

Form **990**  
Department of the Treasury  
Internal Revenue Service

# Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

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

Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

OMB No 1545-0047  
**2018**  
Open to Public Inspection

**A For the 2019 calendar year, or tax year beginning 01-01-2018, and ending 12-31-2018**

**B** Check if applicable  
 Address change  
 Name change  
 Initial return  
 Final return/terminated  
 Amended return  
 Application pending

**C** Name of organization  
OKLAHOMA CENTRAL CREDIT UNION

Doing business as

Number and street (or P O box if mail is not delivered to street address) Room/suite  
4956 S PEORIA AVE

City or town, state or province, country, and ZIP or foreign postal code  
TULSA, OK 74105

**D** Employer identification number  
73-0731221

**E** Telephone number  
(918) 664-6000

**G** Gross receipts \$ 53,198,788

**F** Name and address of principal officer  
GINA WILSON  
4956 S PEORIA AVE  
TULSA, OK 74105

**H(a)** Is this a group return for subordinates?  Yes  No

**H(b)** Are all subordinates included?  Yes  No  
If "No," attach a list (see instructions)

**H(c)** Group exemption number ▶

**I** Tax-exempt status  501(c)(3)  501(c) ( 14 ) ◀(insert no )  4947(a)(1) or  527

**J** Website: ▶ WWW OCCU ORG

**K** Form of organization  Corporation  Trust  Association  Other ▶

**L** Year of formation 1941

**M** State of legal domicile OK

**Part I Summary**

**1** Briefly describe the organization's mission or most significant activities  
TO MAKE A DIFFERENCE IN THE LIVES OF OUR EMPLOYEES, MEMBERS, AND THE COMMUNITIES WE SERVE

**2** Check this box  if the organization discontinued its operations or disposed of more than 25% of its net assets

|  |         |
|--|---------|
| <b>3</b> Number of voting members of the governing body (Part VI, line 1a)             | 7       |
| <b>4</b> Number of independent voting members of the governing body (Part VI, line 1b) | 7       |
| <b>5</b> Total number of individuals employed in calendar year 2018 (Part V, line 2a)  | 193     |
| <b>6</b> Total number of volunteers (estimate if necessary)                            | 9       |
| <b>7a</b> Total unrelated business revenue from Part VIII, column (C), line 12         | 211,405 |
| <b>7b</b> Net unrelated business taxable income from Form 990-T, line 34               | 0       |

|   | Prior Year | Current Year |
|---|------------|--------------|
| <b>8</b> Contributions and grants (Part VIII, line 1h)                                      | 0          | 0            |
| <b>9</b> Program service revenue (Part VIII, line 2g)                                       | 24,158,651 | 24,053,736   |
| <b>10</b> Investment income (Part VIII, column (A), lines 3, 4, and 7d)                     | 2,880,001  | 3,187,687    |
| <b>11</b> Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)          | 43,807     | 45,957       |
| <b>12</b> Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)  | 27,082,459 | 27,287,380   |
| <b>13</b> Grants and similar amounts paid (Part IX, column (A), lines 1–3)                  | 16,761     | 31,191       |
| <b>14</b> Benefits paid to or for members (Part IX, column (A), line 4)                     | 2,227,438  | 2,874,744    |
| <b>15</b> Salaries, other compensation, employee benefits (Part IX, column (A), lines 5–10) | 8,041,381  | 8,910,826    |
| <b>16a</b> Professional fundraising fees (Part IX, column (A), line 11e)                    | 0          | 0            |
| <b>b</b> Total fundraising expenses (Part IX, column (D), line 25) ▶0                       |            |              |
| <b>17</b> Other expenses (Part IX, column (A), lines 11a–11d, 11f–24e)                      | 13,939,935 | 14,653,524   |
| <b>18</b> Total expenses Add lines 13–17 (must equal Part IX, column (A), line 25)          | 24,225,515 | 26,470,285   |
| <b>19</b> Revenue less expenses Subtract line 18 from line 12                               | 2,856,944  | 817,095      |

|   | Beginning of Current Year | End of Year |
|---|---------------------------|-------------|
| <b>20</b> Total assets (Part X, line 16)                            | 539,487,608               | 554,749,561 |
| <b>21</b> Total liabilities (Part X, line 26)                       | 467,532,624               | 482,598,343 |
| <b>22</b> Net assets or fund balances Subtract line 21 from line 20 | 71,954,984                | 72,151,218  |

**Part II Signature Block**

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

**Sign Here**  
Signature of officer: \*\*\*\*\*  
Date: 2019-10-30  
BRAD A SCHEIDT CHIEF OF FINANCE & STRATEGY  
Type or print name and title

**Paid Preparer Use Only**  
Print/Type preparer's name: Preparer's signature: Date: PTIN: P01599614  
Check  if self-employed  
Firm's name: ▶ RSM US LLP Firm's EIN: ▶ 42-0714325  
Firm's address: ▶ 801 NICOLLET MALL WEST TOWER STE 1100 MINNEAPOLIS, MN 554022526 Phone no: (612) 332-4300

**Part III Statement of Program Service Accomplishments**

Check if Schedule O contains a response or note to any line in this Part III

**1** Briefly describe the organization's mission

OKLAHOMA CENTRAL CREDIT UNION IS A 501(C)(14), STATE CHARTERED CREDIT UNION OKLAHOMA CENTRAL CREDIT UNION PROVIDES CONSUMER AND BUSINESS FINANCIAL SERVICES TO INCLUDE DEPOSIT ACCOUNTS, INVESTMENTS, AND LOANS OUR MISSION IS TO MAKE A DIFFERENCE IN THE LIVES OF OUR EMPLOYEES, MEMBERS, AND THE COMMUNITIES WE SERVE

**2** Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ?  Yes  No

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

**3** Did the organization cease conducting, or make significant changes in how it conducts, any program services?  Yes  No

If "Yes," describe these changes on Schedule O

**4** Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported

**4a** (Code ) (Expenses \$ including grants of \$ ) (Revenue \$ )  
See Additional Data

**4b** (Code ) (Expenses \$ including grants of \$ ) (Revenue \$ )  
See Additional Data

**4c** (Code ) (Expenses \$ including grants of \$ ) (Revenue \$ )  
See Additional Data

**4d** Other program services (Describe in Schedule O )  
(Expenses \$ including grants of \$ ) (Revenue \$ )

**4e** Total program service expenses ▶

Part IV Checklist of Required Schedules

Table with 3 columns: Question ID, Question Text, Yes, No. Rows include questions 1 through 22 regarding organizational requirements, such as political activities, lobbying, and financial reporting.

**Part IV Checklist of Required Schedules (continued)**

|            |  | Yes | No |
|------------|--|-----|----|
| <b>23</b>  | Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? <i>If "Yes," complete Schedule J</i> . . . . .  | Yes |    |
| <b>24a</b> | Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? <i>If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a</i> . . . . .                            |     | No |
| <b>b</b>   | Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception? . . . . .  |     |    |
| <b>c</b>   | Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds? . . . . .   |     |    |
| <b>d</b>   | Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year? . . . . .  |     |    |
| <b>25a</b> | <b>Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations.</b> Did the organization engage in an excess benefit transaction with a disqualified person during the year? <i>If "Yes," complete Schedule L, Part I</i> . . . . .   |     |    |
| <b>b</b>   | Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? <i>If "Yes," complete Schedule L, Part I</i> . . . . .                                       |     |    |
| <b>26</b>  | Did the organization report any amount on Part X, line 5, 6, or 22 for receivables from or payables to any current or former officers, directors, trustees, key employees, highest compensated employees, or disqualified persons? <i>If "Yes," complete Schedule L, Part II</i> . . . . .                                 |     | No |
| <b>27</b>  | Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? <i>If "Yes," complete Schedule L, Part III</i> . . . . . |     | No |
| <b>28</b>  | Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions)   |     |    |
| <b>a</b>   | A current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i> . . . . .   |     | No |
| <b>b</b>   | A family member of a current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i> . . . . .  |     | No |
| <b>c</b>   | An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or direct or indirect owner? <i>If "Yes," complete Schedule L, Part IV</i> . . . . .  |     | No |
| <b>29</b>  | Did the organization receive more than \$25,000 in non-cash contributions? <i>If "Yes," complete Schedule M</i> . . . . .  |     | No |
| <b>30</b>  | Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? <i>If "Yes," complete Schedule M</i> . . . . .  |     | No |
| <b>31</b>  | Did the organization liquidate, terminate, or dissolve and cease operations? <i>If "Yes," complete Schedule N, Part I</i> . . . . .  |     | No |
| <b>32</b>  | Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? <i>If "Yes," complete Schedule N, Part II</i> . . . . .  |     | No |
| <b>33</b>  | Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? <i>If "Yes," complete Schedule R, Part I</i> . . . . .  | Yes |    |
| <b>34</b>  | Was the organization related to any tax-exempt or taxable entity? <i>If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1</i> . . . . .  | Yes |    |
| <b>35a</b> | Did the organization have a controlled entity within the meaning of section 512(b)(13)?  | Yes |    |
| <b>b</b>   | If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? <i>If "Yes," complete Schedule R, Part V, line 2</i> . . . . .   |     | No |
| <b>36</b>  | <b>Section 501(c)(3) organizations.</b> Did the organization make any transfers to an exempt non-charitable related organization? <i>If "Yes," complete Schedule R, Part V, line 2</i> . . . . .   |     |    |
| <b>37</b>  | Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? <i>If "Yes," complete Schedule R, Part VI</i> . . . . .   |     | No |
| <b>38</b>  | Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19? <b>Note.</b> All Form 990 filers are required to complete Schedule O . . . . .  | Yes |    |

**Part V Statements Regarding Other IRS Filings and Tax Compliance**

Check if Schedule O contains a response or note to any line in this Part V

|           |  | Yes | No |
|-----------|--|-----|----|
| <b>1a</b> | Enter the number reported in Box 3 of Form 1096. Enter -0- if not applicable . . . . .   |     |    |
| <b>b</b>  | Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable . . . . .  |     |    |
| <b>c</b>  | Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners? . . . . . | Yes |    |

|   |  |            |     |     |    |
|---|--|------------|-----|-----|----|
| <b>2a</b> Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return . . . . . |  | <b>2a</b>  | 193 |     |    |
| <b>b</b>  | If at least one is reported on line 2a, did the organization file all required federal employment tax returns?<br><b>Note.</b> If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instructions)                   | <b>2b</b>  |     | Yes |    |
| <b>3a</b>   | Did the organization have unrelated business gross income of \$1,000 or more during the year? . . . . .  | <b>3a</b>  |     | Yes |    |
| <b>b</b>  | If "Yes," has it filed a Form 990-T for this year? <i>If "No" to line 3b, provide an explanation in Schedule O . . . . .</i>   | <b>3b</b>  |     | Yes |    |
| <b>4a</b>   | At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)? . . . . . | <b>4a</b>  |     |     | No |
| <b>b</b>  | If "Yes," enter the name of the foreign country <b>▶</b> _____<br>See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR)   |            |     |     |    |
| <b>5a</b>   | Was the organization a party to a prohibited tax shelter transaction at any time during the tax year? . . . . .  | <b>5a</b>  |     |     | No |
| <b>b</b>  | Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?   | <b>5b</b>  |     |     | No |
| <b>c</b>  | If "Yes," to line 5a or 5b, did the organization file Form 8886-T? . . . . .   | <b>5c</b>  |     |     |    |
| <b>6a</b>   | Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions? . . . . .                                    | <b>6a</b>  |     |     | No |
| <b>b</b>  | If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible? . . . . .  | <b>6b</b>  |     |     |    |
| <b>7 Organizations that may receive deductible contributions under section 170(c).</b>  |  |            |     |     |    |
| <b>a</b>  | Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor? . . . . .  | <b>7a</b>  |     |     |    |
| <b>b</b>  | If "Yes," did the organization notify the donor of the value of the goods or services provided? . . . . .  | <b>7b</b>  |     |     |    |
| <b>c</b>  | Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282? . . . . .   | <b>7c</b>  |     |     |    |
| <b>d</b>  | If "Yes," indicate the number of Forms 8282 filed during the year . . . . .  | <b>7d</b>  |     |     |    |
| <b>e</b>  | Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?  | <b>7e</b>  |     |     |    |
| <b>f</b>  | Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? . . . . .   | <b>7f</b>  |     |     |    |
| <b>g</b>  | If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required? . . . . .   | <b>7g</b>  |     |     |    |
| <b>h</b>  | If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C? . . . . .   | <b>7h</b>  |     |     |    |
| <b>8 Sponsoring organizations maintaining donor advised funds.</b>  |  |            |     |     |    |
|   | Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year? . . . . .  | <b>8</b>   |     |     |    |
| <b>9a</b>   | Did the sponsoring organization make any taxable distributions under section 4966? . . . . .   | <b>9a</b>  |     |     |    |
| <b>b</b>  | Did the sponsoring organization make a distribution to a donor, donor advisor, or related person? . . . . .  | <b>9b</b>  |     |     |    |
| <b>10 Section 501(c)(7) organizations.</b> Enter  |  |            |     |     |    |
| <b>a</b>  | Initiation fees and capital contributions included on Part VIII, line 12 . . . . .   | <b>10a</b> |     |     |    |
| <b>b</b>  | Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities  | <b>10b</b> |     |     |    |
| <b>11 Section 501(c)(12) organizations.</b> Enter   |  |            |     |     |    |
| <b>a</b>  | Gross income from members or shareholders . . . . .  | <b>11a</b> |     |     |    |
| <b>b</b>  | Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them ) . . . . .   | <b>11b</b> |     |     |    |
| <b>12a Section 4947(a)(1) non-exempt charitable trusts.</b> Is the organization filing Form 990 in lieu of Form 1041?   |  |            |     |     |    |
| <b>b</b>  | If "Yes," enter the amount of tax-exempt interest received or accrued during the year  | <b>12b</b> |     |     |    |
| <b>13 Section 501(c)(29) qualified nonprofit health insurance issuers.</b>  |  |            |     |     |    |
| <b>a</b>  | Is the organization licensed to issue qualified health plans in more than one state?<br><b>Note.</b> See the instructions for additional information the organization must report on Schedule O  | <b>13a</b> |     |     |    |
| <b>b</b>  | Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans . . . . .  | <b>13b</b> |     |     |    |
| <b>c</b>  | Enter the amount of reserves on hand . . . . .   | <b>13c</b> |     |     |    |
| <b>14a</b>  | Did the organization receive any payments for indoor tanning services during the tax year? . . . . .   | <b>14a</b> |     |     | No |
| <b>b</b>  | If "Yes," has it filed a Form 720 to report these payments? <i>If "No," provide an explanation in Schedule O . . . . .</i>   | <b>14b</b> |     |     |    |
| <b>15</b>   | Is the organization subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment(s) during the year? If "Yes," see instructions and file Form 4720, Schedule N . . . . .                       | <b>15</b>  |     |     | No |
| <b>16</b>   | Is the organization an educational institution subject to the section 4968 excise tax on net investment income? If "Yes," complete Form 4720, Schedule O . . . . .   | <b>16</b>  |     |     | No |

Part VI Governance, Management, and Disclosure For each "Yes" response to lines 2 through 7b below, and for a "No" response to lines 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O See instructions Check if Schedule O contains a response or note to any line in this Part VI



Section A. Governing Body and Management

Table with 3 columns: Question, Yes, No. Rows include: 1a Enter the number of voting members of the governing body at the end of the tax year; 1b Enter the number of voting members included in line 1a, above, who are independent; 2 Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?; 3 Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors or trustees, or key employees to a management company or other person?; 4 Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?; 5 Did the organization become aware during the year of a significant diversion of the organization's assets?; 6 Did the organization have members or stockholders?; 7a Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?; 7b Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?; 8 Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following; 8a The governing body?; 8b Each committee with authority to act on behalf of the governing body?; 9 Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses in Schedule O.

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

Table with 3 columns: Question, Yes, No. Rows include: 10a Did the organization have local chapters, branches, or affiliates?; 10b If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?; 11a Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?; 11b Describe in Schedule O the process, if any, used by the organization to review this Form 990; 12a Did the organization have a written conflict of interest policy? If "No," go to line 13; 12b Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?; 12c Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this was done; 13 Did the organization have a written whistleblower policy?; 14 Did the organization have a written document retention and destruction policy?; 15 Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?; 15a The organization's CEO, Executive Director, or top management official; 15b Other officers or key employees of the organization; 16a Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?; 16b If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements?

Section C. Disclosure

Table with 2 columns: Question, Answer. Rows include: 17 List the States with which a copy of this Form 990 is required to be filed; 18 Section 6104 requires an organization to make its Form 1023 (or 1024-A if applicable), 990, and 990-T (501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply; 19 Describe in Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year; 20 State the name, address, and telephone number of the person who possesses the organization's books and records.

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

Check if Schedule O contains a response or note to any line in this Part VII

**Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees**

**1a** Complete this table for all persons required to be listed Report compensation for the calendar year ending with or within the organization's tax year

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation Enter -0- in columns (D), (E), and (F) if no compensation was paid
- List all of the organization's **current** key employees, if any See instructions for definition of "key employee "
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations
- List all of the organization's **former** officers, key employees, or highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations

List persons in the following order individual trustees or directors, institutional trustees, officers, key employees, highest compensated employees, and former such persons

Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee

| (A)<br>Name and Title                                       | (B)<br>Average hours per week (list any hours for related organizations below dotted line) | (C)<br>Position (do not check more than one box, unless person is both an officer and a director/trustee) |                       |         |              |                              |        | (D)<br>Reportable compensation from the organization (W- 2/1099-MISC) | (E)<br>Reportable compensation from related organizations (W- 2/1099-MISC) | (F)<br>Estimated amount of other compensation from the organization and related organizations |
|---|--|---|-----------------------|---------|--------------|------------------------------|--------|---|--|---|
|   |  | Individual trustee or director  | Institutional Trustee | Officer | Key employee | Highest compensated employee | Former |   |  |   |
| (1) GORDON SPROUSE<br>CHAIR                                 | 1 00   | X   |                       | X       |              |                              |        | 0   | 0  | 0   |
| (2) PENNY CHEFFEY<br>CHAIR (JAN-MAR)/DIRECTOR (APR-DEC)     | 1 00   | X   |                       | X       |              |                              |        | 0   | 0  | 0   |
| (3) ANNE DORMAN<br>SEC&TREAS (JAN-MAR)/VICE CHAIR (APR-DEC) | 1 00   | X   |                       | X       |              |                              |        | 0   | 0  | 0   |
| (4) SUSAN PHELPS<br>DIRECTOR(JAN-MAR)/SEC&TREAS (APR-DEC)   | 1 00   | X   |                       | X       |              |                              |        | 0   | 0  | 0   |
| (5) JERRY HENDERSON<br>DIRECTOR                             | 1 00   | X   |                       |         |              |                              |        | 0   | 0  | 0   |
| (6) TOM HILLE<br>DIRECTOR                                   | 1 00   | X   |                       |         |              |                              |        | 0   | 0  | 0   |
| (7) ANDY MURPHREE<br>DIRECTOR                               | 1 00   | X   |                       |         |              |                              |        | 0   | 0  | 0   |
| (8) GINA WILSON<br>CEO                                      | 40 00  |   |                       | X       |              |                              |        | 334,708   | 0  | 467,716   |
| (9) BRAD SCHEIDT<br>CHIEF FINANCE & STRATEGY OFFICER        | 40 00  |   |                       | X       |              |                              |        | 156,154   | 0  | 12,689  |
| (10) BILL JOLIN<br>VP FINANCE                               | 40 00  |   |                       |         |              | X                            |        | 128,291   | 0  | 5,221   |
| (11) RYAN LARKIN<br>CIO                                     | 40 00  |   |                       |         |              | X                            |        | 127,309   | 0  | 25,544  |
| (12) SHELLI SCHROEDER<br>COO                                | 40 00  |   |                       |         |              | X                            |        | 141,774   | 0  | 26,403  |
| (13) PEPPER WETHERLY<br>VP RETAIL SALES                     | 40 00  |   |                       |         |              | X                            |        | 107,891   | 0  | 8,519   |
|   |  |   |                       |         |              |                              |        |   |  |   |
|   |  |   |                       |         |              |                              |        |   |  |   |
|   |  |   |                       |         |              |                              |        |   |  |   |
|   |  |   |                       |         |              |                              |        |   |  |   |





**Part VIII Statement of Revenue**

Check if Schedule O contains a response or note to any line in this Part VIII

|   |   | (A)<br>Total revenue | (B)<br>Related or<br>exempt<br>function<br>revenue | (C)<br>Unrelated<br>business<br>revenue | (D)<br>Revenue<br>excluded from<br>tax under sections<br>512 - 514 |
|---|---|----------------------|--|---|--|
| <b>Contributions, Gifts, Grants and Other Similar Amounts</b> | <b>1a</b> Federated campaigns . . .   | <b>1a</b>            |  |   |  |
|   | <b>b</b> Membership dues . . .  | <b>1b</b>            |  |   |  |
|   | <b>c</b> Fundraising events . . .   | <b>1c</b>            |  |   |  |
|   | <b>d</b> Related organizations  | <b>1d</b>            |  |   |  |
|   | <b>e</b> Government grants (contributions)  | <b>1e</b>            |  |   |  |
|   | <b>f</b> All other contributions, gifts, grants, and similar amounts not included above | <b>1f</b>            |  |   |  |
|   | <b>g</b> Noncash contributions included in lines 1a - 1f \$ _____                       |                      |  |   |  |
|   | <b>h Total.</b> Add lines 1a-1f . . . . . ▶   |                      |  |   |  |

| <b>Program Service Revenue</b>              |   |        | Business Code |            |            |  |  |
|---|---|--------|---------------|------------|------------|--|--|
|   | <b>2a</b> INTEREST INCOME ON LOANS TO MEMBE |        | 522100        | 18,206,505 | 18,206,505 |  |  |
| <b>b</b> SERVICE CHARGES AND OTHER FEES     |   | 522100 | 3,239,963     | 3,028,558  | 211,405    |  |  |
| <b>c</b> INTERCHANGE INCOME                 |   | 522100 | 2,463,674     | 2,463,674  |            |  |  |
| <b>d</b> OTHER INCOME                       |   | 522100 | 143,594       | 143,594    |            |  |  |
| <b>e</b> _____                              |   |        |               |            |            |  |  |
| <b>f</b> All other program service revenue  |   |        |               |            |            |  |  |
| <b>g Total.</b> Add lines 2a-2f . . . . . ▶ |   |        | 24,053,736    |            |            |  |  |

|   |  |                |               |            |         |           |           |
|---|--|----------------|---------------|------------|---------|-----------|-----------|
| <b>Other Revenue</b>  | <b>3</b> Investment income (including dividends, interest, and other similar amounts) . . . . . ▶  |                |               | 3,162,054  |         |           | 3,162,054 |
|   | <b>4</b> Income from investment of tax-exempt bond proceeds . . . . . ▶  |                |               |            |         |           |           |
|   | <b>5</b> Royalties . . . . . ▶   |                |               |            |         |           |           |
|   | <b>6a</b> Gross rents  | (i) Real       | (ii) Personal |            |         |           |           |
|   |  | 45,957         |               |            |         |           |           |
|   | <b>b</b> Less rental expenses  |                | 0             |            |         |           |           |
|   | <b>c</b> Rental income or (loss)   |                | 45,957        |            |         |           |           |
|   | <b>d</b> Net rental income or (loss) . . . . . ▶   |                |               | 45,957     |         |           | 45,957    |
|   | <b>7a</b> Gross amount from sales of assets other than inventory   | (i) Securities | (ii) Other    |            |         |           |           |
|   |  | 25,937,041     |               |            |         |           |           |
|   | <b>b</b> Less cost or other basis and sales expenses   |                | 25,911,408    |            |         |           |           |
|   | <b>c</b> Gain or (loss)  |                | 25,633        |            |         |           |           |
|   | <b>d</b> Net gain or (loss) . . . . . ▶  |                |               | 25,633     |         |           | 25,633    |
|   | <b>8a</b> Gross income from fundraising events (not including \$ _____ of contributions reported on line 1c) See Part IV, line 18 . . . . . <b>a</b> |                |               |            |         |           |           |
|   | <b>b</b> Less direct expenses . . . . . <b>b</b>   |                |               |            |         |           |           |
| <b>c</b> Net income or (loss) from fundraising events . . . . . ▶                     |  |                |               |            |         |           |           |
| <b>9a</b> Gross income from gaming activities See Part IV, line 19 . . . . . <b>a</b> |  |                |               |            |         |           |           |
| <b>b</b> Less direct expenses . . . . . <b>b</b>                                      |  |                |               |            |         |           |           |
| <b>c</b> Net income or (loss) from gaming activities . . . . . ▶                      |  |                |               |            |         |           |           |
| <b>10a</b> Gross sales of inventory, less returns and allowances . . . . . <b>a</b>   |  |                |               |            |         |           |           |
| <b>b</b> Less cost of goods sold . . . . . <b>b</b>                                   |  |                |               |            |         |           |           |
| <b>c</b> Net income or (loss) from sales of inventory . . . . . ▶                     |  |                |               |            |         |           |           |
| Miscellaneous Revenue   | Business Code  |                |               |            |         |           |           |
| <b>11a</b> _____  |  |                |               |            |         |           |           |
| <b>b</b> _____  |  |                |               |            |         |           |           |
| <b>c</b> _____  |  |                |               |            |         |           |           |
| <b>d</b> All other revenue . . . . .  |  |                |               |            |         |           |           |
| <b>e Total.</b> Add lines 11a-11d . . . . . ▶   |  |                |               |            |         |           |           |
| <b>12 Total revenue.</b> See Instructions . . . . . ▶                                 |  |                | 27,287,380    | 23,842,331 | 211,405 | 3,233,644 |           |

**Part IX Statement of Functional Expenses**

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

Check if Schedule O contains a response or note to any line in this Part IX

|  | <b>(A)</b><br>Total expenses | <b>(B)</b><br>Program service expenses | <b>(C)</b><br>Management and general expenses | <b>(D)</b><br>Fundraising expenses |
|--|------------------------------|--|---|------------------------------------|
| <b>Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.</b>  |                              |  |   |                                    |
| <b>1</b> Grants and other assistance to domestic organizations and domestic governments See Part IV, line 21   | 31,191                       |  |   |                                    |
| <b>2</b> Grants and other assistance to domestic individuals See Part IV, line 22  |                              |  |   |                                    |
| <b>3</b> Grants and other assistance to foreign organizations, foreign governments, and foreign individuals See Part IV, line 15 and 16  |                              |  |   |                                    |
| <b>4</b> Benefits paid to or for members   | 2,874,744                    |  |   |                                    |
| <b>5</b> Compensation of current officers, directors, trustees, and key employees  | 979,721                      |  |   |                                    |
| <b>6</b> Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)   |                              |  |   |                                    |
| <b>7</b> Other salaries and wages  | 6,298,345                    |  |   |                                    |
| <b>8</b> Pension plan accruals and contributions (include section 401 (k) and 403(b) employer contributions)   | 174,019                      |  |   |                                    |
| <b>9</b> Other employee benefits   | 956,447                      |  |   |                                    |
| <b>10</b> Payroll taxes  | 502,294                      |  |   |                                    |
| <b>11</b> Fees for services (non-employees)  |                              |  |   |                                    |
| <b>a</b> Management  |                              |  |   |                                    |
| <b>b</b> Legal   | 77,722                       |  |   |                                    |
| <b>c</b> Accounting  | 156,848                      |  |   |                                    |
| <b>d</b> Lobbying  |                              |  |   |                                    |
| <b>e</b> Professional fundraising services See Part IV, line 17  |                              |  |   |                                    |
| <b>f</b> Investment management fees  |                              |  |   |                                    |
| <b>g</b> Other (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O)  | 245,333                      |  |   |                                    |
| <b>12</b> Advertising and promotion  | 757,893                      |  |   |                                    |
| <b>13</b> Office expenses  | 3,159,791                    |  |   |                                    |
| <b>14</b> Information technology   | 1,852,192                    |  |   |                                    |
| <b>15</b> Royalties  |                              |  |   |                                    |
| <b>16</b> Occupancy  | 1,413,850                    |  |   |                                    |
| <b>17</b> Travel   |                              |  |   |                                    |
| <b>18</b> Payments of travel or entertainment expenses for any federal, state, or local public officials   |                              |  |   |                                    |
| <b>19</b> Conferences, conventions, and meetings   | 116,252                      |  |   |                                    |
| <b>20</b> Interest   |                              |  |   |                                    |
| <b>21</b> Payments to affiliates   |                              |  |   |                                    |
| <b>22</b> Depreciation, depletion, and amortization  | 1,678,524                    |  |   |                                    |
| <b>23</b> Insurance  | 134,548                      |  |   |                                    |
| <b>24</b> Other expenses Itemize expenses not covered above (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.)                                       |                              |  |   |                                    |
| <b>a</b> PROVISION FOR LOAN LOSS   | 4,390,083                    |  |   |                                    |
| <b>b</b> LOAN SERVICING COSTS  | 586,174                      |  |   |                                    |
| <b>c</b> STATE INCOME TAX  | 84,314                       |  |   |                                    |
| <b>d</b>   |                              |  |   |                                    |
| <b>e</b> All other expenses  |                              |  |   |                                    |
| <b>25</b> Total functional expenses. Add lines 1 through 24e   | 26,470,285                   |  |   |                                    |
| <b>26</b> Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here <input type="checkbox"/> if following SOP 98-2 (ASC 958-720) |                              |  |   |                                    |

**Part X Balance Sheet**

Check if Schedule O contains a response or note to any line in this Part IX

|   |   | (A)<br>Beginning of year |             | (B)<br>End of year    |
|---|---|--------------------------|-------------|-----------------------|
| <b>Assets</b>   | <b>1</b> Cash—non-interest-bearing . . . . .  | 31,308,237               | <b>1</b>    | 35,404,693            |
|   | <b>2</b> Savings and temporary cash investments . . . . .   |                          | <b>2</b>    |                       |
|   | <b>3</b> Pledges and grants receivable, net . . . . .   |                          | <b>3</b>    |                       |
|   | <b>4</b> Accounts receivable, net . . . . .   | 577,976                  | <b>4</b>    | 965,664               |
|   | <b>5</b> Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees Complete Part II of Schedule L . . . . .   |                          | <b>5</b>    |                       |
|   | <b>6</b> Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), persons described in section 4958(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary employees' beneficiary organizations (see instructions) Complete Part II of Schedule L . . . . . |                          | <b>6</b>    |                       |
|   | <b>7</b> Notes and loans receivable, net . . . . .  | 375,086,277              | <b>7</b>    | 357,200,698           |
|   | <b>8</b> Inventories for sale or use . . . . .  |                          | <b>8</b>    |                       |
|   | <b>9</b> Prepaid expenses and deferred charges . . . . .  | 1,263,418                | <b>9</b>    | 632,371               |
|   | <b>10a</b> Land, buildings, and equipment cost or other basis Complete Part VI of Schedule D  | <b>10a</b> 37,098,378    |             |                       |
|   | <b>b</b> Less accumulated depreciation  | <b>10b</b> 16,300,789    | 21,434,649  | <b>10c</b> 20,797,589 |
|   | <b>11</b> Investments—publicly traded securities . . . . .  |                          | <b>11</b>   |                       |
|   | <b>12</b> Investments—other securities See Part IV, line 11 . . . . .   | 94,819,824               | <b>12</b>   | 123,497,917           |
|   | <b>13</b> Investments—program-related See Part IV, line 11 . . . . .  |                          | <b>13</b>   |                       |
|   | <b>14</b> Intangible assets . . . . .   |                          | <b>14</b>   |                       |
|   | <b>15</b> Other assets See Part IV, line 11 . . . . .   | 14,997,227               | <b>15</b>   | 16,250,629            |
| <b>16 Total assets.</b> Add lines 1 through 15 (must equal line 34) . . . . . | 539,487,608   | <b>16</b>                | 554,749,561 |                       |
| <b>Liabilities</b>  | <b>17</b> Accounts payable and accrued expenses . . . . .   | 3,301,780                | <b>17</b>   | 4,197,253             |
|   | <b>18</b> Grants payable . . . . .  |                          | <b>18</b>   |                       |
|   | <b>19</b> Deferred revenue . . . . .  |                          | <b>19</b>   |                       |
|   | <b>20</b> Tax-exempt bond liabilities . . . . .   |                          | <b>20</b>   |                       |
|   | <b>21</b> Escrow or custodial account liability Complete Part IV of Schedule D  | 373,032                  | <b>21</b>   | 324,366               |
|   | <b>22</b> Loans and other payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons Complete Part II of Schedule L . . . . .   |                          | <b>22</b>   |                       |
|   | <b>23</b> Secured mortgages and notes payable to unrelated third parties . . . . .  |                          | <b>23</b>   |                       |
|   | <b>24</b> Unsecured notes and loans payable to unrelated third parties . . . . .  |                          | <b>24</b>   |                       |
|   | <b>25</b> Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17 - 24) Complete Part X of Schedule D  | 463,857,812              | <b>25</b>   | 478,076,724           |
|   | <b>26 Total liabilities.</b> Add lines 17 through 25 . . . . .  | 467,532,624              | <b>26</b>   | 482,598,343           |
| <b>Net Assets or Fund Balances</b>  | <b>Organizations that follow SFAS 117 (ASC 958), check here <input type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.</b>   |                          |             |                       |
|   | <b>27</b> Unrestricted net assets   |                          | <b>27</b>   |                       |
|   | <b>28</b> Temporarily restricted net assets . . . . .   |                          | <b>28</b>   |                       |
|   | <b>29</b> Permanently restricted net assets   |                          | <b>29</b>   |                       |
|   | <b>Organizations that do not follow SFAS 117 (ASC 958), check here <input checked="" type="checkbox"/> and complete lines 30 through 34.</b>  |                          |             |                       |
|   | <b>30</b> Capital stock or trust principal, or current funds . . . . .  | 0                        | <b>30</b>   | 0                     |
|   | <b>31</b> Paid-in or capital surplus, or land, building or equipment fund . . . . .   | 0                        | <b>31</b>   | 0                     |
|   | <b>32</b> Retained earnings, endowment, accumulated income, or other funds  | 71,954,984               | <b>32</b>   | 72,151,218            |
| <b>33</b> Total net assets or fund balances . . . . .                         | 71,954,984  | <b>33</b>                | 72,151,218  |                       |
| <b>34</b> Total liabilities and net assets/fund balances . . . . .            | 539,487,608   | <b>34</b>                | 554,749,561 |                       |

**Part XI Reconciliation of Net Assets**

Check if Schedule O contains a response or note to any line in this Part XI

|           |   |           |            |
|-----------|---|-----------|------------|
| <b>1</b>  | Total revenue (must equal Part VIII, column (A), line 12)   | <b>1</b>  | 27,287,380 |
| <b>2</b>  | Total expenses (must equal Part IX, column (A), line 25)  | <b>2</b>  | 26,470,285 |
| <b>3</b>  | Revenue less expenses Subtract line 2 from line 1   | <b>3</b>  | 817,095    |
| <b>4</b>  | Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))                     | <b>4</b>  | 71,954,984 |
| <b>5</b>  | Net unrealized gains (losses) on investments  | <b>5</b>  | -595,228   |
| <b>6</b>  | Donated services and use of facilities  | <b>6</b>  |            |
| <b>7</b>  | Investment expenses   | <b>7</b>  |            |
| <b>8</b>  | Prior period adjustments  | <b>8</b>  |            |
| <b>9</b>  | Other changes in net assets or fund balances (explain in Schedule O)  | <b>9</b>  | -25,633    |
| <b>10</b> | Net assets or fund balances at end of year Combine lines 3 through 9 (must equal Part X, line 33, column (B)) | <b>10</b> | 72,151,218 |

**Part XII Financial Statements and Reporting**

Check if Schedule O contains a response or note to any line in this Part XII

- 1** Accounting method used to prepare the Form 990  Cash  Accrual  Other \_\_\_\_\_  
 If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O
- 2a** Were the organization's financial statements compiled or reviewed by an independent accountant?  
 If 'Yes,' check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both  
 Separate basis  Consolidated basis  Both consolidated and separate basis
- b** Were the organization's financial statements audited by an independent accountant?  
 If 'Yes,' check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both  
 Separate basis  Consolidated basis  Both consolidated and separate basis
- c** If "Yes," to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?  
 If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O
- 3a** As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?
- b** If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits

|           | Yes | No |
|-----------|-----|----|
| <b>2a</b> |     | No |
| <b>2b</b> | Yes |    |
| <b>2c</b> | Yes |    |
| <b>3a</b> |     | No |
| <b>3b</b> |     |    |

## Additional Data

**Software ID:**

**Software Version:**

**EIN:** 73-0731221

**Name:** OKLAHOMA CENTRAL CREDIT UNION

Form 990 (2018)

---

### Form 990, Part III, Line 4a:

PROMOTE SAVINGS AND PROVIDE FINANCIAL SERVICES TO MEMBER/OWNERS - OVERALL DEPOSIT BALANCES GREW IN 2018 BY \$14.2M OR 3.05% OVER THE PREVIOUS YEAR. SOME OF THE SAVINGS CATEGORY CHANGES DURING THE YEAR WERE: SAVINGS AT \$3.6M (2.56%), CHECKING AT \$4.8M (5.15%), REGULAR CERTIFICATES AT \$8.2M (12.92%), MMAS AT \$183K (0.16%), IRA SAVINGS AT -\$5.4M (-15.57%), IRA CD AT \$2.7M (15.97%). THIS REPRESENTS A TOTAL OF 69,673 ACCOUNTS FROM A MEMBERSHIP TOTAL OF 45,473 WITH AN AVERAGE SAVINGS OF \$10,521 PER MEMBER. A NO-MONTHLY-SERVICE-CHARGE CONSUMER CHECKING ACCOUNT CONTINUED TO BE POPULAR AND GENERATED 731 NEW ACCOUNTS. OUR LOW-FEE COMMERCIAL CHECKING ACCOUNT CREATED 76 NEW CHECKING ACCOUNTS. THE CREDIT UNION CONTINUED INVOLVEMENT IN THE SHARED BRANCHING NETWORK AND OFFERS 5 CONVENIENT LOCATIONS TO OUR MEMBERSHIP. OUR FINANCIAL WELLNESS PROGRAM PROVIDES EMPLOYEES OF OUR SEGMENTS WITH VALUABLE INFORMATION DESIGNED TO INCREASE THEIR FINANCIAL KNOWLEDGE. THESE PROGRAMS ARE OFFERED TO SEVERAL OF OUR SEGMENT GROUPS AND CONTINUE TO BE POPULAR. A FINANCIAL LITERACY PROGRAM OFFERED SEMINARS TO MEMBERS COVERING A WIDE ARRAY OF TOPICS DESIGNED TO HELP MEMBERS BETTER MANAGE THEIR PERSONAL FINANCES. TURBOTAX PRODUCTS ARE OFFERED AT A DISCOUNTED RATE TO OUR MEMBERSHIP ALONG WITH OUR FREE BILL PAYMENT SYSTEM AND MONEY MANAGEMENT, A FREE MONEY MANAGEMENT TOOL.

---

**Form 990, Part III, Line 4b:**

PROVIDE ENHANCED ACCESS TO CREDIT AT REASONABLE RATES - THE CREDIT UNION USES A PRUDENT LENDING PHILOSOPHY TO OFFER VARIOUS LOAN PRODUCTS AT A LOW COST FOR MEMBERS TO FINANCE THEIR HOMES, AUTOMOBILES, BOATS, COLLEGE EXPENSES, ETC DURING 2018, THE CREDIT UNION APPROVED 6,242 LOAN REQUESTS FOR OVER \$122.2M. A TOTAL OF 205 REAL ESTATE LOANS WERE APPROVED WITH A DOLLAR AMOUNT OF \$14.6M. IN THE MEMBER BUSINESS ARENA, WE APPROVED 7 COMMERCIAL LOAN REQUESTS TOTALING \$10.3M FOR MEMBERS. THE CREDIT UNION IS IN ITS ELEVENTH YEAR OF COMMERCIAL LENDING - A DIRECT RESPONSE TO OUR SMALL BUSINESS OWNERS' REQUESTS FOR FINANCIAL SERVICES. PRODUCT OFFERINGS ALSO INCLUDED SHORT TERM (7-YEAR) MORTGAGE LOANS AT LOWER RATES. THE CREDIT UNION CONTINUES OFFERING HOME PROTECTION LOANS (STORM SHELTERS, GENERATORS, ETC.) AT A VERY LOW INTEREST RATE TO HELP MEMBERS AFFORD THE COSTLY EXPENSE OF ADDING A FORTIFIED STORM SHELTER AND BACKUP POWER GENERATION TO THEIR RESIDENCE.

---

**Form 990, Part III, Line 4c:**

COMMUNITY INVOLVEMENT OKLAHOMA CENTRAL CREDIT UNION CONTINUES TO SUPPORT AND BE ACTIVE IN THE COMMUNITIES WE SERVE IN 2018, OKLAHOMA CENTRAL SPONSORED OR WAS INVOLVED IN THE FOLLOWING (1) CREDIT UNION YOUTH MONTH - ENCOURAGING YOUTH TO SET GOALS AND PLAN FOR THEIR FINANCIAL FUTURES THROUGH YOUTH SAVINGS ACCOUNTS (2) THE ANNUAL CHARITY CONCERT AND RAISED OVER \$29,500 FOR THE OKLAHOMA CENTRAL FOUNDATION THIS MONEY WAS USED TO FUND THE SCHOLARSHIP PROGRAM AND FINANCIAL LITERACY PROGRAMS (3) THE CREDIT UNION ONCE AGAIN ALLOWED STAFF 40 PAID HOURS OF COMMUNITY SERVICE TO GIVE BACK TO THE COMMUNITY TO NAME A COUPLE OF BENEFICIARIES OF OUR 40 PAID HOURS OF COMMUNITY SERVICE ARE THE SPECIAL OLYMPICS OF OKLAHOMA AND THE AMERICAN CANCER SOCIETY (4) OKLAHOMA CENTRAL MADE FINANCIAL DONATIONS THROUGH A REFER-A-FRIEND PROGRAM TO ORGANIZATIONS SUCH AS DVIS, FAMILY & CHILDREN'S SERVICES, JOHN 3 16 MISSION, AND ST FRANCIS CHILDREN'S HOSPITAL

---

**SCHEDULE D**  
(Form 990)  
  
Department of the Treasury  
Internal Revenue Service

**Supplemental Financial Statements**  
**► Complete if the organization answered "Yes," on Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.**  
**► Attach to Form 990.**  
**► Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information.**

OMB No 1545-0047  
**2018**  
**Open to Public Inspection**

**Name of the organization**  
OKLAHOMA CENTRAL CREDIT UNION

**Employer identification number**  
73-0731221

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

|  | (a) Donor advised funds                                  | (b) Funds and other accounts |
|--|--|------------------------------|
| <b>1</b> Total number at end of year   |  |                              |
| <b>2</b> Aggregate value of contributions to (during year)   |  |                              |
| <b>3</b> Aggregate value of grants from (during year)  |  |                              |
| <b>4</b> Aggregate value at end of year  |  |                              |
| <b>5</b> Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control?  | <input type="checkbox"/> Yes <input type="checkbox"/> No |                              |
| <b>6</b> Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit? | <input type="checkbox"/> Yes <input type="checkbox"/> No |                              |

**Part II Conservation Easements.** Complete if the organization answered "Yes" on Form 990, Part IV, line 7.

**1** Purpose(s) of conservation easements held by the organization (check all that apply)

Preservation of land for public use (e g , recreation or education)       Preservation of an historically important land area

Protection of natural habitat       Preservation of a certified historic structure

Preservation of open space

**2** Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year

|   | Held at the End of the Year |  |
|---|-----------------------------|--|
| <b>a</b> Total number of conservation easements   | <b>2a</b>                   |  |
| <b>b</b> Total acreage restricted by conservation easements   | <b>2b</b>                   |  |
| <b>c</b> Number of conservation easements on a certified historic structure included in (a)   | <b>2c</b>                   |  |
| <b>d</b> Number of conservation easements included in (c) acquired after 7/25/06, and not on a historic structure listed in the National Register | <b>2d</b>                   |  |

**3** Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ► \_\_\_\_\_

**4** Number of states where property subject to conservation easement is located ► \_\_\_\_\_

**5** Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds?  Yes  No

**6** Staff and volunteer hours devoted to monitoring, inspecting, handling of violations, and enforcing conservation easements during the year ► \_\_\_\_\_

**7** Amount of expenses incurred in monitoring, inspecting, handling of violations, and enforcing conservation easements during the year ► \$ \_\_\_\_\_

**8** Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)?  Yes  No

**9** In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements

**Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.**  
Complete if the organization answered "Yes" on Form 990, Part IV, line 8.

**1a** If the organization elected, as permitted under SFAS 116 (ASC 958), not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIII, the text of the footnote to its financial statements that describes these items

**b** If the organization elected, as permitted under SFAS 116 (ASC 958), to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items

**(i)** Revenue included on Form 990, Part VIII, line 1 ► \$ \_\_\_\_\_

**(ii)** Assets included in Form 990, Part X ► \$ \_\_\_\_\_

**2** If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items

**a** Revenue included on Form 990, Part VIII, line 1 ► \$ \_\_\_\_\_

**b** Assets included in Form 990, Part X ► \$ \_\_\_\_\_



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

- 3** Using the organization's acquisition, accession, and other records, check any of the following that are a significant use of its collection items (check all that apply)
- a**  Public exhibition
  - b**  Scholarly research
  - c**  Preservation for future generations
  - d**  Loan or exchange programs
  - e**  Other
- 4** Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII
- 5** During the year, did the organization solicit or receive donations of art, historical treasures or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection?  Yes  No

**Part IV Escrow and Custodial Arrangements.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

- 1a** Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X?  Yes  No
- b** If "Yes," explain the arrangement in Part XIII and complete the following table
- |   | Amount |
|---|--------|
| <b>1c</b> Beginning balance             |        |
| <b>1d</b> Additions during the year     |        |
| <b>1e</b> Distributions during the year |        |
| <b>1f</b> Ending balance                |        |
- 2a** Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability? . . .  Yes  No
- b** If "Yes," explain the arrangement in Part XIII Check here if the explanation has been provided in Part XIII . . . .

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

|   | (a) Current year | (b) Prior year | (c) Two years back | (d) Three years back | (e) Four years back |
|---|------------------|----------------|--------------------|----------------------|---------------------|
| <b>1a</b> Beginning of year balance . . . . .                     |                  |                |                    |                      |                     |
| <b>b</b> Contributions . . . . .                                  |                  |                |                    |                      |                     |
| <b>c</b> Net investment earnings, gains, and losses               |                  |                |                    |                      |                     |
| <b>d</b> Grants or scholarships . . . . .                         |                  |                |                    |                      |                     |
| <b>e</b> Other expenditures for facilities and programs . . . . . |                  |                |                    |                      |                     |
| <b>f</b> Administrative expenses . . . . .                        |                  |                |                    |                      |                     |
| <b>g</b> End of year balance . . . . .                            |                  |                |                    |                      |                     |

- 2** Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as
- a** Board designated or quasi-endowment ▶
  - b** Permanent endowment ▶
  - c** Temporarily restricted endowment ▶
- The percentages on lines 2a, 2b, and 2c should equal 100%
- 3a** Are there endowment funds not in the possession of the organization that are held and administered for the organization by
- |  |     |    |
|--|-----|----|
| <b>(i)</b> unrelated organizations . . . . .   | Yes | No |
| <b>(ii)</b> related organizations . . . . .  |     |    |
| <b>b</b> If "Yes" on 3a(ii), are the related organizations listed as required on Schedule R? . . . . . |     |    |
- 4** Describe in Part XIII the intended uses of the organization's endowment funds

**Part VI Land, Buildings, and Equipment.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

| Description of property  | (a) Cost or other basis (investment) | (b) Cost or other basis (other) | (c) Accumulated depreciation | (d) Book value |
|--|--------------------------------------|---------------------------------|------------------------------|----------------|
| <b>1a</b> Land . . . . .   |                                      | 8,165,696                       |                              | 8,165,696      |
| <b>b</b> Buildings . . . . .   |                                      | 15,417,076                      | 6,800,345                    | 8,616,731      |
| <b>c</b> Leasehold improvements  |                                      | 1,820,215                       | 442,324                      | 1,377,891      |
| <b>d</b> Equipment . . . . .   |                                      | 11,683,586                      | 9,058,120                    | 2,625,466      |
| <b>e</b> Other . . . . .   |                                      | 11,805                          |                              | 11,805         |
| <b>Total.</b> Add lines 1a through 1e (Column (d) must equal Form 990, Part X, column (B), line 10(c)) . . . ▶ |                                      |                                 |                              | 20,797,589     |

**Part VII Investments—Other Securities.** Complete if the organization answered "Yes" on Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

| (a) Description of security or category<br>(including name of security)  | (b) Book value | (c) Method of valuation<br>Cost or end-of-year market value |
|--|----------------|---|
| (1) Financial derivatives . . . . .                                      |                |   |
| (2) Closely-held equity interests . . . . .                              |                |   |
| (3) Other _____  |                |   |
| (A) AVAILABLE FOR SALE MORTGAGE BACKED SECURITIES                        | 47,202,220     | F   |
| (B) AVAILABLE FOR SALE COLLATERALIZED MORTGAGE OBLIGATIONS               | 72,801,492     | F   |
| (C) AVAILABLE FOR SALE MUNICIPAL BONDS                                   | 3,494,205      | F   |
| (D)  |                |   |
| (E)  |                |   |
| (F)  |                |   |
| (G)  |                |   |
| (H)  |                |   |
| <b>Total.</b> (Column (b) must equal Form 990, Part X, col (B) line 12.) | 123,497,917    |   |

**Part VIII Investments—Program Related.** Complete if the organization answered "Yes" on Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

| (a) Description of investment  | (b) Book value | (c) Method of valuation<br>Cost or end-of-year market value |
|--|----------------|---|
| (1)  |                |   |
| (2)  |                |   |
| (3)  |                |   |
| (4)  |                |   |
| (5)  |                |   |
| (6)  |                |   |
| (7)  |                |   |
| (8)  |                |   |
| (9)  |                |   |
| <b>Total.</b> (Column (b) must equal Form 990, Part X, col (B) line 13.) |                |   |

**Part IX Other Assets.** Complete if the organization answered "Yes" on Form 990, Part IV, line 11d. See Form 990, Part X, line 15

| (a) Description  | (b) Book value |
|--|----------------|
| (1)  |                |
| (2)  |                |
| (3)  |                |
| (4)  |                |
| (5)  |                |
| (6)  |                |
| (7)  |                |
| (8)  |                |
| (9)  |                |
| <b>Total.</b> (Column (b) must equal Form 990, Part X, col (B) line 15.) |                |

**Part X Other Liabilities.** Complete if the organization answered "Yes" on Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

| 1. (a) Description of liability  | (b) Book value |
|--|----------------|
| (1) Federal income taxes   |                |
| SHARE ACCOUNTS   | 145,954,135    |
| SHARE DRAFT ACCOUNTS   | 98,148,274     |
| MONEY MARKET ACCOUNTS  | 113,136,705    |
| INDIVIDUAL RETIREMENT ACCOUNTS   | 29,338,055     |
| SHARE & IRA CERTIFICATES   | 91,499,555     |
| (6)  |                |
| (7)  |                |
| (8)  |                |
| (9)  |                |
| <b>Total.</b> (Column (b) must equal Form 990, Part X, col (B) line 25.) | 478,076,724    |

**2.** Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FIN 48 (ASC 740). Check here if the text of the footnote has been provided in Part XIII

**Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return**

Complete if the organization answered 'Yes' on Form 990, Part IV, line 12a.

|          |   |           |           |            |
|----------|---|-----------|-----------|------------|
| <b>1</b> | Total revenue, gains, and other support per audited financial statements . . . . .                      |           | <b>1</b>  | 27,287,380 |
| <b>2</b> | Amounts included on line 1 but not on Form 990, Part VIII, line 12                                      |           |           |            |
| <b>a</b> | Net unrealized gains (losses) on investments . . . . .  | <b>2a</b> |           |            |
| <b>b</b> | Donated services and use of facilities . . . . .  | <b>2b</b> |           |            |
| <b>c</b> | Recoveries of prior year grants . . . . .   | <b>2c</b> |           |            |
| <b>d</b> | Other (Describe in Part XIII ) . . . . .  | <b>2d</b> |           |            |
| <b>e</b> | Add lines <b>2a</b> through <b>2d</b> . . . . .   |           | <b>2e</b> | 0          |
| <b>3</b> | Subtract line <b>2e</b> from line <b>1</b> . . . . .  |           | <b>3</b>  | 27,287,380 |
| <b>4</b> | Amounts included on Form 990, Part VIII, line 12, but not on line 1                                     |           |           |            |
| <b>a</b> | Investment expenses not included on Form 990, Part VIII, line 7b . . . . .                              | <b>4a</b> |           |            |
| <b>b</b> | Other (Describe in Part XIII ) . . . . .  | <b>4b</b> |           |            |
| <b>c</b> | Add lines <b>4a</b> and <b>4b</b> . . . . .   |           | <b>4c</b> | 0          |
| <b>5</b> | Total revenue Add lines <b>3</b> and <b>4c</b> . (This must equal Form 990, Part I, line 12 ) . . . . . |           | <b>5</b>  | 27,287,380 |

**Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return.**

Complete if the organization answered 'Yes' on Form 990, Part IV, line 12a.

|          |  |           |           |            |
|----------|--|-----------|-----------|------------|
| <b>1</b> | Total expenses and losses per audited financial statements . . . . .                                     |           | <b>1</b>  | 26,470,285 |
| <b>2</b> | Amounts included on line 1 but not on Form 990, Part IX, line 25   |           |           |            |
| <b>a</b> | Donated services and use of facilities . . . . .   | <b>2a</b> |           |            |
| <b>b</b> | Prior year adjustments . . . . .   | <b>2b</b> |           |            |
| <b>c</b> | Other losses . . . . .   | <b>2c</b> |           |            |
| <b>d</b> | Other (Describe in Part XIII ) . . . . .   | <b>2d</b> |           |            |
| <b>e</b> | Add lines <b>2a</b> through <b>2d</b> . . . . .  |           | <b>2e</b> | 0          |
| <b>3</b> | Subtract line <b>2e</b> from line <b>1</b> . . . . .   |           | <b>3</b>  | 26,470,285 |
| <b>4</b> | Amounts included on Form 990, Part IX, line 25, but not on line 1:                                       |           |           |            |
| <b>a</b> | Investment expenses not included on Form 990, Part VIII, line 7b . . . . .                               | <b>4a</b> |           |            |
| <b>b</b> | Other (Describe in Part XIII ) . . . . .   | <b>4b</b> |           |            |
| <b>c</b> | Add lines <b>4a</b> and <b>4b</b> . . . . .  |           | <b>4c</b> | 0          |
| <b>5</b> | Total expenses Add lines <b>3</b> and <b>4c</b> . (This must equal Form 990, Part I, line 18 ) . . . . . |           | <b>5</b>  | 26,470,285 |

**Part XIII Supplemental Information**

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

| Return Reference          | Explanation |
|---------------------------|-------------|
| See Additional Data Table |             |
|                           |             |
|                           |             |
|                           |             |
|                           |             |
|                           |             |
|                           |             |

**Part XIII** Supplemental Information *(continued)*

| Return Reference | Explanation |
|------------------|-------------|
|                  |             |
|                  |             |
|                  |             |
|                  |             |
|                  |             |
|                  |             |
|                  |             |
|                  |             |
|                  |             |
|                  |             |

## Additional Data

**Software ID:**

**Software Version:**

**EIN:** 73-0731221

**Name:** OKLAHOMA CENTRAL CREDIT UNION

## Supplemental Information

| Return Reference | Explanation   |
|------------------|---|
| PART IV, LINE 2B | ESCROW ACCOUNTS ARE MAINTAINED BY THE CREDIT UNION FOR THE BENEFIT OF PAYING TAXES AND/OR INSURANCE ON BEHALF OF MORTGAGE HOLDERS |

## Supplemental Information

| Return Reference | Explanation  |
|------------------|--|
| PART X, LINE 2   | MANAGEMENT HAS ASSESSED THE CREDIT UNION'S ACTIVITIES AND ANY POTENTIAL FEDERAL INCOME TAX LIABILITY AND DETERMINED THAT THE CREDIT UNION HAS NO UNCERTAIN TAX POSITIONS THAT QUALIFY FOR EITHER RECOGNITION OR DISCLOSURE IN THE CONSOLIDATED FINANCIAL STATEMENTS. ADDITIONALLY, NO INTEREST AND PENALTIES HAVE BEEN RECORDED IN THE ACCOMPANYING FINANCIAL STATEMENTS RELATED TO UNCERTAIN TAX POSITIONS. CURRENTLY, THE 2017, 2016, AND 2015 FEDERAL INCOME TAX RETURNS ARE OPEN FOR EXAMINATION BY THE IRS. THE FILING YEARS OPEN FOR EXAMINATION BY THE STATE, IF APPLICABLE, MAY BE DIFFERENT THAN THE YEARS OPEN FOR EXAMINATION BY THE IRS. |

Note: To capture the full content of this document, please select landscape mode (11" x 8.5") when printing.

**Schedule I  
(Form 990)**

**Grants and Other Assistance to Organizations,  
Governments and Individuals in the United States**  
Complete if the organization answered "Yes," on Form 990, Part IV, line 21 or 22.  
▶ Attach to Form 990.  
▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information.

OMB No 1545-0047

**2018**

**Open to Public  
Inspection**

Department of the  
Treasury  
Internal Revenue Service

Name of the organization  
OKLAHOMA CENTRAL CREDIT UNION

Employer identification number  
73-0731221

**Part I General Information on Grants and Assistance**

- 1** Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance?  Yes  No
- 2** Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States

**Part II Grants and Other Assistance to Domestic Organizations and Domestic Governments.** Complete if the organization answered "Yes" on Form 990, Part IV, line 21, for any recipient that received more than \$5,000 Part II can be duplicated if additional space is needed

| (a) Name and address of organization or government                               | (b) EIN    | (c) IRC section (if applicable) | (d) Amount of cash grant | (e) Amount of non-cash assistance | (f) Method of valuation (book, FMV, appraisal, other) | (g) Description of noncash assistance | (h) Purpose of grant or assistance |
|--|------------|---------------------------------|--------------------------|-----------------------------------|---|---------------------------------------|------------------------------------|
| (1)<br>OKLAHOMA CENTRAL FOUNDATION INC<br>11335 E 41ST STREET<br>TULSA, OK 74146 | 45-2804883 | 501(C)(3)                       | 31,191                   |                                   |   |                                       | FOUNDATION SUPPORT                 |

- 2** Enter total number of section 501(c)(3) and government organizations listed in the line 1 table 1
- 3** Enter total number of other organizations listed in the line 1 table 0

**Part III Grants and Other Assistance to Domestic Individuals.** Complete if the organization answered "Yes" on Form 990, Part IV, line 22

Part III can be duplicated if additional space is needed

| (a) Type of grant or assistance | (b) Number of recipients | (c) Amount of cash grant | (d) Amount of noncash assistance | (e) Method of valuation (book, FMV, appraisal, other) | (f) Description of noncash assistance |
|---------------------------------|--------------------------|--------------------------|----------------------------------|---|---------------------------------------|
| (1)                             |                          |                          |                                  |   |                                       |
| (2)                             |                          |                          |                                  |   |                                       |
| (3)                             |                          |                          |                                  |   |                                       |
| (4)                             |                          |                          |                                  |   |                                       |
| (5)                             |                          |                          |                                  |   |                                       |
| (6)                             |                          |                          |                                  |   |                                       |
| (7)                             |                          |                          |                                  |   |                                       |

**Part IV Supplemental Information.** Provide the information required in Part I, line 2; Part III, column (b); and any other additional information.

Return Reference

Explanation



**Schedule J**  
(Form 990)

Department of the Treasury  
Internal Revenue Service

## Compensation Information

**For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees**

▶ **Complete if the organization answered "Yes" on Form 990, Part IV, line 23.**  
▶ **Attach to Form 990.**  
▶ **Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.**

OMB No 1545-0047

# 2018

**Open to Public Inspection**

Name of the organization  
OKLAHOMA CENTRAL CREDIT UNION

Employer identification number  
73-0731221

**Part I Questions Regarding Compensation**

|  |  | Yes  | No |  |  |
|--|--|--|----|--|--|
| <p><b>1a</b> Check the appropriate box(es) if the organization provided any of the following to or for a person listed on Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items.</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> <input type="checkbox"/> First-class or charter travel<br/> <input type="checkbox"/> Travel for companions<br/> <input type="checkbox"/> Tax indemnification and gross-up payments<br/> <input type="checkbox"/> Discretionary spending account                 </td> <td style="width: 50%; vertical-align: top;"> <input type="checkbox"/> Housing allowance or residence for personal use<br/> <input type="checkbox"/> Payments for business use of personal residence<br/> <input type="checkbox"/> Health or social club dues or initiation fees<br/> <input type="checkbox"/> Personal services (e.g., maid, chauffeur, chef)                 </td> </tr> </table> | <input type="checkbox"/> First-class or charter travel<br><input type="checkbox"/> Travel for companions<br><input type="checkbox"/> Tax indemnification and gross-up payments<br><input type="checkbox"/> Discretionary spending account  | <input type="checkbox"/> Housing allowance or residence for personal use<br><input type="checkbox"/> Payments for business use of personal residence<br><input type="checkbox"/> Health or social club dues or initiation fees<br><input type="checkbox"/> Personal services (e.g., maid, chauffeur, chef) |    |  |  |
| <input type="checkbox"/> First-class or charter travel<br><input type="checkbox"/> Travel for companions<br><input type="checkbox"/> Tax indemnification and gross-up payments<br><input type="checkbox"/> Discretionary spending account  | <input type="checkbox"/> Housing allowance or residence for personal use<br><input type="checkbox"/> Payments for business use of personal residence<br><input type="checkbox"/> Health or social club dues or initiation fees<br><input type="checkbox"/> Personal services (e.g., maid, chauffeur, chef) |  |    |  |  |
| <p><b>b</b> If any of the boxes in line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain</p>   | <b>1b</b>  |  |    |  |  |
| <p><b>2</b> Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors, trustees, officers, including the CEO/Executive Director, regarding the items checked in line 1a?</p>   | <b>2</b>   |  |    |  |  |
| <p><b>3</b> Indicate which, if any, of the following the filing organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III.</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> <input checked="" type="checkbox"/> Compensation committee<br/> <input checked="" type="checkbox"/> Independent compensation consultant<br/> <input type="checkbox"/> Form 990 of other organizations                 </td> <td style="width: 50%; vertical-align: top;"> <input type="checkbox"/> Written employment contract<br/> <input checked="" type="checkbox"/> Compensation survey or study<br/> <input checked="" type="checkbox"/> Approval by the board or compensation committee                 </td> </tr> </table>   | <input checked="" type="checkbox"/> Compensation committee<br><input checked="" type="checkbox"/> Independent compensation consultant<br><input type="checkbox"/> Form 990 of other organizations  | <input type="checkbox"/> Written employment contract<br><input checked="" type="checkbox"/> Compensation survey or study<br><input checked="" type="checkbox"/> Approval by the board or compensation committee  |    |  |  |
| <input checked="" type="checkbox"/> Compensation committee<br><input checked="" type="checkbox"/> Independent compensation consultant<br><input type="checkbox"/> Form 990 of other organizations  | <input type="checkbox"/> Written employment contract<br><input checked="" type="checkbox"/> Compensation survey or study<br><input checked="" type="checkbox"/> Approval by the board or compensation committee  |  |    |  |  |
| <p><b>4</b> During the year, did any person listed on Form 990, Part VII, Section A, line 1a, with respect to the filing organization or a related organization:</p> <p><b>a</b> Receive a severance payment or change-of-control payment?</p> <p><b>b</b> Participate in, or receive payment from, a supplemental nonqualified retirement plan?</p> <p><b>c</b> Participate in, or receive payment from, an equity-based compensation arrangement?</p> <p>If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III.</p>   | <b>4a</b>  |  | No |  |  |
|  | <b>4b</b>  | Yes  |    |  |  |
|  | <b>4c</b>  |  | No |  |  |
| <p><b>Only 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.</b></p> <p><b>5</b> For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of:</p> <p><b>a</b> The organization?</p> <p><b>b</b> Any related organization?</p> <p>If "Yes," on line 5a or 5b, describe in Part III.</p>   | <b>5a</b>  |  |    |  |  |
|  | <b>5b</b>  |  |    |  |  |
| <p><b>6</b> For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of:</p> <p><b>a</b> The organization?</p> <p><b>b</b> Any related organization?</p> <p>If "Yes," on line 6a or 6b, describe in Part III.</p>  | <b>6a</b>  |  |    |  |  |
|  | <b>6b</b>  |  |    |  |  |
| <p><b>7</b> For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described in lines 5 and 6? If "Yes," describe in Part III.</p>   | <b>7</b>   |  |    |  |  |
| <p><b>8</b> Were any amounts reported on Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regulations section 53.4958-4(a)(3)? If "Yes," describe in Part III.</p>   | <b>8</b>   |  |    |  |  |
| <p><b>9</b> If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?</p>   | <b>9</b>   |  |    |  |  |



**Part III** Supplemental Information

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

| Return Reference | Explanation   |
|------------------|---|
| PART I, LINE 4B  | GINA WILSON, CEO, PARTICIPATED IN A NON-QUALIFIED 457(F) RETIREMENT PLAN. THERE WERE NO 2018 DISTRIBUTIONS. |



Schedule J (Form 990) 2018

**SCHEDULE O**  
(Form 990 or 990-EZ)**Supplemental Information to Form 990 or 990-EZ**

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

▶ Attach to Form 990 or 990-EZ.

▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information.

OMB No 1545-0047

**2018****Open to Public Inspection**

Department of the Treasury

Name of the organization

OKLAHOMA CENTRAL CREDIT UNION

Employer identification number

73-0731221

**990 Schedule O, Supplemental Information**

| Return Reference                     | Explanation   |
|--------------------------------------|---|
| FORM 990, PART VI, SECTION A, LINE 6 | THE CREDIT UNION'S MEMBERS HAVE RIGHTS TO ELECT THE MEMBERS OF THE GOVERNING BODY THE CREDIT UNION'S MEMBERS ALSO RECEIVE A SHARE OF THE ORGANIZATION'S PROFITS IN THE FORM OF CASH DIVIDENDS |

# 990 Schedule O, Supplemental Information

| Return Reference                               | Explanation   |
|--|---|
| FORM 990,<br>PART VI,<br>SECTION A,<br>LINE 7A | MEMBERS OF THE CREDIT UNION HAVE THE RIGHT TO ELECT ONE OR MORE MEMBERS OF THE ORGANIZATION'S GOVERNING BODY, WHETHER PERIODICALLY, OR AS VACANCIES ARISE, OR OTHERWISE |

# 990 Schedule O, Supplemental Information

| Return Reference                               | Explanation  |
|--|--|
| FORM 990,<br>PART VI,<br>SECTION A,<br>LINE 7B | MEMBERS OF THE CREDIT UNION HAVE THE RIGHT TO APPROVE THE GOVERNING BODY'S ELECTION AND REMOVAL OF MEMBERS OF THE GOVERNING BODY, AS WELL AS OTHER MATTERS THAT ARE SUBJECT TO THE APPROVAL OF MEMBERS OF THE CREDIT UNION AS THEY OCCUR |

# 990 Schedule O, Supplemental Information

| Return Reference                                | Explanation  |
|---|--|
| FORM 990,<br>PART VI,<br>SECTION B,<br>LINE 11B | THE CFO REVIEWS FORM 990 AND DISCUSSES IT WITH THE CEO A REPORT IS THEN PRESENTED TO THE BOARD OF DIRECTORS BEFORE FILING WITH THE IRS |



**990 Schedule O, Supplemental Information**

| <b>Return Reference</b>                | <b>Explanation</b>  |
|--|---|
| FORM 990, PART VI, SECTION B, LINE 12C | ANNUALLY, ALL EMPLOYEES, BOD AND VOLUNTEERS SIGN CONFLICT OF INTEREST POLICY, INTERNAL AUDITS ARE PERFORMED ON EMPLOYEE ACCOUNTS AND THE HR AREA, EMPLOYEE ACCOUNTS ARE REVIEWED MONTHLY VIA HR AND THE CEO, ANNUALLY EMPLOYEES MUST DISCLOSE ACCOUNTS THAT THEY ARE PRIMARY OR JOINT ON AND ANY ACCOUNTS OF IMMEDIATE FAMILY MEMBERS, AN OFFICIAL FAMILY REPORT IS PRESENTED TO THE BOD MONTHLY ON LOAN STATUS |

**990 Schedule O, Supplemental Information**

| <b>Return Reference</b>                | <b>Explanation</b>   |
|--|--|
| FORM 990, PART VI, SECTION B, LINE 15A | A THIRD PARTY COMPENSATION CONSULTANT SERVICES IS USED SOFTWARE IS PROVIDED TO ADMINISTER AND MAINTAIN COMPENSATION LEVELS OF ALL STAFF COMPENSATION IS BASED ON JOB EVALUATIONS AND GRADE LEVELS GRADE LEVELS DICTATE WHETHER RANGE IS AT THE NATIONAL, REGIONAL OR LOCAL LEVELS OVERALL GRADE LEVEL SYSTEM TESTING IS DONE PERIODICALLY AND FOR SPECIFIC OCCURRENCES WITH AN OUTSIDE CONSULTANT WHEN NEW POSITIONS ARE ADDED OR AT THE REQUEST OF THE CREDIT UNION A COMPENSATION SALARY SURVEY COMPILED BY NATIONAL ASSOCIATION IS PROVIDED TO THE BOARD THE BOARD USES SURVEY AND GRADE LEVEL INFORMATION TO EVALUATE CEO BOARD MEETS INDEPENDENTLY OF REGULAR MEETING FOR COMPENSATION DISCUSSION ANNUALLY OF CEO |

**990 Schedule O, Supplemental Information**

| <b>Return Reference</b>                        | <b>Explanation</b>  |
|--|---|
| FORM 990,<br>PART VI,<br>SECTION C,<br>LINE 19 | STATEMENT OF FINANCIAL CONDITION IS POSTED MONTHLY IN ALL BRANCH LOCATIONS AND KEY STATISTICS ARE POSTED ON OUR WEBSITE, WWW OCCU ORG ALL INFORMATION CAN ALSO BE VIEWED ON OUR QUARTERLY CALL REPORT THROUGH THE NCUA GOV WEBSITE AUDITED FINANCIAL STATEMENTS ARE MADE AVAILABLE UPON REQUEST ANNUAL REPORTS ARE GIVEN TO MEMBERSHIP UPON REQUEST ANY PUBLIC REQUESTED DOCUMENTS ARE MADE AVAILABLE FOR THE SAME PERIOD OF DISCLOSURE AS SET FORTH IN SECTION 6104(D) |

**990 Schedule O, Supplemental Information**

| <b>Return Reference</b>         | <b>Explanation</b>   |
|---------------------------------|--|
| FORM 990,<br>PART XI,<br>LINE 9 | RECLASS FOR GAINS ON INVESTEMENTS INCLUDED IN NET INCOME -25,633 |

**990 Schedule O, Supplemental Information**

| <b>Return Reference</b>        | <b>Explanation</b>  |
|--------------------------------|---|
| FORM 990,<br>PART I, LINE<br>6 | OKLAHOMA CENTRAL CREDIT UNION HAS 7 DIRECTORS AND 2 SUPERVISORY COMMITTEE MEMBERS, ALL OF WHOM ARE VOLUNTEERS |

**SCHEDULE R  
(Form 990)**

**Related Organizations and Unrelated Partnerships**

OMB No 1545-0047

**2018**

**Open to Public  
Inspection**

▶ **Complete if the organization answered "Yes" on Form 990, Part IV, line 33, 34, 35b, 36, or 37.**  
▶ **Attach to Form 990.**  
▶ **Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.**

Department of the Treasury  
Internal Revenue Service

Name of the organization  
OKLAHOMA CENTRAL CREDIT UNION

**Employer identification number**

73-0731221

**Part I Identification of Disregarded Entities** Complete if the organization answered "Yes" on Form 990, Part IV, line 33.

| (a)<br>Name, address, and EIN (if applicable) of disregarded entity                                 | (b)<br>Primary activity      | (c)<br>Legal domicile (state or foreign country) | (d)<br>Total income | (e)<br>End-of-year assets | (f)<br>Direct controlling entity |
|---|------------------------------|--|---------------------|---------------------------|----------------------------------|
| <b>(1)</b> REAL ESTATE FINANCIAL SERVICES LLC<br>4956 S PEORIA AVE<br>TULSA, OK 74105<br>44-6013230 | INACTIVE REAL ESTATE COMPANY | OK   | 0                   | 0                         | OKLAHOMA CENTRAL CREDIT UNION    |
|   |                              |  |                     |                           |                                  |
|   |                              |  |                     |                           |                                  |
|   |                              |  |                     |                           |                                  |
|   |                              |  |                     |                           |                                  |
|   |                              |  |                     |                           |                                  |

**Part II Identification of Related Tax-Exempt Organizations** Complete if the organization answered "Yes" on Form 990, Part IV, line 34 because it had one or more related tax-exempt organizations during the tax year.

| (a)<br>Name, address, and EIN of related organization  | (b)<br>Primary activity | (c)<br>Legal domicile (state or foreign country) | (d)<br>Exempt Code section | (e)<br>Public charity status (if section 501(c)(3)) | (f)<br>Direct controlling entity | (g)<br>Section 512(b)(13) controlled entity? |    |
|--|-------------------------|--|----------------------------|---|----------------------------------|--|----|
|  |                         |  |                            |   |                                  | Yes  | No |
| <b>(1)</b> OKLAHOMA CENTRAL FOUNDATION INC<br>11335 E 41ST STREET<br>TULSA, OK 74146<br>45-2804883 | FOUNDATION              | OK   | 501(C)(3)                  | LINE 7  | N/A                              | Yes  |    |
|  |                         |  |                            |   |                                  |  |    |
|  |                         |  |                            |   |                                  |  |    |
|  |                         |  |                            |   |                                  |  |    |
|  |                         |  |                            |   |                                  |  |    |
|  |                         |  |                            |   |                                  |  |    |
|  |                         |  |                            |   |                                  |  |    |

**Part III Identification of Related Organizations Taxable as a Partnership** Complete if the organization answered "Yes" on Form 990, Part IV, line 34 because it had one or more related organizations treated as a partnership during the tax year.

| (a)<br>Name, address, and EIN of<br>related organization | (b)<br>Primary<br>activity | (c)<br>Legal<br>domicile<br>(state<br>or<br>foreign<br>country) | (d)<br>Direct<br>controlling<br>entity | (e)<br>Predominant<br>income(related,<br>unrelated,<br>excluded from<br>tax under<br>sections 512-<br>514) | (f)<br>Share of<br>total income | (g)<br>Share of<br>end-of-year<br>assets | (h)<br>Disproportionate<br>allocations? |    | (i)<br>Code V-UBI<br>amount in box<br>20 of<br>Schedule K-1<br>(Form 1065) | (j)<br>General or<br>managing<br>partner? |    | (k)<br>Percentage<br>ownership |
|--|----------------------------|---|--|--|---------------------------------|--|---|----|--|---|----|--------------------------------|
|  |                            |   |  |  |                                 |  | Yes                                     | No |  | Yes                                       | No |                                |
|  |                            |   |  |  |                                 |  |   |    |  |   |    |                                |
|  |                            |   |  |  |                                 |  |   |    |  |   |    |                                |
|  |                            |   |  |  |                                 |  |   |    |  |   |    |                                |
|  |                            |   |  |  |                                 |  |   |    |  |   |    |                                |
|  |                            |   |  |  |                                 |  |   |    |  |   |    |                                |
|  |                            |   |  |  |                                 |  |   |    |  |   |    |                                |
|  |                            |   |  |  |                                 |  |   |    |  |   |    |                                |

**Part IV Identification of Related Organizations Taxable as a Corporation or Trust** Complete if the organization answered "Yes" on Form 990, Part IV, line 34 because it had one or more related organizations treated as a corporation or trust during the tax year.

| (a)<br>Name, address, and EIN of<br>related organization | (b)<br>Primary activity | (c)<br>Legal<br>domicile<br>(state or foreign<br>country) | (d)<br>Direct controlling<br>entity | (e)<br>Type of entity<br>(C corp, S corp,<br>or trust) | (f)<br>Share of total<br>income | (g)<br>Share of end-of-<br>year<br>assets | (h)<br>Percentage<br>ownership | (i)<br>Section 512(b)<br>(13) controlled<br>entity? |    |
|--|-------------------------|---|-------------------------------------|--|---------------------------------|---|--------------------------------|---|----|
|  |                         |   |                                     |  |                                 |   |                                | Yes   | No |
|  |                         |   |                                     |  |                                 |   |                                |   |    |
|  |                         |   |                                     |  |                                 |   |                                |   |    |
|  |                         |   |                                     |  |                                 |   |                                |   |    |
|  |                         |   |                                     |  |                                 |   |                                |   |    |
|  |                         |   |                                     |  |                                 |   |                                |   |    |
|  |                         |   |                                     |  |                                 |   |                                |   |    |
|  |                         |   |                                     |  |                                 |   |                                |   |    |
|  |                         |   |                                     |  |                                 |   |                                |   |    |

**Part V Transactions With Related Organizations** Complete if the organization answered "Yes" on Form 990, Part IV, line 34, 35b, or 36.

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

|  | Yes           | No |
|--|---------------|----|
| <b>1</b> During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II-IV? |               |    |
| <b>a</b> Receipt of <b>(i)</b> interest, <b>(ii)</b> annuities, <b>(iii)</b> royalties, or <b>(iv)</b> rent from a controlled entity . . . . .               | <b>1a</b>     | No |
| <b>b</b> Gift, grant, or capital contribution to related organization(s) . . . . .   | <b>1b</b> Yes |    |
| <b>c</b> Gift, grant, or capital contribution from related organization(s) . . . . .   | <b>1c</b>     | No |
| <b>d</b> Loans or loan guarantees to or for related organization(s) . . . . .  | <b>1d</b>     | No |
| <b>e</b> Loans or loan guarantees by related organization(s) . . . . .   | <b>1e</b>     | No |
| <b>f</b> Dividends from related organization(s) . . . . .  | <b>1f</b>     | No |
| <b>g</b> Sale of assets to related organization(s) . . . . .   | <b>1g</b>     | No |
| <b>h</b> Purchase of assets from related organization(s) . . . . .   | <b>1h</b>     | No |
| <b>i</b> Exchange of assets with related organization(s) . . . . .   | <b>1i</b>     | No |
| <b>j</b> Lease of facilities, equipment, or other assets to related organization(s) . . . . .  | <b>1j</b>     | No |
| <b>k</b> Lease of facilities, equipment, or other assets from related organization(s) . . . . .  | <b>1k</b>     | No |
| <b>l</b> Performance of services or membership or fundraising solicitations for related organization(s) . . . . .  | <b>1l</b>     | No |
| <b>m</b> Performance of services or membership or fundraising solicitations by related organization(s) . . . . .   | <b>1m</b>     | No |
| <b>n</b> Sharing of facilities, equipment, mailing lists, or other assets with related organization(s) . . . . .   | <b>1n</b>     | No |
| <b>o</b> Sharing of paid employees with related organization(s) . . . . .  | <b>1o</b>     | No |
| <b>p</b> Reimbursement paid to related organization(s) for expenses . . . . .  | <b>1p</b>     | No |
| <b>q</b> Reimbursement paid by related organization(s) for expenses . . . . .  | <b>1q</b>     | No |
| <b>r</b> Other transfer of cash or property to related organization(s) . . . . .   | <b>1r</b>     | No |
| <b>s</b> Other transfer of cash or property from related organization(s) . . . . .   | <b>1s</b>     | No |

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

| (a)<br>Name of related organization | (b)<br>Transaction type (a-s) | (c)<br>Amount involved | (d)<br>Method of determining amount involved |
|-------------------------------------|-------------------------------|------------------------|--|
|                                     |                               |                        |  |
|                                     |                               |                        |  |
|                                     |                               |                        |  |
|                                     |                               |                        |  |
|                                     |                               |                        |  |





**Part VII** **Supplemental Information**

Provide additional information for responses to questions on Schedule R (see instructions)

| <b>Return Reference</b> | <b>Explanation</b> |
|-------------------------|--------------------|
|                         |                    |