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

2016

Open to Public Inspection

For calendar year 2016 or tax year beginning JAN 20, 2016 , and ending DEC 31, 2016

Name of foundation
RIVER VALLEY BANK FOUNDATION, INC.

A Employer identification number
81-1465995

Number and street (or P O. box number if mail is not delivered to street address) | Room/suite
327 N 17TH AVENUE

B Telephone number
715-845-5522

City or town, state or province, country, and ZIP or foreign postal code
WAUSAU, WI 54401

C If exemption application is pending, check here ▶ ☐

G Check all that apply: [X] 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)* ▶$ 55,171.

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).)

		(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	331,000.		N/A	
	2 Check ▶ ☐ if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities				
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10				
	b Gross sales price for all assets on line 6a				
	7 Capital gain net income (from Part IV, line 2)		0.		
	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	331,000.	0.		
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				
	c Other professional fees				
	17 Interest				
	18 Taxes				
	19 Depreciation and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses STMT 1	236.	0.		236.
	24 **Total operating and administrative expenses.** Add lines 13 through 23	236.	0.		236.
	25 Contributions, gifts, grants paid	275,593.			275,593.
	26 **Total expenses and disbursements.** Add lines 24 and 25	275,829.	0.		275,829.
	27 Subtract line 26 from line 12:				
	a Excess of revenue over expenses and disbursements	55,171.			
	b **Net investment income** (if negative, enter -0-)		0.		
	c **Adjusted net income** (if negative, enter -0-)			N/A	

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

		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing		55,171.	55,171.
	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			
	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)	0.	55,171.	55,171.
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 ▶ ☐ and complete lines 24 through 26 and lines 30 and 31.**			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ [X] and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds	0.	0.	
	28 Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.	
	29 Retained earnings, accumulated income, endowment, or other funds	0.	55,171.	
	30 **Total net assets or fund balances**	0.	55,171.	
	31 **Total liabilities and net assets/fund balances**	0.	55,171.	

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	0.
2	Enter amount from Part I, line 27a	2	55,171.
3	Other increases not included in line 2 (itemize) ▶	3	0.
4	Add lines 1, 2, and 3	4	55,171.
5	Decreases not included in line 2 (itemize) ▶	5	0.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	55,171.

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				
b	NONE			
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				
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				
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

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

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.) N/A

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))
2015			
2014			
2013			
2012			
2011			

2 **Total** of line 1, column (d) 2

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

4 Enter the net value of noncharitable-use assets for 2016 from Part X, line 5 4

5 Multiply line 4 by line 3 5

6 Enter 1% of net investment income (1% of Part I, line 27b) 6

7 Add lines 5 and 6 7

8 Enter qualifying distributions from Part XII, line 4 8

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	0.
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	0.
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	0.
6	Credits/Payments:		
a	2016 estimated tax payments and 2015 overpayment credited to 2016 — 6a		
b	Exempt foreign organizations - tax withheld at source — 6b		
c	Tax paid with application for extension of time to file (Form 8868) — 6c		
d	Backup withholding erroneously withheld — 6d		
7	Total credits and payments. Add lines 6a through 6d	7	0.
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	0.
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶	10	
11	Enter the amount of line 10 to be: **Credited to 2017 estimated tax** ▶ — **Refunded** ▶	11	

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?	2		X
	If "Yes," attach a detailed description of the activities.			
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?	5		X
	If "Yes," attach the statement required by General Instruction T.			
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) ▶ WI			
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 2016 or the taxable year beginning in 2016 (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

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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.RIVERVALLEYBANK.COM

14 The books are in care of ▶ DAWN FOLLENDORF Telephone no. ▶ 715-845-5522

Located at ▶ 327 N. 17TH AVE, WAUSAU, WI ZIP+4 ▶ 54401

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 2016, 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 2016?	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 2016, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2016? ☐ 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 2016 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 2016.)* 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 2016?	4b		X

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

		Yes	No
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 ☒ 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 ☒ No		
(3) Provide a grant to an individual for travel, study, or other similar purposes?	☐ Yes ☒ No		
(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions)	☐ Yes ☒ 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 ☒ 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 ☒ No		
b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		**6b**	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 ☒ 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
GREG NICKLAUS 327 N. 17TH AVENUE WAUSAU, WI 54401	PRESIDENT 0.58	0.	0.	0.
TODD NICKLAUS 327 N. 17TH AVENUE WAUSAU, WI 54401	VICE PRESIDENT, TREASURER 0.77	0.	0.	0.
TODD NAGEL 327 N. 17TH AVENUE WAUSAU, WI 54401	SECRETARY 0.58	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	0.
b	Average of monthly cash balances	1b	176,434.
c	Fair market value of all other assets	1c	
d	**Total** (add lines 1a, b, and c)	1d	176,434.
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	176,434.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	2,647.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	173,787.
6	**Minimum investment return.** Enter 5% of line 5 ADJUSTED FOR SHORT TAX PERIOD	6	8,238.

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	8,238.
2a	Tax on investment income for 2016 from Part VI, line 5 — 2a:		
b	Income tax for 2016. (This does not include the tax from Part VI.) — 2b:		
c	Add lines 2a and 2b	2c	0.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	8,238.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	8,238.
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	8,238.

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	275,829.
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	275,829.
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	275,829.

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 2015	(c) 2015	(d) 2016
1 Distributable amount for 2016 from Part XI, line 7				8,238.
2 Undistributed income, if any, as of the end of 2016				
a Enter amount for 2015 only			0.	
b Total for prior years: _____ , _____ , _____		0.		
3 Excess distributions carryover, if any, to 2016:				
a From 2011				
b From 2012				
c From 2013				
d From 2014				
e From 2015				
f **Total** of lines 3a through e	0.			
4 Qualifying distributions for 2016 from Part XII, line 4: ▶ $ 275,829.				
a Applied to 2015, 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 2016 distributable amount				8,238.
e Remaining amount distributed out of corpus	267,591.			
5 Excess distributions carryover applied to 2016 (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	267,591.			
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 2015. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2016. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2017				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 2011 not applied on line 5 or line 7	0.			
9 **Excess distributions carryover to 2017.** Subtract lines 7 and 8 from line 6a	267,591.			
10 Analysis of line 9:				
a Excess from 2012				
b Excess from 2013				
c Excess from 2014				
d Excess from 2015				
e Excess from 2016 267,591.				

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 2016, 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	Prior 3 years			
	(a) 2016	(b) 2015	(c) 2014	(d) 2013	(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 2

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				
ASPIRUS HEALTH FOUNDATION 425 PINE RIDGE BLVD WAUSAU, WI 54401	NONE	PUBLIC CHARITY	SPONSOR GOLF EVENT AND FESTIVAL OF TREES - PROCEEDS GO TO VARIETY OF HEALTH RELATED CAUSES.	4,000.
BIG BROTHERS BIG SISTERS OF NORTHCENTRAL WISCONSIN 2600 STEWART AVE. WAUSAU, WI 54401	NONE	PUBLIC CHARITY	SPONSOR BOWL FOR KIDS SAKE FUNDRAISER FOR MENTOR PROGRAMS.	3,000.
BLESSINGS IN A BACKPACK PO BOX 475 SCHOFIELD, WI 54476	NONE	PUBLIC CHARITY	FUNDS PROGRAM THAT PROVIDE FOOD FOR YOUTH ON FREE AND REDUCED LUNCH.	750.
BOYS & GIRLS CLUB OF WAUSAU AREA 1710 2ND ST. WAUSAU, WI 54403	NONE	PUBLIC CHARITY	ANNUAL CONTRIBUTION TO GREAT FUTURES START HERE - EDUCATIONAL PROGRAMMING FOR DISADVANTAGED YOUTH.	3,000.
COMMUNITY ACTION ALGER-MARQUETTE 1125 COMMERCE DR. MARQUETTE, MI 49855	NONE	PUBLIC CHARITY	DONATION TO MEALS ON WHEELS PROGRAMMING. (MEALS FOR ELDERLY)	1,000.
Total SEE CONTINUATION SHEET(S)			▶ 3a	275,593.
b Approved for future payment				
ASPIRUS HEALTH FOUNDATION 425 PINE RIDGE BLVD WAUSAU, WI 54401	NONE	PUBLIC CHARITY	SPONSOR GOLF EVENT AND FESTIVAL OF TREES - PROCEEDS GO TO VARIETY OF HEALTH RELATED CAUSES.	4,000.
COMMUNITY FOUNDATION OF NORTH CENTRAL WISCONSIN 500 FIRST ST. WAUSAU, WI 54403	NONE	PUBLIC CHARITY	CHILDREN'S MUSEUM OF MARATHON COUNTY FUND - SUPPORTS CREATION OF CHILDREN'S MUSEUM.	50,000.
COMMUNITY FOUNDATION OF NORTH CENTRAL WISCONSIN 500 FIRST STREET WAUSAU, WI 54403	NONE	PUBLIC CHARITY	LIVE IT UP WAUSAU FUND - A DOWNPAYMENT ASSISTANCE PROGRAM.	5,000.
Total SEE CONTINUATION SHEET(S)			▶ 3b	241,750.

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)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	Related or exempt function income
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					
4 Dividends and interest from securities					
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					
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.		0.	0.

13 Total. Add line 12, columns (b), (d), and (e) 13 0.

(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

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

Signature of officer or trustee	Date	Title
[signature]	5/11/17	OFFICER

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
MARY A. COATES, CPA	MARY A. COATES, C	05/08/17		P00134220
Firm's name ▶ WIPFLI LLP			Firm's EIN ▶ 39-0758449	
Firm's address ▶ PO BOX 8010 WAUSAU, WI 54402-8010			Phone no. 715.845.3111	

Schedule B
(Form 990, 990-EZ, or 990-PF)
Department of the Treasury
Internal Revenue Service

Schedule of Contributors

▶ Attach to Form 990, Form 990-EZ, or Form 990-PF.
▶ Information about Schedule B (Form 990, 990-EZ, or 990-PF) and its instructions is at *www.irs.gov/form990* .

OMB No. 1545-0047

2016

Name of the organization	Employer identification number
RIVER VALLEY BANK FOUNDATION, INC.	81-1465995

Organization type (check one)

Filers of:	**Section:**
Form 990 or 990-EZ	☐ 501(c)( ) (enter number) organization
	☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
	☐ 527 political organization
Form 990-PF	☒ 501(c)(3) exempt private foundation
	☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation
	☐ 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule.**
Note: Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule

☒ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling $5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

Special Rules

☐ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of **(1)** $5,000 or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.

☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than $1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III.

☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than $1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling $5,000 or more during the year . . . . ▶ $ ____________

Caution: An organization that isn't covered by the General Rule and/or the Special Rules doesn't file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

Name of organization	Employer identification number
RIVER VALLEY BANK FOUNDATION, INC.	81-1465995

Part I **Contributors** (See instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	RIVER VALLEY BANK 327 N. 17TH AVENUE WAUSAU, WI 54401	$ 331,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II for noncash contributions.)

Name of organization: RIVER VALLEY BANK FOUNDATION, INC.

Employer identification number: 81-1465995

Part II **Noncash Property** (See instructions). Use duplicate copies of Part II if additional space is needed.

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		$	

Name of organization	Employer identification number
RIVER VALLEY BANK FOUNDATION, INC.	81-1465995

Part III *Exclusively* **religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than $1,000 for the year from any one contributor.** Complete columns **(a)** through **(e)** and the following line entry. For organizations completing Part III, enter the total of exclusively religious, charitable, etc , contributions of $1,000 or less for the year (Enter this info once) ▶ $

Use duplicate copies of Part III if additional space is needed.

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

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
COMMUNITY FOOD PANTRY OF MERRILL 503 S CENTER AVE. MERRILL, WI 54452	NONE	PUBLIC CHARITY	DONATION TO FOOD PANTRY	1,000.
COMMUNITY FOUNDATION OF NORTH CENTRAL WISCONSIN 500 FIRST ST. WAUSAU, WI 54403	NONE	PUBLIC CHARITY	CHILDREN'S MUSEUM OF MARATHON COUNTY FUND - SUPPORTS CREATION OF CHILDREN'S MUSEUM.	25,000.
COMMUNITY FOUNDATION OF NORTH CENTRAL WISCONSIN 500 FIRST STREET WAUSAU, WI 54403	NONE	PUBLIC CHARITY	LIVE IT UP WAUSAU FUND - A DOWNPAYMENT ASSISTANCE PROGRAM.	5,000.
COMMUNITY FOUNDATION OF NORTH CENTRAL WISCONSIN 500 FIRST ST., STE. 2600 WAUSAU, WI 54403	NONE	PUBLIC CHARITY	RIVER DISTRICT DEVELOPMENT FUND - FUNDED CONSTRUCTION OF BRIDGE ACROSS TRAIL.	50,000.
COPPER COUNTRY UNITED WAY PO BOX 104 HOUGHTON, MI 49931	NONE	PUBLIC CHARITY	DONATION SUPPORTS UNITED WAY PROGRAMMING RELATED TO HEALTH - EDUCATION - INCOME.	400.
COPPER PEAK, INC. N13870 COPPER PEAK RD IRONWOOD, MI 49938	NONE	PUBLIC CHARITY	FUNDS REDEVELOPMENT OF COPPER PEAK SKI JUMP.	12,000.
FIRST LUTHERAN CHURCH 1210 SOUTH KIMBERLY AVE. IRON MOUNTAIN, MI 49801	NONE	PUBLIC CHARITY	DONATION TO FOOD PANTRY	1,000.
FORREST GOETSCH CHARITIES R11581 SPORTSMANS LANE SCHOFIELD, WI 54476	NONE	PUBLIC CHARITY	SPONSOR 5K RUN - RECOGNIZES OUTSTANDING ACHIEVEMENT BY YOUTH AND OR ORGANIZATIONS WHO HAVE HELPED OT	3,500.
GRAND THEATER 401 FOURTH ST. WAUSAU, WI 54403	NONE	PUBLIC CHARITY	CAPITAL CAMPAIGN FOR BUILDING RENOVATIONS.	20,000.
GREAT HEADWATERS TRAILS 519 SHERIDAN STREET EAGLE RIVER, WI 54521	NONE	PUBLIC CHARITY	FUND CONSTRUCTION OF PHASE TWO OF THE CONOVER - PHELPS TRAIL.	5,000.
Total from continuation sheets				263,843.

RIVER VALLEY BANK FOUNDATION, INC. 81-1465995

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

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
HOWARD YOUNG FOUNDATION 420 ONEIDA ST. MINOCQUA, WI 54548	NONE	PUBLIC CHARITY	YEAR 4 OF 5 YEAR PLEDGE TO THE FOUNDATION.	20,000.
HUMANE SOCIETY OF MARATHON COUNTY 7001 PACKER DRIVE WESTON, WI 54476	NONE	PUBLIC CHARITY	NO KILL ANIMAL SHELTER	350.
JUNIOR ACHIEVEMENT OF WISCONSIN - NORTHCENTRAL DISTRICT 2904 RIB MOUNTAIN DR WAUSAU, WI 54401	NONE	PUBLIC CHARITY	FUNDS FINANCIAL LITERACY PROGRAMMING IN AREA SCHOOLS.	3,750.
LAKELAND FOOD PANTRY 1707 US-51 WOODRUFF, WI 54568	NONE	PUBLIC CHARITY (EXEMPT UNDER H	DONATION TO FOOD PANTRY	1,000.
LAKELAND UNION HIGH SCHOOL 9573 WI-70 MINOCQUA, WI 54548	NONE	GOVERNMENT ENTITY	EQUIPMENT FOR FOOTBALL TEAM.	5,893.
MARATHON COUNTY CHILD DEVELOPMENT AGENCY 616 GRANT ST. WAUSAU, WI 54403	NONE	PUBLIC CHARITY	FUND COTS FOR NEW CLASSROOM.	800.
MARQUETTE UNIVERSITY 1250 W. WISCONSIN AVE. MILWAUKEE, WI 53201	NONE	PUBLIC CHARITY	E-LEAD - ENGINEERING EDUCATION PROGRAM.	10,000.
MERRILL AREA CHAMBER FOUNDATION 705 N CENTER AVE MERRILL, WI 54452	NONE	PUBLIC CHARITY	FRIENDS OF THE MERRILL CITY BAND - PROJECT FUND	5,000.
MERRILL AREA PUBLIC SCHOOLS 1111 N. SALES STREET MERRILL, WI 54452	NONE	GOVERNMENT ENTITY	FUNDS RENOVATION OF THE JAY FOOTBALL STADIUM.	37,500.
MERRILL AREA UNITED WAY PO BOX 813 MERRILL, WI 54452	NONE	PUBLIC CHARITY	DONATION SUPPORTS UNITED WAY PROGRAMMING RELATED TO HEALTH - EDUCATION - INCOME.	300.
Total from continuation sheets				

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

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
MERRILL HIGH SCHOOL 1201 NORTH SALES ST. MERRILL, WI 54452	NONE	GOVERNMENT ENTITY	SCHOLARSHIP.	8,000.
MIDDLETON OUTREACH MINISTRY 3502 PARMENTER STREET MIDDLETON, WI 53562	NONE	PUBLIC CHARITY	DONATION TO FOOD PANTRY	1,000.
NEWMAN CATHOLIC HIGH SCHOOL 619 STARK ST. WAUSAU, WI 54403	NONE	PUBLIC CHARITY - GROUP EXEMPTI	EVENT SPONSORSHIP TO BENEFIT NEWMAN CATHOLIC SCHOOLS	1,500.
NEWMAN CATHOLIC SCHOOLS 602 MILITARY RD. ROTHSCHILD, WI 54474	NONE	PUBLIC CHARITY - GROUP EXEMPTI	RENOVATE ST. MARK PLAYGROUND EQUIPMENT.	1,000.
NICOLET COLLEGE FOUNDATION 5364 COLLEGE DR. RHINELANDER, WI 54501	NONE	PUBLIC CHARITY	SCHOLARSHIP.	750.
NORTHWOODS UNITED WAY, INC. PO BOX 177 RHINELANDER, WI 54501	NONE	PUBLIC CHARITY	DONATION SUPPORTS UNITED WAY PROGRAMMING RELATED TO HEALTH - EDUCATION - INCOME.	900.
OLSON MEMORIAL LIBRARY FOUNDATION 203 N. MAIN STREET EAGLE RIVER, WI 54521	NONE	PUBLIC CHARITY	CAPITAL CAMPAIGN CONTRIBUTION FOR LIBRARY EXPANSION	2,000.
PORTAGE LAKE MULTI-EDUCATIONAL SERVICES, INC. 1500 BIRCH ST HANCOCK, MI 49930	NONE	PUBLIC CHARITY	FUND IMPROVEMENTS TO ICE ARENA.	5,000.
SOCIETY OF ST. VINCENT DE PAUL (OUR LADY OF PEACE CONFERENCE) 108 S. MARQUETTE ST. IRONWOOD, WI 49938	NONE	PUBLIC CHARITY (GROUP EXEMPTIO	DONATION TO FOOD PANTRY	1,000.
ST. MARY'S CATHOLIC CHURCH (CORPORATION) 320 E WASHINGTON ST. TOMAHAWK, WI 54487	NONE	PUBLIC CHARITY (GROUP EXEMPTIO	DONATION TO FOOD PANTRY	500.
Total from continuation sheets				

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

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
ST. NORBERT COLLEGE 100 GRANT ST. DEPERE, WI 54115	NONE	PUBLIC CHARITY - GROUP EXEMPTI	SCHOLARSHIP.	10,000.
THE NEIGHBORS' PLACE 745 SCOTT ST. WAUSAU, WI 54403	NONE	PUBLIC CHARITY	DONATION TO FOOD PANTRY	2,500.
THE SALVATION ARMY (MARATHON COUNTY) 202 CALLON ST. WAUSAU, WI 54401	NONE	PUBLIC CHARITY (GROUP EXEMPTIO	DONATION TO FOOD PANTRY	2,500.
THE WOMEN'S COMMUNITY 3200 HILLTOP AVE WAUSAU, WI 54401	NONE	PUBLIC CHARITY	SPONSOR FOR THE ART OF HEALING - RAISES FUNDS FOR DOMESTIC ABUSE SHELTER/PROGRAMMING.	2,500.
TOMAHAWK EMERGENCY FOOD PANTRY 1104 SCHOOL RD TOMAHAWK, WI 54487	NONE	PUBLIC CHARITY	DONATION TO FOOD PANTRY	500.
TOMAHAWK HIGH SCHOOL 1048 E KING RD TOMAHAWK, WI 54487	NONE	GOVERNMENT ENTITY	SCHOLARSHIP.	1,000.
UNITED WAY OF DANE COUNTY 2059 ATWOOD AVE MADISON, WI 53704	NONE	PUBLIC CHARITY	DONATION SUPPORTS UNITED WAY PROGRAMMING RELATED TO HEALTH - EDUCATION - INCOME.	500.
UNITED WAY OF DICKINSON COUNTY PO BOX 429 IRON MOUNTAIN, MI 49801	NONE	PUBLIC CHARITY	DONATION SUPPORTS UNITED WAY PROGRAMMING RELATED TO HEALTH - EDUCATION - INCOME.	200.
UNITED WAY OF MARATHON COUNTY 705 S 24TH STE. WAUSAU, WI 54401	NONE	PUBLIC CHARITY	FUNDS DIRECTED TO THE MARATHON COUNTY HUNGER COALITION	7,000.
UNITED WAY OF MARQUETTE COUNTY PO BOX 73 MARQUETTE, MI 49855	NONE	PUBLIC CHARITY	DONATION SUPPORTS UNITED WAY PROGRAMMING RELATED TO HEALTH - EDUCATION - INCOME.	500.
Total from continuation sheets				

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

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
VILAS COUNTY ECONOMIC DEVELOPMENT CORP. 555 ENTERPRISE WAY EAGLE RIVER, WI 54521	NONE	PUBLIC CHARITY	FUNDS / SUPPORT A SMALL BUSINESS INCUBATOR	3,000.
VILAS FOOD PANTRY 1011 RAILROAD ST. EAGLE RIVER, WI 54521	NONE	PUBLIC CHARITY	DONATION TO FOOD PANTRY	1,000.
WAUSAU SCHOOL FOUNDATION 415 SEYMOUR ST. WAUSAU, WI 54403	NONE	PUBLIC CHARITY	FUNDS DIRECTED TO THE JOHN WALDRON FUND WHICH PROVIDES FOR VARYING EMERGENCY NEEDS FOR LMI STUDENTS	1,500.
WESTERN UPPER PENINSULA FOOD BANK 926 DODGE ST. HOUGHTON, MI 49931	NONE	PUBLIC CHARITY	DONATION TO FOOD PANTRY	2,000.
Total from continuation sheets				

Part XV Supplementary Information

3 Grants and Contributions Approved for Future Payment (Continuation)

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
COPPER COUNTRY UNITED WAY PO BOX 104 HOUGHTON, MI 49931	NONE	PUBLIC CHARITY	DONATION SUPPORTS UNITED WAY PROGRAMMING RELATED TO HEALTH - EDUCATION - INCOME.	440.
COPPER PEAK, INC. N13870 COPPER PEAK RD IRONWOOD, MI 49938	NONE	PUBLIC CHARITY	FUNDS REDEVELOPMENT OF COPPER PEAK SKI JUMP.	12,000.
FORREST GOETSCH CHARITIES R11581 SPORTSMANS LANE SCHOFIELD, WI 54476	NONE	PUBLIC CHARITY	SPONSOR 5K RUN - RECOGNIZES OUTSTANDING ACHIEVEMENT BY YOUTH AND OR ORGANIZATIONS WHO HAVE HELPED OT	3,500.
GOGEBIC RANGE UNITED WAY PO BOX 248 IRONWOOD, MI 49938	NONE	PUBLIC CHARITY	DONATION SUPPORTS UNITED WAY PROGRAMMING RELATED TO HEALTH - EDUCATION - INCOME.	220.
GRAND THEATER 401 FOURTH ST. WAUSAU, WI 54403	NONE	PUBLIC CHARITY	CAPITAL CAMPAIGN FOR BUILDING RENOVATIONS.	20,000.
HOWARD YOUNG FOUNDATION 420 ONEIDA ST. MINOCQUA, WI 54548	NONE	PUBLIC CHARITY	YEAR 4 OF 5 YEAR PLEDGE TO THE FOUNDATION.	20,000.
MAIN STREET CALUMET PO BOX 188 CALUMET, MI 49913	NONE	PUBLIC CHARITY	STABLIZATION OF DETERIORATING DOWNTOWN BUILDINGS	5,000.
MARQUETTE UNIVERSITY 1250 W. WISCONSIN AVE. MILWAUKEE, WI 53201	NONE	PUBLIC CHARITY	E-LEAD - ENGINEERING EDUCATION PROGRAM.	40,000.
MERRILL AREA PUBLIC SCHOOLS 1111 N. SALES STREET MERRILL, WI 54452	NONE	GOVERNMENT ENTITY	FUNDS RENOVATION OF THE JAY FOOTBALL STADIUM.	37,500.
MERRILL AREA UNITED WAY PO BOX 813 MERRILL, WI 54452	NONE	PUBLIC CHARITY	DONATION SUPPORTS UNITED WAY PROGRAMMING RELATED TO HEALTH - EDUCATION - INCOME.	330.
Total from continuation sheets				182,750.

Part XV Supplementary Information

3 Grants and Contributions Approved for Future Payment (Continuation)

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
MERRILL HIGH SCHOOL 1201 NORTH SALES ST. MERRILL, WI 54452	NONE	GOVERNMENT ENTITY	SCHOLARSHIP.	8,000.
NICOLET COLLEGE FOUNDATION 5364 COLLEGE DR. RHINELANDER, WI 54501	NONE	PUBLIC CHARITY	SCHOLARSHIP.	750.
NORTHWOODS UNITED WAY, INC. PO BOX 177 RHINELANDER, WI 54501	NONE	PUBLIC CHARITY	DONATION SUPPORTS UNITED WAY PROGRAMMING RELATED TO HEALTH - EDUCATION - INCOME.	990.
ST. NORBERT COLLEGE 100 GRANT ST. DEPERE, WI 54115	NONE	PUBLIC CHARITY - GROUP EXEMPTI	SCHOLARSHIP.	20,000.
THE NEIGHBORS' PLACE 745 SCOTT ST. WAUSAU, WI 54403	NONE	PUBLIC CHARITY	DONATION TO FOOD PANTRY	2,500.
THE SALVATION ARMY (MARATHON COUNTY) 202 CALLON ST. WAUSAU, WI 54401	NONE	PUBLIC CHARITY (GROUP EXEMPTIO	DONATION TO FOOD PANTRY	2,500.
UNITED WAY OF DANE COUNTY 2059 ATWOOD AVE MADISON, WI 53704	NONE	PUBLIC CHARITY	DONATION SUPPORTS UNITED WAY PROGRAMMING RELATED TO HEALTH - EDUCATION - INCOME.	550.
UNITED WAY OF DICKINSON COUNTY PO BOX 429 IRON MOUNTAIN, MI 49801	NONE	PUBLIC CHARITY	DONATION SUPPORTS UNITED WAY PROGRAMMING RELATED TO HEALTH - EDUCATION - INCOME.	220.
UNITED WAY OF MARATHON COUNTY 705 S 24TH STE. WAUSAU, WI 54401	NONE	PUBLIC CHARITY	FUNDS DIRECTED TO THE MARATHON COUNTY HUNGER COALITION	7,700.
UNITED WAY OF MARQUETTE COUNTY PO BOX 73 MARQUETTE, MI 49855	NONE	PUBLIC CHARITY	DONATION SUPPORTS UNITED WAY PROGRAMMING RELATED TO HEALTH - EDUCATION - INCOME.	550.
Total from continuation sheets				

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

NAME AND ADDRESS OF PERSON TO WHOM APPLICATIONS SHOULD BE SUBMITTED

DAWN FOLLENDORF
327 N. 17TH AVENUE
WAUSAU, WI ~~54403~~ 54401

TELEPHONE NUMBER	NAME OF GRANT PROGRAM
715-845-5522	NONE

FORM AND CONTENT OF APPLICATIONS

OBTAIN APPLICATION FROM BANK AND COMPLETE BY PROVIDING BASIC INFORMATION OUTLINING THE PROJECT/PROGRAM LOOKING FOR FUNDING AND THE ANTICIPATED BUDGET.

ANY SUBMISSION DEADLINES

VARIOUS DEADLINES THROUGHOUT YEAR.

RESTRICTIONS AND LIMITATIONS ON AWARDS

NONE

FORM 990-PF	OTHER EXPENSES			STATEMENT 1
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
FILING FEE	35.	0.		35.
OTHER CHARGES	201.	0.		201.
TO FORM 990-PF, PG 1, LN 23	236.	0.		236.

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