPHONE NUMBER

(773)462-2000

FORM AND CONTENT OF APPLICATIONS

SPECIAL APPLICATIONS AVAILABLE UPON REQUEST OR VIA
WEBSITE——WWW.ALLIANTCREDITUNIONFOUNDATION.ORG

ANY SUBMISSION DEADLINES

NONE

RESTRICTIONS AND LIMITATIONS ON AWARDS

NONE

Alliant Credit Union Foundation
Form 990-PF - Tax year ended 6/30/2016
Federal Tax ID # 71-1052113
11545 W. Touhy Avenue
Chicago IL 60666

Grantee	Address	Purpose	Amount
Accion Chicago	Accion Chicago 1436 W. Randolph St. Suite 300 Chicago, IL 60607	General Support	$5,000 00
American Cancer Society	American Cancer Society 250 Williams Street NW Atlanta, GA 30303	General Support	$500.00
American Red Cross (Nepal Earthquake Reliefe)	American Red Cross 2025 E St, NW Washington, DC 20006	General Support	$495.00
American Wind Band	American Wind Band Downers Grove, IL	General Support	$1,000 00
Bayaud Enterprises	Bayaud Enterprises 333 W Bayaud Ave. Denver, CO 80223	General Support	$5,000.00
Bear Necessities	Bear Necessities 55 West Wacker Drive, Suite 1100 Chicago, IL 60601	General Support	$1,800.00
Bears Care	Bears Cares 1920 Football Drive Lake Forest, Illinois 60045	General Support	$3,212.00

Alliant Credit Union Foundation
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Grantee	Address	Purpose	Amount
Bernard Coffey Veterans Foundation	Bernard Coffey Veterans Foundation 1634 Mulligan Drive Naperville, IL 60563	General Support	$1,000.00
Bernie's Book Bank	Bernie's Book Bank 28101 N Ballard Drive, Unit A Lake Forest, IL 60045	General Support	$5,000 00
Boys & Girls Club of West Cook County	Boys & Girls Club of West Cook County 400 Saint Paul Avenue Bellwood, IL 60104	General Support	$1,500.00
Business Today	Business Today 48 University Place Princeton, NJ 08544	General Support	$3,000.00
Casa Central	Casa Central 1343 N California Ave Chicago, IL 60622	General Support	$5,000.00
Citizen Schools Illinois	Citizen Schools 308 Congress Street, 5th Floor Boston, MA 02210	General Support	$2,500.00
CJD Foundation	Creutzfeldt-Jakob Disease Foundation 341 West 38th Street, Suite 501	General Support	$50.00

Grantee	Address	Purpose	Amount
	New York, NY 10018		
Des Plaines Community Foundation	Des Plaines Community Foundation Des Plaines City Hall 1420 E Miner St, Rm 402A Des Plaines, IL 60016	General Support	\$5,000.00 \$3,500.00
Des Plaines Public Library	Des Plaines Public Library 1501 Ellinwood St Des Plaines, IL 60016	General Support	\$2,000.00
DonorsChoose.org	DonorsChoose.org 134 W 37th St, 11th Floor New York, NY 10018	General Support	\$20 00
Escapees CARE	Escapees CARE 155 Care Center Dr Livingston, TX 77351	General Support	\$2,000 00
Feed My Starving Children	Feed My Starving Children 401 93rd Avenue NW Coon Rapids, MN 55433	General Support	\$1,230.00
Friends of Homeless Animals	Friends of Homeless Animals 39710 Goodpuppy Lane Aldie, VA 20105	General Support	\$500.00

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Grantee	Address	Purpose	Amount
Great Lakes Adaptive Sports Association	Great Lakes Adaptive Sports Association 400 East Illinois Road Lake Forest, IL 60045	General Support	$4,000 00
Greenpath	Greenpath 36500 Corporate Drive Farmington Hills, MI 48331	General Support	$5,000.00
Guaranteed Rate Foundation	Guaranteed Rate Foundation 3940 N Ravenswood Ave Chicago, IL 60613	General Support	$1,000.00
Hadley School for the Blind	Hadley School for the Blind 700 Elm Street Winnetka, Illinois 60093-2554	General Support	$15,000 00
Home of the Sparrow	Home of the Sparrow 4209 W Shamrock Lane Unit B McHenry, IL 60050	General Support	$2,500.00
Huntington Disease Society of America	Huntington's Disease Society of America 505 Eighth Avenue / Suite 902 New York, NY 10018	General Support	$200.00
Illinois Credit Union Foundation	Illinois Credit Union Foundation 1807 West Diehl Road P.O. Box 3107 Naperville, IL 60566-7107	General Support	$2,500.00

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Grantee	Address	Purpose	Amount
Interlochen Center for the Arts	Interlochen Center for the Arts	General Support	$200.00
	4000 Highway M-137 (or PO Box 199)		
	Interlochen, MI 49643		
JDRF International	Juvenile Diabetes Research Foundation	General Support	$35.00
	26 Broadway, 14th Floor		$35.00
	New York, NY 10004		
Kappa Kappa Gamma Foundation	Kappa Kappa Gamma Foundation	General Support	$8,000.00
	530 East Town Street, P.O. Box 38		
	Columbus, Ohio 43216		
Leukemia & Lymphoma Society	Leukemia and Lymphoma Society	General Support	$7,689.00
	1311 Mamaroneck Avenue, Suite 310		$50.00
	White Plains, NY 10605		$100.00
			$270 00
			$230.00
	Leukemia and Lymphoma Society (Indiana Chapter)	General Support	
	9075 North Meridian Street, Suite 150		$100.00
	Indianapolis, IN 46260		
Live It To Learn It	Live It To Learn It	General Support	$25,000.00

Alliant Credit Union Foundation
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Grantee	Address	Purpose	Amount
Little Company of Mary Hospital Foundation	Little Company of Mary Hospital Foundation 2800 W 95th St Evergreen Park, IL 60805	General Support	$100.00
Lupus Society of Illinois	Lupus Society of Illinois 525 W. Monroe St., Suite 900 Chicago, IL 60661	General Support	$2,500 00
March of Dimes	March of Dimes National Office 1275 Mamaroneck Avenue White Plains, NY 10605	General Support	$200.00 $1,000.00
Mercy for Animals	Mercy for Animals 8033 Sunset Blvd Suite 864 Los Angeles, CA 90046	General Support	$25.00 $180.00
Movember Foundation	Movember Foundation PO Box 1595 Culver City, CA 90232	General Support	$1,500.00
Muscular Dystrophy Association	Muscular Dystrophy Association 222 South Riverside Plaza #1500 Chicago, IL 60606	General Support	$3,000.00
NAU Foundation	Northern Arizona University Foundation PO Box 4094 Flagstaff, AZ 86011	General Support	$5,000.00

Alliant Credit Union Foundation
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11545 W. Touhy Avenue
Chicago IL 60666

Grantee	Address	Purpose	Amount
National Credit Union Foundation	National Credit Union Foundation 5710 Mineral Point Rd. Madison, WI 53705	General Support	$5,000 00
National Multiple Sclerosis Society	National Multiple Sclerosis Society 733 Third Avenue New York, NY 10017	General Support	$100.00
Northwestern University	Northwestern University 1201 Davis St Evanston, IL 60202	General Support	$200.00
Operation Hope	Operation Hope 333 S Wabash Ave Chicago, IL 60604	General Support	$10,000.00
Opportunity Knocks	Opportunity Knocks 8020 Madison Street River Forest, IL 60305	General Support	$2,500.00
Pathways to Healing	Pathways to Healing 304 N Pine St Mount Prospect, IL 60056	General Support	$1,000.00
Pilots for Kids	Pilots for Kids PO Box 620052	General Support	$2,500.00

Alliant Credit Union Foundation
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Chicago IL 60666

Grantee	Address	Purpose	Amount
	Orlando, FL 32862-0052		
PMJ Foundation	PMJ Foundation PO Box 6812 Ellicott City, MD 21042	General Support	$2,500.00 $2,500.00
Prescott School	Prescott School 1632 W Wrightwood Ave Chicago, IL 60614	General Support	$8,989.26 $6,619 14 $2,159.87
Rolling Meadows Community Events Foundation	Rolling Meadows Community Events Foundation National Night Out Committee 3600 Kirchoff Rd Rolling Meadows, IL 60008	General Support	$500 00
Ronald McDonald House	Ronald McDonald House Charities 1301 West 22nd Street, Suite 905 Oak Brook, IL 60523	General Support	$79.00
Salvation Army	The Salvation Army 4056 North Pulaski Road Chicago, IL 60641	General Support	$2,500.00
St. Baldrick's Foundation	St. Baldrick Foundation 1333 South Mayflower Avenue, Suite 400 Monrovia, CA 91016	General Support	$100.00

Alliant Credit Union Foundation
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Chicago IL 60666

Grantee	Address	Purpose	Amount
St Jude Children's Research Hospital	St Jude Children's Research Hospital 501 St Jude Place Memphis, TN 38105	General Support	$100.00 $100.00 $500.00
St Norbert College	St Norbert College 100 Grand Street De Pere, WI 54115	General Support	$100.00
The Book Table	The Book Table 1045 Lake St Oak Park, IL 60301	General Support	$8,736.66
The Cause Foundation	The Cause Foundation PO Box 550 Parker, CO 80134	General Support	$2,500.00
The Global FoodBanking Network	The Global FoodBanking Network 203 North Lasalle Street, Suite 1900 Chicago, IL 60601	General Support	$100.00
The Humane League	The Humane League 1601 Walnut Street #502 Philadelphia, PA 19102	General Support	$25.00
The Humane Society of the United States	The Humane Society of the United States	General Support	$25.00

Alliant Credit Union Foundation
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11545 W. Touhy Avenue
Chicago IL 60666

Grantee	Address	Purpose	Amount
	1255 23rd Street, NW, Suite 450 Washington, DC 20037		
The Night Ministry	The Night Ministry 4711 N Ravenswood Ave Chicago, IL 60640	General Support	$3,000.00
United Airlines Fantasy Flight	United Airlines Foundation 77 West Wacker Drive Chicago, Illinois 60601	General Support	$1,500 00 $1,500.00
United Airlines Foundation	United Airlines Foundation 77 West Wacker Drive Chicago, Illinois 60601	General Support	$12,000.00
Vegan Outreach	Vegan Outreach PO Box 1916 Davis, CA 95617	General Support	$25.00
Will County Center for Community Concerns	Will County Center for Community Concerns 2455 Glenwood Avenue Joliet, IL 60435	General Support	$2,500.00
World Vision	World Vision 5001 W Harrison Street Chicago, Illinois 60644	General Support	$200.00 $500.00 $100.00

Alliant Credit Union Foundation

Form 990-PF - Tax year ended 6/30/2016

Federal Tax ID # 71-1052113

11545 W. Touhy Avenue

Chicago IL 60666

Grantee	Address	Purpose	Amount
Worldwide Foundation for Credit Unions	Worldwide Foundation for Credit Unions 5710 Mineral Point Rd Madison, WI 53705	General Support	$1,000.00
YouthCare	Youth Care 2500 NE 54th Street Seattle, WA 98105	General Support	$1,500.00
Zam's Hope	Zam's Hope 6410 North Artesian Avenue Chicago, IL 60645	General Support	$5,000.00
			$222,980