2949334215723 EXTENDED TO NOVEMBER 15, 2018 Return of Organization Exempt From Income Tax Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations) Form -▶ Do not enter social security numbers on this form as it may be made public. Department of the Treasury Open to Public Internal Revenue Service ► Go to www.irs.gov/Form990 for instructions and the latest information. Inspection For the 2017 calendar year, or tax year beginning Check if applicable C Name of organization D Employer identification number WHEELHOUSE CREDIT UNION Address change FKA SAN DIEGO METROPOLITAN CREDIT UNION X Name change 95-1593663 Doing business as Initial return Number and street (or P.O. box if mail is not delivered to street address) Room/suite E Telephone number Final PO BOX 719099 (619) 297-4835 termin-ated 15,634,510. City or town, state or province, country, and ZIP or foreign postal code G Gross receipts \$ Amendec SAN DIEGO, CA 92171 H(a) Is this a group return Applica-Yes X No F Name and address of principal officer LISA PAUL-HILL for subordinates? pendina SAME AS C ABOVE ∐Yes └── No H(b) Are all subordinates included? If "No," attach a list (see instructions J Website: ► WWW.WHEELHOUSECU.COM **H(c)** Group exemption number ▶ K Form of organization: Corporation Trust Association L Year of formation: 1934 M State of legal domicile: CA Part I Summary Briefly describe the organization's mission or most significant activities A COOPERATIVE, ORGANIZED FOR THE PURPOSE OF PROMOTING THRIFT AND SAVINGS AMONG ITS MEMBERS. Check this box I if the organization discontinued its operations or disposed of more than 25% of its net assets Number of voting members of the governing body (Part VI, line 1a) 4 8 Number of independent voting members of the governing body (Part VI, line 1b) 100 Total number of individuals employed in calendar year 2017 (Part V, line 2a) 5 Total number of volunteers (estimate if necessary) 6 13 202,899. 7 a Total unrelated business revenue from Part VIII, column (C), line 12 7a -27,573. b Net unrelated business taxable income from Form 990-T, line 34 7b Prior Year **Current Year** RECEIVED Contributions and grants (Part VIII, line 1h) 13,879,661. Ö 13,559,270. Program service revenue (Part VIII, line 2g) Investment income (Part VIII, column (A), lines 32 and VG)V 1 9 2018 555,318. 623,874. 635,474. ,130,975. Other revenue (Part VIII, column (A), lines 5, 6d 8c 9c, 10c, and 11e)= 11 Total revenue - add lines 8 through 11 (must equal Part) (III Column (A), line 12) 14,750,062. <u>15,634,510.</u> 12 6,000. 6,000. Grants and similar amounts paid (Part IX, column (A), lines 1-3) 0. 0. Benefits paid to or for members (Part IX, column (A), line 4) 5,424,049 5,899,720. Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10) 0. 16a Professional fundraising fees (Part IX, column (A), line 11e) **b** Total fundraising expenses (Part IX, column (D), line 25) 6,642,799. 6,495,507. Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e) 12,401,227. 12,072,848 18 Total expenses Add lines 13 17 (must equal Part IX, column (A), line 25) 2,677,214. 3,233,283. 19 Revenue less expenses Subtract line 18 from line 12 **Beginning of Current Year End of Year** 268,787,076. 276,4<u>77</u>,652. Total assets (Part X, line 16) 20 243,351,066 247,960,610. Total liabilities (Part X, line 26) 25,436,010. 28,517,042. Net assets or fund balances Subtract line 21 from line 20 r⊲rt II ∣Signature Błock 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. Deslaration of preparer/(other than officer) is based on all information of which preparer has any knowledge Signature of officer

Sign Here LISA PAUL-HILL, CEO Type or print name and title

Print/Type preparer's name Paid

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Preparer

Use Only

VALENTINO CREUS, CPA

Firm's name TURNER, WARREN, HWANG & CONRAD ACCTCY

PTIN P01054153 self-employed

95-4083485 Firm's EIN

Firm's address 100 NORTH FIRST ST., BURBANK, CA 91502

Phone no. (818) 954-9700X Yes No

May the IRS discuss this return with the preparer shown above? (see instructions) 732001 11-28-17 LHA For Paperwork Reduction Act Notice, see the separate instructions.

Form 990 (2017)

|            | 990 (2017) FKA SAN DIEGO METROPOLITAN CREDIT UNION 95-1593663 Page 2  |
|------------|---|
| Pa         | rt 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 SEE SCHEDULE O  |
|            |   |
| _          |   |
| 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 X No   |
| 2          | If "Yes," describe these new services on Schedule O  Did the organization cease conducting, or make significant changes in how it conducts, any program services?  Yes X No                     |
| 3          | Did the organization cease conducting, or make significant changes in how it conducts, any program services?  LYes LX_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 \$)   |
|            | AMONG OUR LARGEST ACCOUNT HOLDER BASE (OUTSIDE OF MEMBERSHIP SAVINGS)   |
|            | IS A CHECKING ACCOUNT. WHEELHOUSE OFFERS 5 INDIVIDUAL PRODUCT LINES   |
|            | WITH VARYING FEATURES AND BENEFITS. OUR AVERAGE CHECKING BALANCE IS   |
|            | \$8,000.00 AMONG THE CHECKING ACCOUNTS. THE TWO MOST POPULAR ACCOUNTS   |
|            | INCLUDE A NO-DIVIDEND, NO MONTHLY FEE ACCOUNT FOR THOSE MEETING CERTAIN   |
|            | CRITERIA (MOST OFTEN DIRECT DEPOSIT) AND A DIVIDEND-BEARING ACCOUNT   |
|            | WHICH REQUIRES AN AVERAGE DAILY BALANCE TO BE FREE OF REGULAR MONTHLY   |
|            | FEES. ALL MEMBERS WITH CHECKING ACCOUNTS HAVE A BASIC SAVINGS, BUT THE  |
|            | SECOND MOST POPULAR ACCOUNT COMBINATION FOR CHECKING ACCOUNT HOLDERS  |
|            | INCLUDES A SAVINGS AND CONSUMER LOAN, FOLLOWED BY A SAVINGS CERTIFICATE   |
|            | ACCOUNT.  |
| - <u>-</u> |   |
| 4b         | (Code) (Expenses \$   |
|            | WHICH ALLOWS MEMBERS TO MANAGE THEIR FINANCIAL ACCOUNTS 24 HOURS A DAY  |
|            | FROM A PERSONAL COMPUTER WITH INTERNET ACCESS. FEATURES OF THIS   |
|            | SERVICE ARE THE ABILITY TO VIEW ACCOUNT BALANCES AND HISTORIES AT ANY   |
|            | TIME, VIEW CHECK IMAGES, AND PERFORM TRANSFERS FROM ONE OF THE MEMBER'S   |
|            | ACCOUNTS TO ANOTHER. THE BREADTH OF TRANSACTIONS PROVIDED TO THE  |
|            | MEMBER VIA THIS PLATFORM PROVIDES AN EFFICIENCY AND CONVENIENCE TO THE  |
|            | MEMBER AND IS LESS COSTLY THAN A BRANCH TRANSACTION   |
|            |   |
|            |   |
|            |   |
|            |   |
| 4c         | (Code) (Expenses \$   |
|            | ENERGY EFFICIENT/SOLAR LOANS MAKE UP 45% OF THE LOAN PORTFOLIO WITH A PORTFOLIO BALANCE OF \$90M AND AN AVERAGE LOAN BALANCE OF \$25,500. THESE   |
|            | LOANS ARE GRANTED TO MEMBERS FOR STRUCTURAL IMPROVEMENTS TO THEIR HOMES   |
|            | WHICH MAKE THEM MORE ENERGY EFFICIENT. IMPROVEMENTS INCLUDE SOLAR   |
|            | PANELS, WINDOWS, ROOFING AND AIR CONDITIONING. BY PERFORMING SUCH   |
|            | IMPROVEMENTS TO THEIR HOME, MEMBERS SEE A SIGNIFICANT REDUCTION IN  |
|            | ENERGY EFFICIENT COSTS AS WELL AS RECEIVE A TAX CREDIT FROM THE IRS.  |
|            |   |
|            |   |
|            |   |
|            |   |
|            | Other average converse (Passage in Schodule O.)   |
| 4d         | Other program services (Describe in Schedule O )  (Expenses \$ including grants of \$ ) (Revenue \$ )   |
| <br>4e     | (Expenses \$ including grants of \$ ) (Revenue \$ )  Total program service expenses ▶   |
| _+6        | Form 990 (2017)   |

| orm<br>Dai | rt IV Checklist of Required Schedules  | <u>663</u> | P                | age 3 |
|------------|--|------------|------------------|-------|
|            | Onecknist of Nequired Schedules  |            | Yes              | Na    |
| 1          | Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)?                              |            | res              | No    |
| •          | If "Yes," complete Schedule A  | 1          |                  | Х     |
| 2          | Is the organization required to complete Schedule B, Schedule of Contributors?   | 2          |                  | X     |
| 3          | Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for  |            |                  |       |
| _          | public office? If "Yes," complete Schedule C, Part I   | 3          |                  | X     |
| 4          | Section 501(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(h) election in effect |            |                  |       |
| •          | during the tax year? If "Yes," complete Schedule C, Part II  | 4          | ĺĺ               |       |
| 5          | Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or     |            |                  |       |
| •          | similar amounts as defined in Revenue Procedure 98-19? If "Yes," complete Schedule C, Part III                                   | 5          |                  | Х     |
| 6          | Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to        |            |                  |       |
| •          | provide advice on the distribution or investment of amounts in such funds or accounts? If "Yes," complete Schedule D, Part I     | 6          |                  | X     |
| 7          | Did the organization receive or hold a conservation easement, including easements to preserve open space,                        |            |                  |       |
|            | the environment, historic land areas, or historic structures? If "Yes," complete Schedule D, Part II                             | 7          | [ [              | Х     |
| 8          | Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete     |            | _                |       |
| _          | Schedule D, Part III   | 8          |                  | Х     |
| 9          | Did the organization report an amount in Part X, line 21, for escrow or custodial account liability, serve as a custodian for    |            |                  |       |
| •          | amounts not listed in Part X, or provide credit counseling, debt management, credit repair, or debt negotiation services?        |            |                  |       |
|            | If "Yes," complete Schedule D, Part IV   | 9          |                  | Х     |
| 0          | Did the organization, directly or through a related organization, hold assets in temporarily restricted endowments, permanent    |            |                  |       |
| •          | endowments, or quasi-endowments? If "Yes," complete Schedule D, Part V   | 10         |                  | Х     |
| 1          | If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X |            |                  |       |
| •          | as applicable  |            |                  |       |
| а          | Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D,      |            |                  |       |
|            | Part VI  | 11a        | x                |       |
| b          | Did the organization report an amount for investments - other securities in Part X, line 12 that is 5% or more of its total      |            |                  |       |
|            | assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VII  | 11b        |                  | X     |
| С          | Did the organization report an amount for investments - program related in Part X, line 13 that is 5% or more of its total       |            |                  |       |
|            | assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII   | 11c        | x                |       |
| d          | Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in     |            |                  |       |
|            | Part X, line 16? If "Yes," complete Schedule D, Part IX  | 11d        |                  | X     |
| е          | Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X            | 11e        | $\mathbf{x}^{-}$ |       |
| f          | Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses          |            |                  |       |
|            | the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? If "Yes," complete Schedule D, Part X           | 11f        | X                |       |
| 2a         | Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete              |            |                  |       |
|            | Schedule D, Parts XI and XII   | 12a        | X                |       |
| b          | Was the organization included in consolidated, independent audited financial statements for the tax year?                        |            |                  |       |
|            | If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional            | 12b        |                  | X     |
| 3          | Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E                                | 13         |                  | _X    |
| 4a         | Did the organization maintain an office, employees, or agents outside of the United States?                                      | 14a        |                  | Χ_    |
| b          | Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business,          |            |                  |       |
|            | investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000       |            |                  |       |
|            | or more? If "Yes," complete Schedule F, Parts I and IV   | 14b        |                  | X     |
| 5          | Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any        |            |                  |       |
|            | foreign organization? If "Yes," complete Schedule F, Parts II and IV   | 15         |                  | X     |
| 6          | Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to         |            |                  |       |
|            | or for foreign individuals? If "Yes," complete Schedule F, Parts III and IV  | 16         |                  | X     |
| 7          | Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX,          |            |                  |       |
|            | column (A), lines 6 and 11e? If "Yes," complete Schedule G, Part I   | 17         |                  | X_    |
| В          | Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines     |            |                  |       |
|            | 1c and 8a? If "Yes," complete Schedule G, Part II  | 18         |                  | X     |
| 9          | Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If "Yes,"           |            |                  |       |

Form 990 (2017)

complete Schedule G, Part III

FKA SAN DIEGO METROPOLITAN CREDIT UNION 95-1593663 Page 4

| domestic government on Part IX, column (A), line 17 if "iss", complete Schedule I, Parts I and II  21 Did the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 27 if "Yes," complete Schedule I, Parts I and III  22 IX  23 Did the organization answer "Yes" to Part IVI, Section A, line 3, 4, or \$about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated amployees of "Yes," complete Schedule J But 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? If "Yes," answer lines 24b through 24d and complete Schedule I, Part IVI But the organization missan an escribe account other than a refunding ascrow at any time during the year?  24b Did the organization missan an escribe account other than a refunding ascrow at any time during the year?  25c Section 50 (10(3), 50 (10(4)), and 50 (10(29) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? If Yes, "complete Schedule I, Part I IVI IVI IVI IVI IVI IVI IVI IVI IVI  |            |  |              | Yes | No          |
|--|------------|--|--------------|-----|-------------|
| 21 Dut the organization report more than \$5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 27 if "Yes," complete Schedule I, Parts I and III 22 Did the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 27 if "Yes," complete Schedule I, Parts I and III 23 Did the organization answer "Yes" to Part IVI, Section A), line 34, or 5 about compensation of the organization's current and former officers, directors, frustees, key employees, and highest compensated employees? If "Yes," complete Schedule Schedule IVI "You", go to line 25s 24a Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If "Yes," answer inters 24b through 24d and complete Schedule IVI "You", go to line 25s 24b Did the organization makes any proceeds of tax-exempt bonds beyond a temporary penid exception? 25b Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds? 26c Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year? 25d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year? 25d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year? 25d Did the organization avers that it engaged in an excess benefit transaction with a dequalited person in a prior year, and that the transaction with a dequalited person unity of the organization prior | 20a        | Did the organization operate one or more hospital facilities? If "Yes," complete Schedule H                                | 20a          |     | X           |
| Dot the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? If "Yes," complete Schedule I, Parts I and III 20 Ut the organization answer "Yes to Part VII, Section A, line 3, 4, or 5 about compensation of the organization is current and former officers, directors, trustees, key employees, and highest compensated employees? If "Yes," complete Schedule I, Part II and III 10 Ut the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the list day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete Schedule I, Part II 10 Ut the organization mises any proceeds of tax exempt bonds beyond a temporary period exception?  In the organization mises any proceeds of tax exempt bonds beyond a temporary period exception?  In the organization mises any proceeds of tax exempt bonds beyond a temporary period exception?  In the organization mises any proceeds of tax exempt bonds beyond a temporary period exception?  In the organization mises are an "on behalf of" issuer for bonds outstanding at any time during the year?  In the organization maintain an escrovi account other than a refunding escroving any time during the year?  In the organization area and the gragged of an excess benefit transaction engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule I, Part I I 25a I 10 Ut the organization exported on any of the organization engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule I, Part II 25b I st. the organization aware that the gragged man excess benefit transaction engage in an excess benefit transaction with a disqualified person and that the transaction and the transaction of the organization exposes of the organization exposes and the part of the organization exception of the organization exposes and the organization exposes  | b          | If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?               | 20b          |     |             |
| 22 X  23 Did the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on Part XI, counting King 29 If Yes, 'complete Schedule I, Part XI and III    24 Did the organization answer 'Yes' to Part XII, Section A, Ine 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? If 'Yes,' complete Schedule I, Part XII, Section A, Ine 3, 4, or 5 about compensation of the organization's current and former officers, director, trustees, key employees, and highest compensated employees? If 'Yes,' complete Schedule I, Part II    25 Did the organization maintain an escrive was cauculated for the an a refunding secrow at any time during the year to defease any tax-exempt bonds?  26 Did the organization maintain an escrive account other than a refunding secrow at any time during the year to defease any tax-exempt bonds?  26 Did the organization maintain an escrive account other than a refunding secrow at any time during the year to defease any tax-exempt bonds?  27 Did the organization and as an 'on behalf of' issuer for bonds outstanding at any time during the year to defease any tax-exempt bonds?  28 Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? If Yes, 'complete Schedule I, Part II is the organization with a disqualified person and the year and that the transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization spore organ gone of 990 590 527 If Yes, 'complete Schedule I, Part III is 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, levy employees, highest compensated employees, or disqualified persons? If 'Yes,' complete Schedule I, Part III is A T is a trust or to remove officer in a part to a bur  | 21         | Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or                |              |     |             |
| Part IX, column (A), line 27 if 17'es," complete Schedule I, Parts I and III  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? If "Yes," complete Schedule I, Part III and Image and   |            | domestic government on Part IX, column (A), line 1? If "Yes," complete Schedule I, Parts I and II                          | 21           |     | X           |
| 23 Did the organization answer "Yes" to Part VII, Section A, Ine 3.4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? // "Yes," complete Schedule / 24a  | 22         | Did the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on              | Ĭ            |     |             |
| and former officers, directors, trustees, key employees, and highest compensated employees? If "Yes," complete Schedule J  23 X  24a Did the organization have a tax exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete Schedule I" "No", go to the 25a  24b Did the organization invest any proceeds of tax exempt bonds beyond a temporary period exception?  25c Did the organization invest and an escrow account other than a refunding escrow at any time during the year to defease any tax exempt bonds?  25d Did the organization area than an escrow account other than a refunding escrow at any time during the year?  25d Did the organization area that it engaged in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I  25d Did the organization aware that the regage 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? If "Yes," complete Schedule L, Part II  25d 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, or disqualified persons? If "Yes," complete Schedule L, Part III  25d 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 a current or former 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 a current or former officer, director, trustee, key employee, auditation or any of these persons? If "Yes," complete Schedule L, Part IV  25d Did the organization receive contributi  |            | Part IX, column (A), line 27 If "Yes," complete Schedule I, Parts I and III  | 22           | _X_ |             |
| Schedule / 24 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? If "Yes," answer lines 24b through 24d and complete Schedule K. If "No", go to line 25a Did the organization maintain an escrow account other than a refunding secrow at any time during the year to defease any tax-exempt bonds.  24d   | 23         | Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current |              |     |             |
| 24a Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002 /fl. Yes, "answer lines 24b through 24d and complete Schedule K /f. No.", got to line 25a  Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?  Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?  Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?  Did the organization are as an "on behalf of" issuer for bonds outstanding at any time during the year to defease any tax-exempt bonds?  Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?  24d  |            | and former officers, directors, trustees, key employees, and highest compensated employees? If "Yes," complete             |              |     |             |
| last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete Schedule K If "No", go to line 25b.  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?  d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year to defease any tax-exempt bonds?  d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?  d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?  d Did 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 is prior Forms 990 or 990-E27 If "Yes," complete Schedule L, Part II 25b.  b Is the organization apont any amount on Part X, line 5, 6, or 22 for receivables from or payables to any current or former offerer, director, trustees, key employees, brightest compensated employees, or disqualified persons? If "Yes," complete Schedule L, Part III 25b.  D Did the organization party to a busness transaction with one of the following parties (see Schedule L, Part IV instructions for applicable fling thresholds, conditions, and exceptions) a A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV 25b.  A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV 25b.  Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule L, Part IV 25b.  Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule L, Part IV 25b.  Did the organization onelle schedule M, Part I 3c.  Did the organization onelle schedule M, Part I 3c.  Did the organization onelle schedule M, Part I 3c.  Did the organization onelle sched |            | Schedule J   | 23           | X   |             |
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| b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?  c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?  d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?  24d  |            | last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete         |              |     |             |
| c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?  24d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?  24d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?  24d Is Section 501(c)[3], 501(c)[4), and 501(c)[29) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I Is is the organization has not been reported on any of the organization with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization with a disqualified person in a prior year, and that the transaction in a prior year, and that the transaction with an disqualified person in a prior year, and that the transaction in a prior year, and that the transaction in a prior year, and that the transaction with an disqualified person in a prior year, and that the transaction in a prior year, and that the transaction with an disqualified person in a prior year, and that the transaction with an disqualified person in a prior year, and that the transaction with an disqualified person in a prior year, and that the transaction with an disqualified person in a prior year, and that the transaction with an disqualified person in a prior year, and that the transaction with a disqualified person in a prior year, and that the transaction with an disqualified person in a prior year, and that the transaction with an disqualified person in a prior year, and that the transaction with an disqualified person in a prior year, and that the transaction with an disqualified person in a prior year,   |            | Schedule K If "No", go to line 25a   | 24a          |     | X           |
| any tax exempt bonds?  25a Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I 25a  | b          | Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?                          | 24b          |     |             |
| d Dd the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?  25a Section 501(c)(3), 501(c)(4), 501   | С          | Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease       |              |     |             |
| Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I bis the organization water 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? If "Yes," complete Schedule L, Part I 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? If "Yes," complete Schedule L, Part II 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? If "Yes," complete Schedule L, Part III 27 X X Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions) a A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV 28 X X Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule L, Part IV 28 X X Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M 29 X X X X Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule M 29 X X X X X X X X X X X X X X X X X X  |            | any tax-exempt bonds?  | 24c          |     |             |
| 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-E27 (If "Yes," complete Schedule L, Part II  25b   | d          | Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?                    | 24d          |     |             |
| 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? If 'Yes,' complete Schedule L, Part II'  25b 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? If 'Yes,' complete Schedule L, Part III  26  | 25a        | Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in an excess benefit               | 1            |     |             |
| that the transaction has not been reported on any of the organization's pnor Forms 990 or 990-E27 // "Yes," complete Schedule L, Part I  |            | transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I                              | 25a          |     |             |
| Schedule L, Part I  26 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? If "Yes," complete Schedule L, Part II  27 Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? If "Yes," complete Schedule L, Part III  28 Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions)  a A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV  A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV  A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV  29 Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M  30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule N, Part II  30 Did the organization inquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part II  31 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301 7701-2 and 301 7701-3? If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1  32 Did the organization have a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2  33 Did the organization have a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2  34  | b          | Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and |              |     |             |
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| former officers, directors, trustees, key employees, highest compensated employees, or disqualified persons? If "Yes," complete Schedule L, Part II 27 Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? If "Yes," complete Schedule L, Part III 27 X  Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions)  a A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV 28a X  b A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV 28b X  c An entity of which a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV 28b X  29 Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M 29 X  30 Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M 30 X  31 Did the organization injudiate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part II 31 X  32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II 32 X  33 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301 7701-2 and 301 7701-3? If "Yes," complete Schedule R, Part I, III, or IV, and Part IV, IIne 1 34 X  35 Did the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and Part IV, IIne 2 35 X  36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part |            | Schedule L, Part I   | 25b          |     | ļ           |
| 26 X  27 Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? If "Yes," complete Schedule L, Part III  28 Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions)  3 A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV  3 A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV  4 C An entity of which a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV  5 Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M  6 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M  7 Did the organization liquidate, terminate, or dissolve and cease operations?  7 If "Yes," complete Schedule N, Part I  8 Did the organization will now 100% of an entity disregarded as separate from the organization under Regulations sections 301 7701-3? If "Yes," complete Schedule R, Part II  8 Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and Part IV, Iine 1  8 Did the organization have a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, Iine 2  8 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-chantable related organization? If "Yes," complete Schedule R, Part V, Iine 2  8 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 fede  | 26         | Did the organization report any amount on Part X, line 5, 6, or 22 for receivables from or payables to any current or      | ł            |     |             |
| 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? If "Yes," complete Schedule L, Part IIV instructions for applicable filing thresholds, conditions, and exceptions)  a A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV  b A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV  c An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee? If "Yes," complete Schedule M  28b  |            | former officers, directors, trustees, key employees, highest compensated employees, or disqualified persons? If "Yes,"     |              |     |             |
| contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? If "Yes," complete Schedule L, Part III 27 X  28 Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions)  a A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV 28a X  b A family member of a current or former officer, director, trustee, or key employee (or a family member of schedule L, Part IV 28b X  c An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee (or a family member director, t   |            | complete Schedule L, Part II   | 26           | X   |             |
| of any of these persons? If "Yes," complete Schedule L, Part III  28 Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions)  a A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV  b A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV  c An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV  28b X  29 Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M  30 Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M  31 Did the organization iliquidate, terminate, or dissolve and cease operations?  If "Yes," complete Schedule N, Part II  32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete  Schedule N, Part II  33 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations  sections 301 7701-2 and 301 7701-3? If "Yes," complete Schedule R, Part II, III, or IV, and Part V, Iine 1  34 Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and Part V, Iine 1  35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?  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 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization?  If "Yes," complete Schedule R, Part V, Iine 2  35b Did the organization conduct more than 5% of its activities through an entity that is not  | 27         | Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial       |              |     |             |
| Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filling thresholds, conditions, and exceptions)  a A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV b A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV c An entity of which a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV c An entity of which a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV c An entity of which a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV c An entity of which a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule M and officer, director, trustee, or key employee? If "Yes," complete Schedule M and officer, director, trustee, or key employee? If "Yes," complete Schedule M and officer, director, trustee, or key employee? If "Yes," complete Schedule M and the organization receive contributions? If "Yes," complete Schedule L, Part IV contributions? If "Yes," complete Schedule M and the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M and constributions? If "Yes," complete Schedule M and the organization inquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule M and the organization will an example the schedule M and the organization of an entity disregarded as separate from the organization under Regulations sections 301 7701-2 and 301 7701-3? If "Yes," complete Schedule R, Part I II and the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1 and the organization have a controlled entity within the meaning of section 50   |            | contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member        |              |     |             |
| instructions for applicable filing thresholds, conditions, and exceptions)  a A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV  b A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV  c An entity of which a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV  28b X  28b X  28b X  28b X  28b X  28b X  28c X  28c X  28c X  29 Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M  30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M  30 Did the organization liquidate, terminate, or dissolve and cease operations?  If "Yes," complete Schedule N, Part I  31 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II  31 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301 7701-2 and 301 7701-3? If "Yes," complete Schedule R, Part I  32 Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and Part V, Iine 1  33 Did the organization have a controlled entity within the meaning of section 512(b)(13)?  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)? If "Yes," complete Schedule R, Part V, Iine 2  36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, Iine 2  36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, Iine 2  37 Did the organization complete   |            | ·  | 27           |     | <u> X</u> _ |
| a A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV b A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV c An entity of which a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301 7701-2 and 301 7701-3? If "Yes," complete Schedule R, Part II  Did the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1  Sab Did the organizations. Did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2  Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2  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? If "Yes," complete Schedule R, Part VI Note, All Form 990 filers are required to complete Schedule O on Part VI, lines 11b and 19? Note, All Form 990 filers are required to complete Schedule O   | 28         | Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV          |              |     |             |
| b A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV c An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or direct or indirect owner? If "Yes," complete Schedule L, Part IV 28c X 29 Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M 30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M 30 X 31 Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I 31 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II 31 X 32 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301 7701-2 and 301 7701-3? If "Yes," complete Schedule R, Part I 33 Did the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and Part V, Inne 1 34 Was the organization have a controlled entity within the meaning of section 512(b)(13)? 35 Did the organization have a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, Inne 2 36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, Inne 2 36 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? If "Yes," complete Schedule R, Part VI 37 Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19? Note. All Form 990 filers are required to complete Schedule O for Part VI, lines 11b and 19?  |            | · · · · · · · · · · · · · · · · · · ·  | ł            |     |             |
| c An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or direct or indirect owner? If "Yes," complete Schedule L, Part IV  29 Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M  30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M  30 Did the organization liquidate, terminate, or dissolve and cease operations?  If "Yes," complete Schedule N, Part I  31 X  32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II  32 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301 7701-2 and 301 7701-3? If "Yes," complete Schedule R, Part I  33 Did the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and Part V, Iine 1  34 Was the organization have a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, Iine 2  35 Did the organizations. Did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, Iine 2  36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, Iine 2  36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, Iine 2  36 Section 501(c)(3) 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? If "Yes," complete Schedule R, Part V, Iines 11b and 19?  Note,  | а          | · · ·  |              |     |             |
| director, trustee, or direct or indirect owner? If "Yes," complete Schedule L, Part IV  29 Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M  29 X  30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M  30 Did the organization liquidate, terminate, or dissolve and cease operations?  If "Yes," complete Schedule N, Part I  31 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete  Schedule N, Part II  30 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations  sections 301 17701-2 and 301 7701-3? If "Yes," complete Schedule R, Part I  31 AW  32 Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and  Part V, line 1  33 Did the organization have a controlled entity within the meaning of section 512(b)(13)?  34 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)?  34 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)? If "Yes," complete Schedule R, Part V, line 2  35 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-chantable related organization?  If "Yes," complete Schedule R, Part V, line 2  36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-chantable related organization?  If "Yes," complete Schedule R, Part V, line 2  36 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? If "Yes," complete Schedule R, Part VI  37 Did the organization co  | -          |  | 28b          |     | <u> X</u>   |
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| Note. All Form 990 filers are required to complete Schedule O  | 36         |  | "            |     |             |
|  | <i>-</i>   |  | 38           | x   |             |
|  |            | Trade :  | <del>,</del> |     | (2017)      |

WHEELHOUSE CREDIT UNION FKA SAN DIEGO METROPOLITAN CREDIT UNION Form 990 (2017) 95-1593663 Page 5 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 2784 1a Enter the number reported in Box 3 of Form 1096 Enter -0- if not applicable 1a Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable 0 1b Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming X (gambling) winnings to prize winners? 10 2a Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, 100 filed for the calendar year ending with or within the year covered by this return b If at least one is reported on line 2a, did the organization file all required federal employment tax returns? X 2b Note. If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instructions) 3a Did the organization have unrelated business gross income of \$1,000 or more during the year? X За X b If "Yes," has it filed a Form 990 T for this year? If "No," to line 3b, provide an explanation in Schedule O 3b 4a At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a X financial account in a foreign country (such as a bank account, securities account, or other financial account)? 4a **b** If "Yes," enter the name of the foreign country See instructions for filing requirements for FinCEN Form 114. Report of Foreign Bank and Financial Accounts (FBAR) X 5a Was the organization a party to a prohibited tax shelter transaction at any time during the tax year? 5a Х b Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction? 5b c If "Yes," to line 5a or 5b, did the organization file Form 8886-T? 5c 6a Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit X any contributions that were not tax deductible as charitable contributions? 6a b If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible? 6b 7 Organizations that may receive deductible contributions under section 170(c). a Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor? b If "Yes," did the organization notify the donor of the value of the goods or services provided? 7b c Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282? 7c d If "Yes," indicate the number of Forms 8282 filed during the year e Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? 7е 7f Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required? **7g** h If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C? 7h Sponsoring organizations maintaining donor advised funds. Did a donor advised fund maintained by the 8 sponsoring organization have excess business holdings at any time during the year? 8 Sponsoring organizations maintaining donor advised funds. 9 a Did the sponsoring organization make any taxable distributions under section 4966? 9a Did the sponsoring organization make a distribution to a donor, donor advisor, or related person? 9h 10 Section 501(c)(7) organizations. Enter a Initiation fees and capital contributions included on Part VIII, line 12 10a b Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities 10b 11 Section 501(c)(12) organizations. Enter Gross income from members or shareholders 11a b Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them.) 11b 12a Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041? 12a 12b b If "Yes," enter the amount of tax-exempt interest received or accrued during the year Section 501(c)(29) qualified nonprofit health insurance issuers.

> X 14a

> > Form 990 (2017)

13a

13b

13c

a Is the organization licensed to issue qualified health plans in more than one state?

14a Did the organization receive any payments for indoor tanning services during the tax year?

organization is licensed to issue qualified health plans

c Enter the amount of reserves on hand

Note. See the instructions for additional information the organization must report on Schedule O b Enter the amount of reserves the organization is required to maintain by the states in which the

b If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation in Schedule O

FKA SAN DIEGO METROPOLITAN CREDIT UNION

<u>95-1593663</u>

Page 6

Part VI Governance, Management, and Disclosure For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 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   |            |        | X     |  |  |  |  |  |  |
|------------|---|------------|--------|-------|--|--|--|--|--|--|
| <u>Sec</u> | tion A. Governing Body and Management   |            |        |       |  |  |  |  |  |  |
|            |   |            | Yes    | No    |  |  |  |  |  |  |
| 1a         | Enter the number of voting members of the governing body at the end of the tax year 1a 8  |            |        |       |  |  |  |  |  |  |
|            | If there are material differences in voting rights among members of the governing body, or if the governing                             |            |        |       |  |  |  |  |  |  |
|            | body delegated broad authority to an executive committee or similar committee, explain in Schedule O.                                   | j          | ] ]    |       |  |  |  |  |  |  |
| b          | Enter the number of voting members included in line 1a, above, who are independent 1b 8   | ]          |        |       |  |  |  |  |  |  |
| 2          | Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other                |            |        |       |  |  |  |  |  |  |
|            | officer, director, trustee, or key employee?  | 2          |        | X     |  |  |  |  |  |  |
| 3          | Did the organization delegate control over management duties customarily performed by or under the direct supervision                   |            |        |       |  |  |  |  |  |  |
|            | of officers, directors, or trustees, or key employees to a management company or other person?  | 3_         |        | X     |  |  |  |  |  |  |
| 4          | Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?                        | 4          |        | X     |  |  |  |  |  |  |
| 5          | Did the organization become aware during the year of a significant diversion of the organization's assets?                              | _5         |        | X     |  |  |  |  |  |  |
| 6          | 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?   | 7a         | X      |       |  |  |  |  |  |  |
| þ          | Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or                      |            |        |       |  |  |  |  |  |  |
|            | persons other than the governing body?  | 7b         | X      |       |  |  |  |  |  |  |
| 8          | Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:       |            |        |       |  |  |  |  |  |  |
| а          | The governing body?   | 8a         | X      |       |  |  |  |  |  |  |
| b          | Each committee with authority to act on behalf of the governing body?   | 8b_        | X      |       |  |  |  |  |  |  |
| 9          | Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the                    |            |        |       |  |  |  |  |  |  |
|            | organization's mailing address? If "Yes," provide the names and addresses in Schedule O   | 9          | لــــا | X     |  |  |  |  |  |  |
| Sec        | tion B. Policies (This Section B requests information about policies not required by the Internal Revenue Code)                         |            |        |       |  |  |  |  |  |  |
|            |   |            | Yes    | No    |  |  |  |  |  |  |
|            | Did the organization have local chapters, branches, or affiliates?  | 10a        | X      |       |  |  |  |  |  |  |
| b          | If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates,              | 10b        | X      |       |  |  |  |  |  |  |
|            | and branches to ensure their operations are consistent with the organization's exempt purposes?   |            |        |       |  |  |  |  |  |  |
|            | Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?             |            |        |       |  |  |  |  |  |  |
|            | b Describe in Schedule O the process, if any, used by the organization to review this Form 990  |            |        |       |  |  |  |  |  |  |
|            | Did the organization have a written conflict of interest policy? If "No," go to line 13   | 12a        | X      |       |  |  |  |  |  |  |
| þ          | Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?     | 12b        | _X_    |       |  |  |  |  |  |  |
| C          |   |            |        | i     |  |  |  |  |  |  |
|            | in Schedule O how this was done   | 12c        | X      |       |  |  |  |  |  |  |
| 13         | Did the organization have a written whistleblower policy?   | 13         | X      |       |  |  |  |  |  |  |
| 14         | Did the organization have a written document retention and destruction policy?  | 14         | X      |       |  |  |  |  |  |  |
| 15         | Did the process for determining compensation of the following persons include a review and approval by independent                      | ļ          |        |       |  |  |  |  |  |  |
|            | persons, comparability data, and contemporaneous substantiation of the deliberation and decision?                                       | 45.        | X      |       |  |  |  |  |  |  |
|            | The organization's CEO, Executive Director, or top management official  | 15a<br>15b | Δ      | X     |  |  |  |  |  |  |
| D          | Other officers or key employees of the organization  If "Yes" to line 15a or 15b, describe the process in Schedule O (see instructions) | 150        |        | - 22  |  |  |  |  |  |  |
| 160        | Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a                   |            |        |       |  |  |  |  |  |  |
| iva        | taxable entity during the year?   | 16a        |        | X     |  |  |  |  |  |  |
| h          | If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation            | 104        |        |       |  |  |  |  |  |  |
| D          | in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's                          |            |        |       |  |  |  |  |  |  |
|            | exempt status with respect to such arrangements?  | 16b        |        |       |  |  |  |  |  |  |
| Sec        | tion C. Disclosure  | 100        |        |       |  |  |  |  |  |  |
| <u> 17</u> | List the states with which a copy of this Form 990 is required to be filed ►CA  |            |        |       |  |  |  |  |  |  |
| 18         | Section 6104 requires an organization to make its Forms 1023 (or 1024 if applicable), 990, and 990-T (Section 501(c)(3)s only) a        | vailab     | le     |       |  |  |  |  |  |  |
|            | for public inspection. Indicate how you made these available. Check all that apply  |            |        |       |  |  |  |  |  |  |
|            | Own website X Another's website X Upon request Other (explain in Schedule O)  |            |        |       |  |  |  |  |  |  |
| 19         | Describe in Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and         | í finan    | cial   |       |  |  |  |  |  |  |
|            | 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                          |            |        |       |  |  |  |  |  |  |
|            | LISA PAUL-HILL, CEO - (619) 278-5719  |            |        |       |  |  |  |  |  |  |
| _          | PO BOX 719099, SAN DIEGO, CA 92171  |            |        |       |  |  |  |  |  |  |
|            |   | F          | 000    | (0017 |  |  |  |  |  |  |

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

| Check if Schedule ( | D contains a response d | or note to an | y 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, and 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

| (A)                                    | (B)               | organization compensate (C) Position |   |         |              |                              |        | (D)                  | (E)                          | (F)             |
|--|-------------------|--------------------------------------|---|---------|--------------|------------------------------|--------|----------------------|------------------------------|-----------------|
| Name and Title                         | Average           |                                      | not c   | heck    | more         | than                         |        | Reportable           | Reportable                   | Estimated       |
|  | hours per<br>week |                                      | box, unless person is both an officer and a director/trustee) |         |              |                              |        | compensation<br>from | compensation<br>from related | amount of other |
|  | (list any         | Ę                                    |   |         |              |                              |        | the                  | organizations                | compensation    |
|  | hours for         | dre                                  |   |         |              | Eg                           | i      | organization         | (W·2/1099 MISC)              | from the        |
|  | related           | ste                                  | ruste   |         | au           | bensa                        |        | (W-2/1099-MISC)      |                              | organization    |
|  | organizations     |                                      | onali   |         | ptoye        | E a                          |        |                      |                              | and related     |
|  | below<br>line)    | Individual trustee or director       | Institutional trustee   | Officer | Кеу етріоуее | Highest compensated employee | Former |                      |                              | organizations   |
| (1) ROBERT LAWRENCE                    | 1.00              |                                      |   |         |              |                              |        |                      |                              |                 |
| CHAIRPERSON                            |                   | X                                    |   | ,       |              |                              |        | 0.                   | 0.                           | 0               |
| (2) MARCIA MCLATCHY                    | 1.00              |                                      |   |         |              |                              |        |                      |                              |                 |
| VICE CHAIRPERSON                       |                   | X                                    |   |         |              |                              |        | 0.                   | 0.                           | 0               |
| (3) DAN SOBEL                          | 1.00              | 1                                    |   |         |              |                              |        |                      |                              |                 |
| BOARD SECRETARY AND TREASU             |                   | X                                    |   |         |              |                              |        | 0.                   | 0.                           | 0               |
| (4) STEPHANIE ROSE                     | 1.00              |                                      |   |         |              |                              |        |                      |                              |                 |
| BOARD MEMBER                           |                   | X                                    |   |         |              |                              |        | 0.                   | 0.                           | 0               |
| (5) D. CRUZ GONZALEZ                   | 1.00              |                                      |   |         |              |                              |        |                      |                              |                 |
| BOARD MEMBER                           |                   | X                                    |   |         | _            | <u> </u>                     |        | 0.                   | 0.                           | 0               |
| (6) SHARON FLOYD                       | 1.00              |                                      |   |         |              |                              |        |                      | _                            |                 |
| BOARD MEMBER                           |                   | X                                    |   |         |              | ļ                            | _      | 0.                   | 0.                           | 0               |
| (7) MICHAEL AHLERING                   | 1.00              | ļ                                    |   |         |              |                              |        |                      |                              |                 |
| BOARD MEMBER                           | 1 00              | X                                    | _   |         |              | <u> </u>                     |        | 0.                   | 0.                           | 0               |
| (8) MARIO MODIANO                      | 1.00              |                                      |   |         |              |                              |        |                      | •                            |                 |
| SOARD MEMBER                           |                   | X                                    |   |         |              |                              |        | 0.                   | 0.                           | 0               |
| (9) JUNE H. DUDAS                      | 1.00              |                                      |   | ,       | İ            |                              | ļ      |                      |                              | •               |
| SUPV CMTE CHAIRPERSON                  | 1 00              | X                                    |   |         | _            |                              |        | 0.                   | 0.                           | 0               |
| (10) SCOTT WAHL                        | 1.00              |                                      |   |         |              |                              |        | 0.                   | 0.                           | 0               |
| SUPV CMTE MEMBER                       | 1 00              | X                                    | _   |         |              | -                            | -      |                      | <u> </u>                     |                 |
| (11) DONNA HAYWARD                     | 1.00              | x                                    |   |         |              |                              |        | 0.                   | 0.                           | 0               |
| SUPV CMTE MEMBER                       | 1.00              | ₽                                    |   | _       |              | <u> </u>                     |        | 0.                   |                              |                 |
| (12) LUCAS KARASCH<br>SUPV CMTE MEMBER | 1.00              | X                                    |   |         |              |                              |        | o.                   | 0.                           | 0               |
| (13) EDWARD PRENDELL                   | 1.00              | 73                                   | -   |         |              |                              | _      |                      |                              |                 |
| SUPV CMTE MEMBER                       | 1.0               | X                                    |   |         |              |                              |        | 0.                   | 0.                           | 0               |
| (14) LISA PAUL HILL                    | 45.00             |                                      | _   |         |              |                              |        |                      |                              |                 |
| CEO                                    |                   | 1                                    | ļ   | X       |              | ] ,                          |        | 186,537.             | 0.                           | 17,089          |
| (15) STAN ABRAMS (FORMER)              | 45.00             |                                      |   |         |              |                              |        |                      |                              |                 |
| CEO                                    |                   | 1                                    |   | X       |              |                              |        | 105,080.             | 0.                           | 9,475           |
| (16) JOHN STABLER                      | 45.00             |                                      |   |         |              |                              |        |                      |                              |                 |
| CFO                                    |                   | 1                                    |   |         |              | X                            |        | 117,411.             | 0.                           | 25,867          |
| (17) MARSHALL TANNEBERGER              | 45.00             |                                      |   |         |              |                              |        | -                    |                              |                 |
| /P LENDING                             |                   | 1                                    |   |         |              | X                            |        | 138,360.             | 0.                           | 16,741          |

732007 11-28-17

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| Part VII Section A. Officers, Directors, Trus  | tees. Kev Em     | plov   | ees     | . and   | d Hı     | ahe      | st C     | Compensated Employe     | es (continued)     | <u> </u>          | 005          | · ugo o                                      |
|--|------------------|--|---------|---------|----------|----------|----------|-------------------------|--------------------|-------------------|--------------|--|
| (A)  | (A) (B) (C)      |  |         |         |          | <u> </u> |          | (D)                     | (E)                |                   |              |  |
| Name and title   | Average          | Position   |         |         |          |          |          | · ·                     | • •                | ', '              |              |  |
|  | hours per        | box  | , unle  | ss pe   | rson     | ıs bot   | h an     | compensation            | •                  | ո                 | amou         |  |
| •  |                  | _  | cer an  | id a d  | recto    | r/trus   | tee)     | from                    | from related       |                   | oth          |  |
|  |                  | recto  |         |         |          |          |          | 1                       | - 0                |                   | compe        |  |
|  | related          | 500  | stee    |         |          | nsated   |          | "                       | (00-271099-101130  | ر (               | organi       | -  |
|  | organizations    | truste   | al trus |         | yee      | эшо      |          | (** 27 1000 1100)       |                    | i                 | and re       |  |
|  | below            | wdual  | Ituton  | ,<br>55 | oldma    | hest co  | ner      |                         |                    |                   | organiz      | ations                                       |
| Name and title  Average hours per week (list any hours for related organizations)  Name and title  Average hours per week (list any hours for related organizations)  Name and title  Average hours per week (list any hours for related organizations)  Name and state organization organizations organizations organizations)  Name and state organization should be a state organization or |                  |  |         |         |          |          |          |                         |                    |                   |              |  |
| (18) REBECCA RAMOS-ARZOLA  | 45.00            |  |         |         |          |          |          |                         |                    |                   |              |  |
|  | 45.00            |  |         | _       | <u> </u> | X        |          | 131,481.                | -                  | 0.                | 14,          | <u>778.</u>                                  |
|  | 45.00            | 1  |         |         |          | ,,       |          | 100 147                 |                    | _                 | 0.0          | 000  |
| VP ERM   |                  | <u> </u>   | -       | -       | _        | X        |          | 129,14/.                |                    | <u> </u>          | 23,          | 993.   |
|  |                  | }  |         |         |          |          |          |                         |                    |                   |              |  |
|  |                  |  | -       |         |          | -        | _        |                         |                    | $\longrightarrow$ |              |  |
|  |                  |  |         |         |          |          |          |                         |                    |                   |              |  |
| · · · · · · · · · · · · · · · · · · ·  | <u> </u>         | <del>                                     </del> | -       |         |          |          |          |                         | <u> </u>           |                   |              |  |
|  |                  |  |         |         |          |          |          |                         |                    |                   |              |  |
|  |                  |  | _       |         | _        |          |          | -                       |                    | +                 |              |  |
|  |                  |  |         |         |          |          |          |                         |                    |                   |              |  |
|  |                  |  |         |         |          |          |          |                         | <del></del>        |                   |              |  |
|  |                  |  |         |         |          |          |          | 1                       |                    | 1                 |              |  |
|  |                  |  |         |         |          |          |          |                         |                    | $\neg$            |              |  |
|  |                  |  |         |         |          |          |          |                         |                    |                   |              |  |
|  |                  |  |         |         |          |          |          |                         |                    |                   |              |  |
|  |                  |  |         |         |          |          |          |                         |                    |                   |              |  |
| 1b Sub-total   |                  |  |         |         |          | 1        |          | 808,016.                |                    |                   | 107,         | <u>943.</u>                                  |
| c Total from continuation sheets to Part VI  | I, Section A     |  |         |         |          |          |          |                         |                    |                   |              | <u>      0                              </u> |
|  |                  |  |         |         |          |          | <u> </u> |                         |                    |                   | 107,         | <u>943.</u>                                  |
|  | ot limited to th | ose  | liste   | d at    | oove     | e) wh    | o r      | eceived more than \$100 | ,000 of reportable | )                 |              | _  |
| compensation from the organization   |                  |  |         |         |          |          | _        |                         | <del></del>        |                   | l v.         | 6  |
| 6 D. H   |                  |  |         |         |          |          |          | hh                      |                    | ſ                 | 16           | s No   |
| , ,  | •                | istee  | ∋, ке   | y en    | пріо     | yee,     | or       | nignest compensated ei  | nployee on         |                   |              | x  |
| •  |                  | ام مد  |         |         | ***      |          | 4 a+1    | har companyation from   | the organization   | }                 | 3            | <del>  ^</del>                               |
|  |                  |  |         |         |          |          |          |                         | ine organization   |                   | A   3        |  |
|  |                  |  | -       |         |          |          |          |                         | dual for services  | ŀ                 |              | -  |
| • •  | •                |  |         |         | •        |          | oiui     | or organization or many | 334 101 301 11003  |                   | 5            | X  |
|  |                  |  |         |         |          |          |          |                         |                    |                   |              |  |
| 1 Complete this table for your five highest co   | mpensated inc    | depe   | ende    | nt c    | ontr     | acto     | rs t     | that received more than | \$100,000 of comp  | pensa             | ation fron   | 1  |
| Name and business address   X  |                  |  |         |         |          |          |          |                         |                    |                   |              |  |
| (A)  |                  |  |         |         |          |          |          | (B)                     |                    |                   | (C)          |  |
| Name and business  | address          |  |         |         |          |          |          | Description of s        | ervices            | C                 | ompensa      | tion   |
| FISERV XP  |                  |  |         |         |          |          |          | CREDIT CARD             |                    |                   |              |  |
|  | OUSTRY,          | CZ   | 3 9     | 217     | 716      | 5        | _        |                         |                    |                   | <u> 299,</u> | <u>892.</u>                                  |
|  |                  |  |         |         |          |          | - 1      |                         | UMENT              |                   |              |  |
| PO BOX 6081, INGLEWOOD, (  | CA 90312         | 2  |         | _       |          |          | _        | SERVICES                |                    |                   | <u> 191,</u> | <u>590.</u>                                  |
|  |                  |  |         |         |          |          |          |                         |                    |                   |              |  |
|  |                  |  |         |         |          |          | _        |                         |                    |                   |              |  |
|  |                  |  |         |         |          |          |          |                         |                    |                   |              |  |
| <del></del>  |                  |  |         |         |          | _        | $\dashv$ |                         |                    |                   |              | <del></del>                                  |
|  |                  |  |         |         |          |          |          |                         |                    |                   |              |  |
| 2 Total number of independent contractors (ii  | ncludina but n   | ot lu  | nite    | d to    | tho      | se lis   | sted     | d above) who received m | ore than           |                   |              |  |

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\$100,000 of compensation from the organization

FKA SAN DIEGO METROPOLITAN CREDIT UNION

|  | rt VI     | II Statement of Reve  | SWM DIEGO                             | METROPO.           | DITAM CKED                            | II ONION  | 33-1333                                 | 003 Page 9   |
|--|-----------|---|---------------------------------------|--------------------|---------------------------------------|---|---|--|
|  | - VI      |   |                                       |                    |                                       |   |   |  |
|  |           | Check if Schedule O con                                     | tains a response                      | or note to any lin | e in this Part VIII (A) Total revenue | (B)<br>Related or<br>exempt function<br>revenue | (C)<br>Unrelated<br>business<br>revenue | (D) Revenue excluded from tax under sections 512 - 514 |
| Contributions, Gifts, Grants and Other Similar Amounts |           | Federated campaigns Membership dues                         | 1a<br>1b                              |                    |                                       |   |   |  |
| ع ق  |           | •   | <del></del>                           | <del></del>        |                                       |   |   |  |
| ifts   | C         | •   | 1c                                    |                    |                                       |   |   |  |
| n G  | d         | <u> </u>  | 1d                                    |                    |                                       |   |   |  |
| Sis  |           | Government grants (contributed and author contributed areas | · -                                   |                    |                                       |   |   |  |
| اغ ق   | T         | All other contributions, gifts, gran                        | 1 1                                   |                    |                                       |   |   |  |
|  | _         | similar amounts not included abo                            | · · · · · · · · · · · · · · · · · · · |                    |                                       |   |   |  |
| 등림   | g         |   | s 1a-1f \$                            |                    |                                       |   |   |  |
| <u> </u>   | <u>_n</u> | Total. Add lines 1a-1f                                      |                                       | Business Code      |                                       | <del></del>                                     | <del> </del>                            |  |
|  | ۸.        |   |                                       | Business Code      | 11 210 100                            | 11 210 100                                      |   |  |
| Ϋ́   | 2 a       |   |                                       | 522100             | 11,318,188,                           | 11,318,188,                                     |   |  |
| ie Se  | b         |   | <u></u>                               | 522100             | 1,564,796.                            | 1,564,796,                                      |   |  |
| E S  | C         |   |                                       | 522100             | 996,677.                              | 793,778.  | 202,899.                                |  |
| Program Service<br>Revenue                             | d         |   |                                       |                    |                                       |   | <del></del>                             |  |
| Pro  | e<br>f    | A.II  |                                       |                    |                                       |   |   |  |
|  |           | Total. Add lines 2a-2f                                      | 31140                                 | <b>•</b>           | 13_879_661.                           |   |   |  |
|  | 3         | Investment income (including                                | dividends, inter                      |                    | 13,075,001.                           |   | <del> *</del>                           |  |
|  | •         | other similar amounts)                                      | ,                                     | <b>&gt;</b>        | 623,675.                              | 623,675,  |   |  |
| ļ  | 4         | Income from investment of ta                                | x-exempt bond                         | · F                |                                       | ,,  | *                                       |  |
|  | 5         | Royalties   | ,                                     | <b>&gt;</b>        |                                       |   |   |  |
|  | •         | ,   | (ı) Real                              | (II) Personal      |                                       |   |   |  |
|  | 6 a       | Gross rents   |                                       | 1                  |                                       |   |   |  |
|  |           | Less rental expenses  |                                       |                    |                                       |   |   |  |
| l  |           | : Rental income or (loss)                                   |                                       |                    | ĺ                                     |   |   |  |
|  |           | Net rental income or (loss)                                 |                                       | <b>•</b>           | -                                     |   |   |  |
|  |           | Gross amount from sales of                                  | (i) Securities                        | (II) Other         |                                       |   |   |  |
|  |           | assets other than inventory                                 |                                       | 199.               |                                       |   |   |  |
|  | b         | Less cost or other basis                                    |                                       |                    |                                       |   |   | ,  |
|  |           | and sales expenses  |                                       | 0.                 |                                       |   |   | ′  |
|  | c         | : Gain or (loss)  |                                       | 199.               |                                       |   |   |  |
|  | d         | Net gain or (loss)  |                                       |                    | 199.                                  | 199,  |   |  |
| <u>و</u> ا   | 8 a       | Gross income from fundraising                               | -                                     |                    |                                       |   |   |  |
| Other Revenue  |           | including \$  |                                       |                    |                                       |   |   |  |
| _ĕ ∣   |           | contributions reported on line                              | 1c) See                               |                    |                                       |   |   |  |
| ĕ  |           | Part IV, line 18  | а                                     | ·                  |                                       |   |   |  |
| ₹  |           | Less direct expenses  | b                                     | · L                |                                       |   |   |  |
|  |           | Net income or (loss) from fun                               |                                       | <u> </u>           | <u>-</u> .                            |   |   |  |
| ĺ  | 9 а       | Gross income from gaming at                                 |                                       |                    |                                       | ľ   |   |  |
|  | _         | Part IV, line 19 Less direct expenses                       | a                                     |                    |                                       |   |   |  |
|  |           | : Net income or (loss) from gan                             | b<br>bunna activities                 | '                  |                                       |   |   |  |
|  |           | Gross sales of inventory, less                              | _                                     |                    |                                       |   |   | <u> </u>   |
|  | iv a      | and allowances  | a                                     | ]                  |                                       |   |   |  |
| İ  | h         | Less cost of goods sold                                     | b                                     |                    |                                       |   | •                                       |  |
| 1  |           | : Net income or (loss) from sale                            | -                                     |                    | -                                     |   |   |  |
| •  |           | Miscellaneous Revenu  |                                       | Business Code      |                                       |   |   |  |
| ļ  | 11 a      | GAIN ON SOLAR LN - DEF                                      |                                       | 522100             | 1,130,975.                            | 1,130,975,                                      |   |  |
| 1  | b         |   |                                       |                    |                                       | , ,   |   |  |
|  | c         |   |                                       |                    |                                       |   |   |  |
| ļ  |           | All other revenue   |                                       |                    |                                       |   |   |  |
| 1  |           | Total Add lines 11a-11d                                     |                                       |                    | 1 130 975                             |   |   |  |

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Part IX Statement of Functional Expenses

| Secti  | ection 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 |                                       |                                       |                                     |                                |  |  |  |  |  |  |
|--------|---|---------------------------------------|---------------------------------------|-------------------------------------|--------------------------------|--|--|--|--|--|--|
|        | Check if Schedule O contains a response or note to any line in this Part IX  not include amounts reported on lines 6b,  Total expanses  Program converses  Approximately (D)  Total expanses          |                                       |                                       |                                     |                                |  |  |  |  |  |  |
|        | not include amounts reported on lines 6b,<br>8b, 9b, and 10b of Part VIII.  | (A)<br>Total expenses                 | (B)<br>Program service<br>expenses    | (C) Management and general expenses | (D)<br>Fundraising<br>expenses |  |  |  |  |  |  |
| 1      | Grants and other assistance to domestic organizations   |                                       |                                       |                                     |                                |  |  |  |  |  |  |
|        | and domestic governments See Part IV, line 21   | · · · · · · · · · · · · · · · · · · · |                                       |                                     |                                |  |  |  |  |  |  |
| 2      | Grants and other assistance to domestic   |                                       |                                       |                                     |                                |  |  |  |  |  |  |
|        | Individuals See Part IV, line 22  | 6,000.                                |                                       |                                     |                                |  |  |  |  |  |  |
| 3      | Grants and other assistance to foreign  |                                       |                                       |                                     |                                |  |  |  |  |  |  |
|        | organizations, foreign governments, and foreign   |                                       |                                       |                                     |                                |  |  |  |  |  |  |
|        | individuals See Part IV, lines 15 and 16  |                                       |                                       |                                     |                                |  |  |  |  |  |  |
| 4      | Benefits paid to or for members   |                                       |                                       |                                     |                                |  |  |  |  |  |  |
| 5      | Compensation of current officers, directors,  |                                       |                                       |                                     |                                |  |  |  |  |  |  |
|        | trustees, and key employees   | 808,013.                              |                                       |                                     |                                |  |  |  |  |  |  |
| 6      | Compensation not included above, to disqualified  |                                       |                                       |                                     |                                |  |  |  |  |  |  |
|        | persons (as defined under section 4958(f)(1)) and   |                                       |                                       |                                     |                                |  |  |  |  |  |  |
|        | persons described in section 4958(c)(3)(B)  |                                       | · <del></del>                         |                                     |                                |  |  |  |  |  |  |
| 7      | Other salaries and wages  | 4,083,402.                            |                                       |                                     |                                |  |  |  |  |  |  |
| 8      | Pension plan accruals and contributions (include  |                                       |                                       |                                     |                                |  |  |  |  |  |  |
|        | section 401(k) and 403(b) employer contributions)   | 134,752.                              |                                       |                                     |                                |  |  |  |  |  |  |
| 9      | Other employee benefits   | 454,202.                              |                                       |                                     |                                |  |  |  |  |  |  |
| 10     | Payroll taxes   | 419,351.                              | <del></del>                           |                                     |                                |  |  |  |  |  |  |
| 11     | Fees for services (non-employees)   |                                       |                                       |                                     |                                |  |  |  |  |  |  |
| а      | Management  | 60 606                                | <del></del>                           |                                     |                                |  |  |  |  |  |  |
| b      | Legal   | 69,696.                               | <u></u> -                             | <u> </u>                            | <u> </u>                       |  |  |  |  |  |  |
| c      | Accounting  | 63,696.                               | · · · · · · · · · · · · · · · · · · · |                                     |                                |  |  |  |  |  |  |
| d      | Lobbying  |                                       | <del></del>                           | <u>-</u> -                          | <u>-</u>                       |  |  |  |  |  |  |
| e      | Professional fundraising services See Part IV, line 17  |                                       |                                       |                                     |                                |  |  |  |  |  |  |
| f<br>- | Investment management fees  |                                       |                                       |                                     |                                |  |  |  |  |  |  |
| 9      | Other (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch 0)   | 835,666.                              |                                       |                                     |                                |  |  |  |  |  |  |
| 12     | Advertising and promotion   | 214,218.                              |                                       |                                     |                                |  |  |  |  |  |  |
| 13     | Office expenses   | 1,869,675.                            |                                       |                                     |                                |  |  |  |  |  |  |
| 14     | Information technology  | 51,567.                               |                                       |                                     | ·                              |  |  |  |  |  |  |
| 15     | Royalties   |                                       |                                       |                                     |                                |  |  |  |  |  |  |
| 16     | Occupancy   | 514,989.                              |                                       |                                     |                                |  |  |  |  |  |  |
| 17     | Travel  | 99,987.                               |                                       |                                     |                                |  |  |  |  |  |  |
| 18     | Payments of travel or entertainment expenses  |                                       |                                       |                                     |                                |  |  |  |  |  |  |
|        | for any federal, state, or local public officials   |                                       |                                       |                                     |                                |  |  |  |  |  |  |
| 19     | Conferences, conventions, and meetings  |                                       |                                       |                                     |                                |  |  |  |  |  |  |
| 20     | Interest  | 421,998.                              |                                       |                                     |                                |  |  |  |  |  |  |
| 21     | Payments to affiliates  |                                       |                                       |                                     |                                |  |  |  |  |  |  |
| 22     | Depreciation, depletion, and amortization   | 621,150.                              | <u> </u>                              |                                     |                                |  |  |  |  |  |  |
| 23     | Insurance   | 123,582.                              | <u> </u>                              |                                     |                                |  |  |  |  |  |  |
| 24     | Other expenses. Itemize expenses not covered above. (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule 0.)    |                                       |                                       |                                     | •                              |  |  |  |  |  |  |
| а      | LOAN SERVICING  | 691,240.                              |                                       | ļ                                   |                                |  |  |  |  |  |  |
| b      | MISC. OPERATING EXPENSE   | 602,280.                              |                                       |                                     |                                |  |  |  |  |  |  |
| C      | PROVISION FOR LOAN LOSS   | 286,567.                              |                                       |                                     |                                |  |  |  |  |  |  |
| d      | OPERATING FEES  | 29,196.                               |                                       |                                     |                                |  |  |  |  |  |  |
|        | All other expenses  | 40 404 555                            |                                       |                                     |                                |  |  |  |  |  |  |
| 25     | Total functional expenses Add lines 1 through 24e   | 12,401,227.                           |                                       |                                     |                                |  |  |  |  |  |  |
| 26     | Joint costs Complete this line only if the organization   |                                       |                                       | 1                                   |                                |  |  |  |  |  |  |
|        | reported in column (B) joint costs from a combined  |                                       |                                       |                                     |                                |  |  |  |  |  |  |
|        | educational campaign and fundraising solicitation   |                                       |                                       |                                     |                                |  |  |  |  |  |  |
|        | Check here If following SOP 98-2 (ASC 958-720)  |                                       |                                       | l                                   | L                              |  |  |  |  |  |  |

Form 990 (2017)

Part X Balance Sheet Check if Schedule O contains a response or note to any line in this Part X (A) (B) Beginning of year End of year 1,675,347 1,752,061. 1 Cash · non-interest-bearing 1 41,804,673. 2 29,955,317. Savings and temporary cash investments 2 3 3 Pledges and grants receivable, net 4 4 Accounts receivable, net Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees. Complete 1,770,842. 1,796,738. 5 Part II of Schedule L 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 instr) Complete Part II of Sch L 7 Notes and loans receivable, net 7 8 Inventories for sale or use 799,873. 543,798. 9 9 Prepaid expenses and deferred charges 10a Land, buildings, and equipment cost or other 14,512,140. basis Complete Part VI of Schedule D 10a 10b 9,227,444. 5,586,999. 10c 5,284,696. b Less accumulated depreciation 19,107,044. 18,694,041. 11 11 Investments - publicly traded securities 12 12 Investments - other securities See Part IV, line 11 197,345,454 216,913,629. 13 13 Investments - program-related See Part IV, line 11 14 14 Intangible assets 1,307,193. 927,023. 15 Other assets See Part IV, line 11 15 268,787,076. 16 276,477,652. Total assets. Add lines 1 through 15 (must equal line 34) 16 7,702,320. 10,647,346. 17 17 Accounts payable and accrued expenses 18 18 Grants payable Deferred revenue 19 19 20 20 Tax-exempt bond liabilities 21 Escrow or custodial account liability Complete Part IV of Schedule D 21 Loans and other payables to current and former officers, directors, trustees, Liabilities key employees, highest compensated employees, and disqualified persons 22 Complete Part II of Schedule L Secured mortgages and notes payable to unrelated third parties 23 23 24 Unsecured notes and loans payable to unrelated third parties 24 Other liabilities (including federal income tax, payables to related third 25 parties, and other liabilities not included on lines 17-24) Complete Part X of 237,313,264. 235,648,746. 25 Schedule D 247,960,610. 243,351,066. Total liabilities. Add lines 17 through 25 26 Organizations that follow SFAS 117 (ASC 958), check here complete lines 27 through 29, and lines 33 and 34. Net Assets or Fund Balances 27 Unrestricted net assets 27 28 28 Temporarily restricted net assets 29 Permanently restricted net assets Organizations that do not follow SFAS 117 (ASC 958), check here and complete lines 30 through 34. 0. 30 0. Capital stock or trust principal, or current funds 30 0. 0. 31 Paid-in or capital surplus, or land, building, or equipment fund 28,517,042. 25,436,010. 32 Retained earnings, endowment, accumulated income, or other funds 32 28,517,042.

Form **990** (2017)

276,477,652.

25,436,010.

268,787,076.

Total net assets or fund balances

Total liabilities and net assets/fund balances

| Form | 990 (2017) FKA SAN DIEGO METROPOLITAN CREDIT UNION   | 95-1       | <u>5936</u> | 53          | Pag      | ge <b>12</b> |
|------|--|------------|-------------|-------------|----------|--------------|
| Pa   | rt XI Reconciliation of Net Assets   |            |             |             |          |              |
|      | Check if Schedule O contains a response or note to any line in this Part XI  |            |             |             |          |              |
|      |  |            |             |             |          |              |
| 1    | Total revenue (must equal Part VIII, column (A), line 12)  | 1          | 15,0        |             |          |              |
| 2    | Total expenses (must equal Part IX, column (A), line 25)   | 2          | 12,4        | <u> 101</u> | L, 2     | <u>27.</u>   |
| 3    | Revenue less expenses Subtract line 2 from line 1  | 3          |             |             |          | <u>83.</u>   |
| 4    | Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))                          | 4          | 25,4        |             |          |              |
| 5    | Net unrealized gains (losses) on investments   | 5          |             | <u> 152</u> | 2,2      | <u>51.</u>   |
| 6    | Donated services and use of facilities   | 6          |             |             |          |              |
| 7    | Investment expenses  | 7          |             |             |          |              |
| 8    | Prior period adjustments   | 8          |             |             |          |              |
| 9    | Other changes in net assets or fund balances (explain in Schedule O)   | 9          |             |             |          | 0.           |
| 10   | Net assets or fund balances at end of year Combine lines 3 through 9 (must equal Part X, line 33,                  |            |             |             |          |              |
|      | column (B))  | 10         | 28,         | <u>517</u>  | 7,0      | <u>42.</u>   |
| Pa   | rt XII Financial Statements and Reporting  |            |             |             |          |              |
|      | Check if Schedule O contains a response or note to any line in this Part XII                                       |            |             |             |          | <u>Lx  </u>  |
|      |  |            | _           |             | Yes      | No           |
| 1    | Accounting method used to prepare the Form 990 Cash X Accrual Other  |            | _           |             |          |              |
|      | If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule     | 0          |             |             |          |              |
| 2a   | Were the organization's financial statements compiled or reviewed by an independent accountant?                    |            | <u> </u>    | 2a          |          | X            |
|      | If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewe     | d 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?                                 |            | <u> </u> :  | 2b          | <u>X</u> |              |
|      | If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separa     | te basis,  |             | ı           |          |              |
|      | consolidated basis, or both  |            |             | 1           |          |              |
|      | X Separate basis Consolidated basis Both consolidated and separate basis   |            |             |             |          |              |
| С    | If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the | ne audit,  |             |             |          |              |
|      | review, or compilation of its financial statements and selection of an independent accountant?                     |            |             | 2c          | X        |              |
|      | If the organization changed either its oversight process or selection process during the tax year, explain in Sch  | edule O    |             |             |          |              |
| За   | As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Si | ngle Audıt |             |             |          |              |
|      | Act and OMB Circular A-133?  |            | ;           | 3a          |          | X            |

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

Form **990** (2017)

### **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 for instructions and the latest information.

OMB No 1545-0047 Inspection

Name of the organization

WHEELHOUSE CREDIT UNION

FKA SAN DIEGO METROPOLITAN CREDIT UNION

Employer identification number 95-1593663

| Pai | t I Organizations Maintaining Donor Advise                           |  | s or Accounts. Complete if the   |
|-----|--|--|--|
|     | organization answered "Yes" on Form 990, Part IV, lin                |  | ·  |
|     |  | (a) Donor advised funds                    | (b) Funds and other accounts   |
| 1   | Total number at end of year  |  |  |
| 2   | Aggregate value of contributions to (during year)                    |  |  |
| 3   | Aggregate value of grants from (during year)                         |  |  |
| 4   | Aggregate value at end of year                                       |  |  |
| 5   | Did the organization inform all donors and donor advisors in         | writing that the assets held in donor advi | sed funds  |
| Ū   | are the organization's property, subject to the organization's       | •  | Yes No   |
| 6   | Did the organization inform all grantees, donors, and donor a        | <u> </u>                                   | <del></del>  |
| •   | for charitable purposes and not for the benefit of the donor of      | -  |  |
|     | impermissible private benefit?                                       |  | Yes No   |
| Pai |  | ganization answered "Yes" on Form 990,     | Part IV, line 7  |
| 1   | Purpose(s) of conservation easements held by the organizati          | on (check all that apply)                  |  |
|     | Preservation of land for public use (e.g., recreation or e           |  | torically important land area  |
|     | Protection of natural habitat  |  | tified historic structure  |
|     | Preservation of open space   |  |  |
| 2   | Complete lines 2a through 2d if the organization held a qualif       | fied conservation contribution in the form | of a conservation easement on the last   |
|     | day of the tax year  |  | Held at the End of the Tax Year  |
| а   | Total number of conservation easements                               |  | 2a   |
| b   | Total acreage restricted by conservation easements                   |  | 2b   |
| С   | Number of conservation easements on a certified historic str         | ucture included in (a)                     | 2c   |
| d   | Number of conservation easements included in (c) acquired            | after 7/25/06, and not on a historic struc | ture   |
|     | listed in the National Register                                      |  | 2d   |
| 3   | Number of conservation easements modified, transferred, re-          | leased, extinguished, or terminated by th  | e organization during the tax  |
|     | year ▶   |  |  |
| 4   | Number of states where property subject to conservation ea           | sement is located >                        |  |
| 5   | Does the organization have a written policy regarding the per        | riodic monitoring, inspection, handling of |  |
|     | violations, and enforcement of the conservation easements i          |  | Yes No   |
| 6   | Staff and volunteer hours devoted to monitoring, inspecting,         | handling of violations, and enforcing cor  | servation easements during the year  |
|     | <b></b>  |  |  |
| 7   | Amount of expenses incurred in monitoring, inspecting, hand          | dling of violations, and enforcing conserv | ation easements during the year  |
|     | <b>▶</b> \$  |  |  |
| 8   | Does each conservation easement reported on line 2(d) above          | ve satisfy the requirements of section 170 | <del></del>  |
|     | and section 170(h)(4)(B)(ii)?  |  | ∟ Yes ∟ No   |
| 9   | In Part XIII, describe how the organization reports conservati       |  |  |
|     | include, if applicable, the text of the footnote to the organization | tion's financial statements that describes | the organization's accounting for  |
|     | conservation easements   | (A) Illian in I Turner and                 | Alban Cincilar Appata  |
| Pa  | rt III Organizations Maintaining Collections o                       |  | other Similar Assets.  |
|     | Complete if the organization answered "Yes" on Form                  |  | the state of the s |
| 1a  | If the organization elected, as permitted under SFAS 116 (AS         |  |  |
|     | historical treasures, or other similar assets held for public ext    |  | ance of public service, provide, in Part XIII,   |
|     | the text of the footnote to its financial statements that descri     |  |  |
| b   | If the organization elected, as permitted under SFAS 116 (AS         |  |  |
|     | treasures, or other similar assets held for public exhibition, ea    | ducation, or research in furtherance of pu | ublic service, provide the following amounts   |
|     | relating to these items  |  | <b>.</b> .   |
|     | (i) Revenue included on Form 990, Part VIII, line 1                  |  | <b>\$</b>  |
|     | (ii) Assets included in Form 990, Part X                             |  | <b>&gt;</b> \$   |
| 2   | If the organization received or held works of art, historical tre    |  | ai gain, provide   |
|     | the following amounts required to be reported under SFAS 1           | 16 (ASC 958) relating to these items       | ▶ ¢  |
| а   | Revenue included on Form 990, Part VIII, line 1                      |  | <b>\$</b>  |
| h   | Assets included in Form 990, Part X                                  |  | <b>\$</b>  |

732051 10-09-17

Schedule D (Form 990) 2017

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

|               | dule D (Form 990) 2017 FKA SAN TIII Organizations Maintaining C   | DIEGO MET             |                |                |                         |              |                         |              | 93663            |          |  |
|---------------|---|-----------------------|----------------|----------------|-------------------------|--------------|-------------------------|--------------|------------------|----------|--|
| 3             | Using the organization's acquisition, accessi   |                       |                |                |                         |              |                         |              |                  |          |  |
| 3             | (check all that apply)  | on, and other record  | is, chec       | K arry Or trie | Tollowing tria          | u are a s    | ignilicant              | use or its   | collection it    | ems      |  |
| а             | Public exhibition   | ·                     |                | I can or evo   | hange progra            | ame          |                         |              |                  |          |  |
| b             | Scholarly research  | 6                     |                | Other          | mange progra            | airio        |                         |              |                  |          |  |
| c             | Preservation for future generations   | •                     | ,              | Ounor          |                         |              |                         |              |                  |          |  |
| 4             | Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII   |                       |                |                |                         |              |                         |              |                  |          |  |
| 5             | ,   | ·                     |                | -              | _                       |              |                         | 550 III I al | . Alli           |          |  |
| •             | 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 |                       |                |                |                         |              |                         |              |                  |          |  |
| Pai           | 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, Pa  | rt X, line 21         |                |                |                         |              |                         |              |                  |          |  |
| 1a            | Is the organization an agent, trustee, custod   | ian or other intermed | diary for      | contribution   | ns or other as          | sets not     | ıncluded                |              |                  |          |  |
|               | on Form 990, Part X?  |                       |                |                |                         |              |                         | Ĺ            | 」Yes □           | L No     |  |
| b             | If "Yes," explain the arrangement in Part XIII  | and complete the fo   | llowing        | table          |                         |              |                         |              |                  |          |  |
|               |   |                       |                |                |                         |              |                         |              | Amount           |          |  |
| С             | Beginning balance   |                       |                |                |                         |              | 1c                      |              |                  |          |  |
| d             | Additions during the year   |                       |                |                |                         |              | 1d                      |              |                  |          |  |
| е             | Distributions during the year   |                       |                |                |                         |              | 1e                      |              |                  |          |  |
| f             | Ending balance  |                       |                |                |                         |              | 1f                      |              | <del></del>      |          |  |
|               | Did the organization include an amount on Fe  |                       |                |                |                         |              |                         | L_           | Yes              | No       |  |
| _             | If "Yes," explain the arrangement in Part XIII  |                       |                |                |                         |              |                         |              |                  |          |  |
| Par           | t V Endowment Funds. Complete   |                       |                |                |                         |              |                         |              |                  |          |  |
|               |   | (a) Current year      | (b) F          | rior year      | (c) Two year            | rs back      | (d) Three y             | ears back    | (e) Four ye      | ars back |  |
| 1a            | Beginning of year balance   |                       |                |                |                         |              |                         |              |                  |          |  |
| b             | Contributions   |                       |                |                | <del>  -</del>          |              |                         |              |                  |          |  |
| С             | Net investment earnings, gains, and losses  |                       | -              |                |                         |              |                         |              |                  |          |  |
| d             | Grants or scholarships  |                       |                |                |                         |              |                         | _            |                  |          |  |
| е             | Other expenditures for facilities   |                       |                |                | İ                       |              |                         |              |                  |          |  |
|               | and programs  | <del></del>           |                |                |                         |              |                         |              |                  |          |  |
| f             | Administrative expenses   |                       |                |                |                         |              |                         |              |                  |          |  |
| g             | End of year balance   |                       | <u> </u>       |                | <u> </u>                | i            | · <del></del>           |              |                  |          |  |
| 2             | Provide the estimated percentage of the curi  | rent year end baland  | ce (line 1     | g, column (a   | a)) held as             |              |                         |              |                  |          |  |
| а             | Board designated or quasi-endowment   |                       | _%             |                |                         |              |                         |              |                  |          |  |
| b             | Permanent endowment   | %                     |                |                |                         |              |                         |              |                  |          |  |
| С             | Temporarily restricted endowment ▶  | %                     |                |                |                         |              |                         |              |                  |          |  |
|               | The percentages on lines 2a, 2b, and 2c sho   |                       |                |                |                         |              |                         |              |                  |          |  |
| За            | Are there endowment funds not in the posse  | ession of the organiz | ation the      | at are held a  | ind administe           | ered for the | he organiz              | ation        |                  |          |  |
|               | by  |                       |                |                |                         |              |                         |              | Y (              | es No    |  |
|               | (i) unrelated organizations   |                       |                |                |                         |              |                         |              | 3a(ı)            |          |  |
|               | (ii) related organizations  |                       |                |                |                         |              |                         |              | 3a(ii)           | +-       |  |
| b             | If "Yes" on line 3a(ii), are the related organiza   | •                     |                |                |                         |              |                         |              | 3b               |          |  |
| Box           | Describe in Part XIII the intended uses of the  |                       | owment         | tunds          |                         |              |                         |              |                  |          |  |
| Par           |   |                       | 0 Dart I       | / line 11 n G  | Can Form 000            | ) Doct V     | line 10                 |              |                  |          |  |
|               | Complete if the organization answere  |                       |                |                |                         |              |                         |              | (d) Deeless      |          |  |
|               | Description of property   | (a) Cost or o         |                | ,              | or other<br>(other)     |              | ccumulate<br>preciation | ;u           | (d) Book v       | aiue     |  |
|               |   | basis (investi        | - <del> </del> |                | 5,000.                  | uel          | J. COIAUOII             |              | 2 275            | 000      |  |
|               | Land  |                       |                |                |                         | 2            | 156 0                   |              | 2,275,<br>1,970, |          |  |
|               | Buildings   |                       |                |                | 6,887.<br>8,285.        |              | 156,00<br>515,5         |              |                  | 758.     |  |
|               | Leasehold improvements  |                       | -              |                | 9,850.                  |              | 155,8                   |              |                  | 998.     |  |
|               | Equipment   | <u> </u>              | _              |                | $\frac{9,830.}{2,118.}$ | 0,4          | 20,0                    |              |                  | 118.     |  |
| _             | Other  Add lines 1a through 1e (Column (d) must e   | aual Form 000, Bart   | Y colu         |                |                         |              |                         | _            | 5,284            |          |  |
| <u>i vial</u> | . Add illies ta throught te (Column (a) must e  | quair oiii 330, Fall  | A, COIUI       | ا چاہیں رس سب  |                         |              |                         |              | <u> </u>         | <u> </u> |  |

Schedule D (Form 990) 2017

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. Cost or end-of-year market value

(1) ALL OTHER INVESTMENTS
1,427,561. END-OF-YEAR MARKET VALUE

(2) NET LOANS AND LEASES
212,148,640. END-OF-YEAR MARKET VALUE

(3) NCUA SHARE INSURANCE
2,243,428. COST

(4) DEPOSITS IN COMMERCIAL
(5) BANKS
494,000. COST
(6) PAID IN CAPITAL AT CORP
600,000. COST

(7)
(8)
(9)

Total (Col. (b) must equal Form 990, Part X, col. (B) line 13.) > 216,913,629.

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)  |           |   | <br>  |
| (2)  |           |   | <br>  |
|  |           |   | <br>  |
|  |           |   | <br>  |
| (5)  |           |   | <br>*************************************** |
| (6)  | - <u></u> |   | <br>  |
| (7)  |           |   | <br>  |
| (8)  |           |   | <br>  |
| (9)  |           | · | <br>  |
| Total. (Column (b) must equal Form 990, Part X, col (B) line 15) |           |   | <br>  |

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

| <u>1</u>     | (a) Description of liability                          | <br>(b) Book value                          |
|--------------|---|---|
| (1) Fe       | deral income taxes                                    |   |
| (2) M        | EMBER'S SHARES AND DEPOSITS                           | <br>237,313,264.                            |
| (3)          |   | <br>  |
| (4)          |   | <br>, |
| (5)          |   | <br>  |
| (6)          |   | <br>  |
| (7)          |   | <br>  |
| (8)          |   |   |
| (9)          |   |   |
| Total. (Coli | umn (b) must equal Form 990, Part X, col (B) line 25) | <br>237,313,264.                            |

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.

Schedule D (Form 990) 2017

Schedule D (Form 990) 2017 FKA SAN DIEGO METROPOLITAN CREDIT UNION 95-1593663 Page 4 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 15,634,511. Total revenue, gains, and other support per audited financial statements 2 Amounts included on line 1 but not on Form 990, Part VIII, line 12 a Net unrealized gains (losses) on investments b Donated services and use of facilities 2b c Recoveries of prior year grants 2c d Other (Describe in Part XIII) 2d Add lines 2a through 2d 2e 15,634 Subtract line 2e from line 1 3 Amounts included on Form 990, Part VIII, line 12, but not on line 1 a Investment expenses not included on Form 990, Part VIII, line 7b b Other (Describe in Part XIII) 4b c Add lines 4a and 4b 4c Total revenue Add lines 3 and 4c. (This must equal Form 990, Part I, line 12) 5 634 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 12,401,228. Total expenses and losses per audited financial statements 2 Amounts included on line 1 but not on Form 990, Part IX, line 25: Donated services and use of facilities 2a b Prior year adjustments 2h c Other losses 2c d Other (Describe in Part XIII) 2d Add lines 2a through 2d 2e 12,401 Subtract line 2e from line 1 3 Amounts included on Form 990, Part IX, line 25, but not on line 1. a Investment expenses not included on Form 990, Part VIII, line 7b b Other (Describe in Part XIII) c Add lines 4a and 4b 4c Total expenses Add lines 3 and 4c. (This must equal Form 990, Part I, line 18) 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 PART X, LINE 2: ASC 740-10-65, INCOME TAXES, PROVIDES GUIDANCE FOR HOW UNCERTAIN TAX POSITIONS SHOULD BE RECOGNIZED, MEASURED, DISCLOSED AND PRESENTED IN THE FINANCIAL STATEMENTS. THIS REQUIRES THE EVALUATION OF TAX POSITIONS TAKEN OR EXPECTED TO BE TAKEN IN THE COURSE OF PREPARING THE CREDIT UNION'S TAX RETURNS TO DETERMINE WHETHER THE TAX POSITIONS ARE "MORE LIKELY THAN NOT" OF BEING SUSTAINED "WHEN CHALLENGED" OR "WHEN EXAMINED" BY THE APPLICABLE TAX AUTHORITY. TAX POSITIONS DEEMED TO NOT MEET THE MORE-LIKELY-THAN-NOT THRESHOLD WOULD BE RECORDED AS A TAX EXPENSE AND LIABILITY IN THE CURRENT YEAR. FOR THE YEAR ENDED DECEMBER 31, 2017, THE CREDIT UNION HAS NO UNCERTAIN TAX POSITIONS AND, ACCORDINGLY, HAS NOT

RECORDED A LIABILITY FOR THE PAYMENT OF INTEREST OR PENALTIES.

Schedule D (Form 990) 2017

732054 10-09-17

| •  | WHEELHOU       | USE CR                                | EDIT UNION   |               |               |                   |              |
|--|----------------|---------------------------------------|--------------|---------------|---------------|-------------------|--------------|
| Schedule D (Form 990) 2017 Part XIII Supplemental Inform | FKA SAN        | DIEGO                                 | METROPOLITAN | CREDIT        | UNION         | <u>95-1593663</u> | Page 5       |
| Part XIII Supplemental Infor                             | mation (contin | ued)                                  |              |               |               |                   |              |
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SCHEDULE 1 (Form 990) Department of the Treasury Internal Revenue Service

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

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

| ر<br>بر | ▼ Attach to Form 990. | ► Go to www.irs.gov/Form990 for the latest information. | WHEELHOUSE CREDIT INION |
|---------|-----------------------|---|-------------------------|
|         |                       |   | CREDI                   |

| OMB No 1545-0047 | 2017 | Open to Public | Inspection |
|------------------|------|----------------|------------|
|                  |      |                |            |

| Name of the organization WHEELHOUSE CREDIT UNION FRA CAN DIEGO METROPOLIT  | E CREDIT             | WHEELHOUSE CREDIT UNION<br>FRA SAN DIEGO METROPOLITHAN CREDIT INION | SEDIT TIMIO              | 7                                 |   |                                       | Employer identification number 95-159363 |
|--|----------------------|---|--------------------------|-----------------------------------|---|---------------------------------------|--|
| Part I General Information on Grants and Assistance  | nd Assistance        |   |                          |                                   |   |                                       |  |
| 1 Does the organization maintain records to substantiate the amount of the grants or assistance, and the selection   | to substantiate the  | e amount of the grants  | or assistance, the       | grantees' eligibility             | y for the grants or ass                               | sistance, and the selec               |  |
| criteria used to award the grants or assistance?   | stance?              |   |                          |                                   |   |                                       | X Yes                                    |
| 2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States   | ocedures for monit   | toring the use of grant   | funds in the Unite       | d 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 | Domestic Organi      | zations and Domesti   | c Governments. C         | Complete if the orga              | " anization answered                                  | res" on Form 990, Par                 | t IV, line 21, for any                   |
| recipient that received more than \$5,000. Part II can be duplicated if additional space is needed   | \$5,000 Part II can  | be duplicated if addit  | ional space is need      | ded                               |   |                                       |  |
| 1 (a) Name and address of organization or government   | (b) EIN              | (c) IRC section<br>(if applicable)                                  | (d) Amount of cash grant | (e) Amount of non-cash assistance | (f) Method of valuation (book, EMV, appraisal, other) | (g) Description of noncash assistance | (h) Purpose of grant or assistance       |
|  |                      |   |                          |                                   |   |                                       |  |
|  |                      |   |                          |                                   |   |                                       |  |
|  |                      |   |                          |                                   |   |                                       |  |
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|  |                      |   | _                        |                                   |   |                                       |  |
|  | and government or    | rganizations listed in th   | ne line 1 table          |                                   |   |                                       |  |
| 3 Enter total number of other organizations listed in the line 1 table   | s listed in the line | 1 table   |                          |                                   |   |                                       |  |

Schedule I (Form 990) (2017)

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

FKA SAN DIEGO METROPOLITAN CREDIT UNION

Schedule I (Form 990) (2017) FKA SAN DIEGO METROPOLITAN CREDIT UNION

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

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

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Page 2

95-1593663

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| (a) Type of grant or assistance  | (b) Number of recipients | (c) Amount of cash grant | (d) Amount of non-<br>cash assistance | (e) Method of valuation (book, FMV, appraisal, other) | (f) Description of noncash assistance |
|--|--------------------------|--------------------------|---------------------------------------|---|---------------------------------------|
| SCHOLARSHIPS   | ₽.                       | 6.000.                   | 0                                     | FMV   |                                       |
| •  |                          |                          |                                       |   |                                       |
|  |                          |                          |                                       |   |                                       |
|  |                          |                          |                                       |   |                                       |
|  |                          |                          |                                       |   |                                       |
| Part IV Supplemental Information. Provide the information required in Part I, line 2, Part III, column (b), and any other additional information | urred in Part I, lin     | ie 2, Part III, column   | (b), and any other a                  | dditional information                                 |                                       |
| PART I, LINE 2:  |                          |                          |                                       |   |                                       |
| A COMMITTEE (USUALLY MADE UP OF CEO AND BOARD/SUPERVISORY  | SO AND BO                | ARD/SUPERV               | ISORY MEMBERS)                        | ERS) REVIEWS  |                                       |
| THE SUBMISSIONS FROM QUALIFYING APPLICANTS.  | PLICANTS                 | ł                        | THREE TOP APPLICANTS ARE              | NTS ARE   |                                       |
| SELECTED.  |                          |                          |                                       |   |                                       |

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### SCHEDULE J (Form 990)

**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.

FKA SAN DIEGO METROPOLITAN CREDIT UNION

► Go to www.irs.gov/Form990 for instructions and the latest information.

2017
Open to Public Inspection

Name of the organization

Department of the Treasury

Internal Revenue Service

WHEELHOUSE CREDIT UNION

**Questions Regarding Compensation** 

Employer identification number

<u>95-1593663</u>

| a 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    First-class or charter travel  |    |   |     | Yes    | No           |
|--|----|---|-----|--------|--------------|
| First class or charter travel  | 1a | Check the appropriate box(es) if the organization provided any of the following to or for a person listed on Form 990,    |     |        |              |
| Travel for companions Payments for business use of personal residence Tax indemnification and gross-up payments Health or social club dues or initiation fees Decretionary spending account Personal services (such as, maid, chauffeur, cheft)  b If any of the boxes on line 1 are checked, did the organization follow a written policy regarding payment or rembursement or provision of all of the expenses described above? If "No," complete Part III to explain 1b III detectors, trustees, and officers, including the CEO/Executive Director regarding the items checked on line 1a?  1 Indicate which, if any, of the following the filing organization used to establish the compensation of the organization's CEO/Executive Director Check all that apply Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III Compensation of the CEO/Executive Director, but explain in Part III Compensation of other organizations Directors, but explain in Part III Compensation consultant Compensation or a related organization Compensation and Payment or a related organization or a related organization and Payment from, a supplemental nonqualified retirement plan?  4 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.  5 Participate in, or receive payment from, a supplemental nonqualified retirement plan?  6 Participate in, or receive payment from, a supplemental nonqualified retirement plan?  7 Participate in, or receive payment from, an equity-based compensation arrangement?  8 The organization?  9 Participate in, or receive payment from, an equity-based compensation arrangement?  9 Participate in, or receive payment from, an equity-based compensation arrangement?  9 Participate in, or receive payment from, an equity-based compensation arrangement?  9 Participate in, or receive payment from, an equity-based compensation payment from an explicit payment from an equi |    | Part VII, Section A, line 1a Complete Part III to provide any relevant information regarding these items                  |     |        |              |
| Tax indemnification and gross-up payments  |    | First-class or charter travel   |     |        |              |
| Discretionary spending account   |    | Travel for companions Payments for business use of personal residence   |     |        |              |
| b If any of the boxes on 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  2 Dut the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors, trustees, and officers, including the CEO/Executive Director, regarding the terms checked on line 1a?  3 Indicate which, if any, of the following the filing organization used to establish the compensation of the organization's CEO/Executive Director Check all that apply Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III    Compensation committee   Written employment contract   Independent compensation consultant   X Compensation survey or study   Form 990 of other organizations   Approval by the board or compensation committee    4 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   Approval by the board or compensation committee    4 Darlicipate in, or receive payment from, a supplemental nonqualified retirement plan?   4a   |    | Tax indemnification and gross-up payments Health or social club dues or initiation fees                                   |     |        |              |
| reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain  1b  2 Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors, trustees, and officers, including the CEO/Executive Director, regarding the items checked on line 1a?  2 Indicate which, if any, of the following the filing organization used to establish the compensation of the organization's CEO/Executive Director Check all that apply Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III  Compensation committee    Written employment contract   Written employment contract   Written employment contract   Written employment contract   Written employment compensation committee    During the year, did any person listed on Form 990, Part VIII, Section A, line 1a, with respect to the filling organization or a related organization   Receive a severance payment or change-of-control payment?   4a  |    | Discretionary spending account Personal services (such as, maid, chauffeur, chef)   |     |        |              |
| 2 Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors, trustees, and officers, including the CEO/Executive Director, regarding the items checked on line 1a?  3 Indicate which, if any, of the following the filing organization used to establish the compensation of the organization to establish compensation of the CEO/Executive Director, but explain in Part III    Compensation committee   Written employment contract   Independent compensation consultant   Reprive the part of the organization of the organizations   Approval by the board or compensation committee   Portion of the organization   Portion organization   | b  | If any of the boxes on line 1a are checked, did the organization follow a written policy regarding payment or             |     |        |              |
| trustees, and officers, including the CEO/Executive Director, regarding the items checked on line 1a?    Indicate which, if any, of the following the filing organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III.   Compensation committee   Independent compensation consultant   Image    |    | reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain                  | 1b  |        |              |
| 3 Indicate which, if any, of the following the filing organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III    Compensation committee   Written employment contract   Independent compensation consultant   X Compensation survey or study   Form 990 of other organizations   Approval by the board or compensation committee    4 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   Approval by the board or compensation committee    4 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    5 Participate in, or receive payment from, an equity-based compensation arrangement?   4b   | 2  | Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors,          |     |        |              |
| CEO/Executive Director Check all that apply Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III  Compensation committee  Independent compensation consultant  Independent compensation consultant  Independent compensation consultant  Independent compensation consultant  Independent compensation consultant  Independent compensation consultant  Independent compensation consultant  Independent compensation consultant  Independent compensation consultant  Independent compensation consultant  Independent compensation consultant  Independent compensation consultant  Independent compensation consultant  Independent compensation consultant  Independent compensation consultant  Independent compensation consultant  Independent compensation committee  4 During the year, did any person listed on Form 990, Part VII, Section A, line 1a, with respect to the filing organization compensation cracing persons and provide the applicable amounts for each item in Part III  Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.  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  Independent compensation pay or accrue any compensation contingent on the net earnings of.  The organization?  Any related organization?  Any related organization?  Any related organization?  Any related organization?  Any related organization?  Any related organization?  Any related organization?  Any related organization?  Any related organization?  Any related organization?  Any related organization or Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on Form 990, Part VII, |    | trustees, and officers, including the CEO/Executive Director, regarding the items checked on line 1a?                     | 2   |        |              |
| establish compensation of the CEO/Executive Director, but explain in Part III    Compensation committee   Written employment contract     Independent compensation consultant   X Compensation survey or study     Form 990 of other organizations   Approval by the board or compensation committee    4 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     Receive a severance payment or change-of-control payment?     b Participate in, or receive payment from, a supplemental nonqualified retirement plan?     c Participate in, or receive payment from, an equity-based compensation arrangement?     if "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III     Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.     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     a The organization?     b Any related organization?     if "Yes" on line 5a or 5b, describe in Part III     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.     a The organization?     b Any related organization?     if "Yes" on line 6a or 6b, describe in Part III     For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments     not described on Fines 5 and 6? If "Yes," describe in Part III     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     If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-6(c)?   | 3  | Indicate which, if any, of the following the filing organization used to establish the compensation of the organization's |     |        |              |
| Compensation committee    Independent compensation consultant   X Compensation survey or study   Approval by the board or compensation committee    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 a related organization or a related organization or a related organization or a related organization or a related organization or a related organization or a related organization or a related organization or a related organization or a related organization or a related organization or a related organization or a related organization organization organization pay or accrue any compensation organization organi |    | CEO/Executive Director Check all that apply Do not check any boxes for methods used by a related organization to          |     |        |              |
| Independent compensation consultant Form 990 of other organizations Approval by the board or compensation committee  4 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  a Receive a severance payment or change-of-control payment?  b Participate in, or receive payment from, an equity-based compensation arrangement?  fl "Yes" to any of lines 4a·c, list the persons and provide the applicable amounts for each item in Part III  Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.  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  a The organization?  if "Yes" on line 5a or 5b, describe in Part III  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.  a The organization?  if "Yes" on line 6a of 6b, describe in Part III  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.  a The organization?  if "Yes" on line 6a of 6b, describe in Part III  For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III  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  fl "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-4(a)(3)? If "Yes," describe in Part III  Figure "Organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-4(a)(3)? If "Yes," describe in Part III   |    | establish compensation of the CEO/Executive Director, but explain in Part III   |     |        |              |
| Approval by the board or compensation committee  4 During the year, did any person listed on Form 990, Part VII, Section A, line 1a, with respect to the filling organization or a related organization  a Receive a severance payment or change-of-control payment?  b Participate in, or receive payment from, a supplemental nonqualified retirement plan?  c Participate in, or receive payment from, an equity-based compensation arrangement?  if "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III  Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.  5 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  a The organization?  b Any related organization?  if "Yes" on line 5a or 5b, describe in Part III  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.  a The organization?  b Any related organization?  if "Yes" on line 6a or 6b, describe in Part III  For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? if "Yes," describe in Part III  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  If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-6(c)?   |    | Compensation committee Written employment contract  | 1 . |        |              |
| During the year, did any person listed on Form 990, Part VII, Section A, line 1a, with respect to the filling organization or a related organization  Receive a severance payment or change-of-control payment?  b Participate in, or receive payment from, a supplemental nonqualified retirement plan?  c Participate in, or receive payment from, an equity-based compensation arrangement?  if "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III  Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.  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  a The organization?  if "Yes" on line 5a or 5b, describe in Part III  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.  a The organization?  if "Yes" on line 6a or 6b, describe in Part III  For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? if "Yes," describe in Part III  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  if "Yes" on line 6, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-6(c)?  |    | Independent compensation consultant  X Compensation survey or study   |     |        |              |
| organization or a related organization  Receive a severance payment or change-of-control payment?  b Participate in, or receive payment from, a supplemental nonqualified retirement plan?  c Participate in, or receive payment from, an equity-based compensation arrangement?  if "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III  Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.  5 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  a The organization?  b Any related organization?  if "Yes" on line 5a or 5b, describe in Part III  6 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.  a The organization?  if "Yes" on line 6a or 6b, describe in Part III  7 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III  8 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  9 If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-6(c)?   |    | Form 990 of other organizations  Approval by the board or compensation committee  |     |        |              |
| a Receive a severance payment or change-of-control payment?  b Participate in, or receive payment from, a supplemental nonqualified retirement plan?  c Participate in, or receive payment from, an equity-based compensation arrangement?  If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III  Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.  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  a The organization?  b Any related organization?  if "Yes" on line 5a or 5b, describe in Part III  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.  a The organization?  b Any related organization?  if "Yes" on line 6a or 6b, describe in Part III  For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on Innes 5 and 6? If "Yes," describe in Part III  8 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  9 If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-6(c)?  | 4  | During the year, did any person listed on Form 990, Part VII, Section A, line 1a, with respect to the filing              |     |        |              |
| b Participate in, or receive payment from, a supplemental nonqualified retirement plan?  c Participate in, or receive payment from, an equity-based compensation arrangement?  if "Yes" to any of lines 4a·c, list the persons and provide the applicable amounts for each item in Part III  Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.  5 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  a The organization?  b Any related organization?  if "Yes" on line 5a or 5b, describe in Part III  6 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.  a The organization?  fi "Yes" on line 6a or 6b, describe in Part III  7 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III  8 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  9 If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-6(c)?  |    | organization or a related organization  | .   |        |              |
| c Participate in, or receive payment from, an equity-based compensation arrangement?  If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III  Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.  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  a The organization?  b Any related organization?  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.  a The organization?  b Any related organization?  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.  a The organization?  for persons listed or 6b, describe in Part III  For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III  8 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  9 If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-6(c)?   | а  | Receive a severance payment or change-of-control payment?   | 4a  |        |              |
| If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III  Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.  5 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  a The organization?  b Any related organization?  if "Yes" on line 5a or 5b, describe in Part III  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.  a The organization?  b Any related organization?  if "Yes" on line 6a or 6b, describe in Part III  For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III  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  If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-6(c)?  | b  | Participate in, or receive payment from, a supplemental nonqualified retirement plan?                                     | 4b  |        |              |
| Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.  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  a The organization?  b Any related organization?  if "Yes" on line 5a or 5b, describe in Part III  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.  a The organization?  b Any related organization?  if "Yes" on line 6a or 6b, describe in Part III  For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III  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 4958-6(c)?  9   | С  | Participate in, or receive payment from, an equity-based compensation arrangement?  | 4c_ |        | <u> </u>     |
| 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  The organization?  Any related organization?  If "Yes" on line 5a or 5b, describe in Part III  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.  The organization?  Any related organization?  For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III  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  If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-6(c)?   |    | If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III              |     |        |              |
| contingent on the revenues of  a The organization?  b Any related organization?  if "Yes" on line 5a or 5b, describe in Part III  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.  a The organization?  b Any related organization?  if "Yes" on line 6a or 6b, describe in Part III  For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III  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  If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-6(c)?  |    | Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.                                  |     |        |              |
| a The organization? b Any related organization? if "Yes" on line 5a or 5b, describe in Part III  6 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.  a The organization? b Any related organization? if "Yes" on line 6a or 6b, describe in Part III  7 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III  8 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  9 If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-6(c)?   | 5  | For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation         |     |        | 1            |
| b Any related organization?  If "Yes" on line 5a or 5b, describe in Part III  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.  a The organization?  b Any related organization?  If "Yes" on line 6a or 6b, describe in Part III  For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III  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  If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-6(c)?  |    | contingent on the revenues of   | -   | -      | ĺ            |
| If "Yes" on line 5a or 5b, describe in Part III  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.  The organization?  Any related organization?  If "Yes" on line 6a or 6b, describe in Part III  For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III  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  If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-6(c)?   | а  | The organization?   |     |        | <u> </u>     |
| 6 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.  a The organization?  b Any related organization?  If "Yes" on line 6a or 6b, describe in Part III  7 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III  8 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  9 If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in  Regulations section 53 4958-6(c)?  9  | þ  | · · · · · · · · · · · · · · · · · · ·   | 5b_ |        | <del> </del> |
| contingent on the net earnings of.  a The organization?  b Any related organization?  if "Yes" on line 6a or 6b, describe in Part III  7 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III  8 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  8 If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-6(c)?  9   |    |   |     |        | ĺ            |
| a The organization? b Any related organization? If "Yes" on line 6a or 6b, describe in Part III  7 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III  8 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  9 If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-6(c)?  9   | 6  | •   |     |        | 1            |
| b Any related organization? If "Yes" on line 6a or 6b, describe in Part III  For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III  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  If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-6(c)?  |    | ·   |     |        | ĺ            |
| If "Yes" on line 6a or 6b, describe in Part III  7 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III  8 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  9 If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-6(c)?  | а  | •   |     |        | <del> </del> |
| 7 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III  8 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  9 If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-6(c)?   | b  | •   | 60  |        |              |
| not described on lines 5 and 6? If "Yes," describe in Part III  8 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  9 If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-6(c)?  | _  |   |     |        | ĺ            |
| 8 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  9 If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53 4958-6(c)?  | 7  |   | ,   |        | -            |
| initial contract exception described in Regulations section 53 4958-4(a)(3)? If "Yes," describe in Part III  9 If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in  Regulations section 53 4958-6(c)?  9  | _  |   | -   |        |              |
| 9 If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in  Regulations section 53 4958-6(c)?  | 8. |   |     | -      |              |
| Regulations section 53 4958-6(c)?  | _  |   | -   |        |              |
| riegalations section of 4556 c(g)  | 9  |   |     |        | ĺ            |
| LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990. Schedule J (Form 990) 2017  |    |   |     | n 990' | 2017         |

FKA SAN DIEGO METROPOLITAN CREDIT UNION 95-1593663

Schedule J (Form 990) 2017 FKA SAN DIEGO METROPOLITAN

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

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

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

|                          |               | (B) Breakdown of V       | (B) Breakdown of W-2 and/or 1099-MISC compensation | SC compensation                     | (C) Retirement and             | (D) Nontaxable | (E) Total of columns | (F) Compensation   |
|--------------------------|---------------|--------------------------|--|-------------------------------------|--------------------------------|----------------|----------------------|--|
| (A) Name and Title       | 1             | (i) Base<br>compensation | (ii) Bonus & incentive compensation                | (III) Other reportable compensation | other deferred<br>compensation | benefits       | (a)·(b)(a)           | ın column (B)<br>reported as deferred<br>on prıor Form 990 |
| (1) LISA PAUL HTLI.      | 5             | 180,580.                 | 0  | 5.957.                              | 3.981.                         | 13.108.        | 203.626.             | 0  |
|                          | )<br>E        | 0                        | 0  | 0                                   | 4                              |                |                      | 0  |
| (2) MARSHALL TANNEBERGER | Ξ             | 119,091.                 | 1,779.   | 17,490.                             | 4,13                           | 12,607.        | 155,10               | 0  |
| 7                        | : (E)         | 0                        | 0  | 0                                   |                                | 0              | 0                    | 0  |
| (3) ALEX HOSCH           | ε             | 119,556.                 | 1,779.   | 7,812.                              | 4,106.                         | 19,887.        | 153,140.             | 0  |
| VP ERM                   | (ii)          | 0                        | 0  | 0.                                  | 0                              | 0              |                      | 0  |
|                          | ε             |                          |  |                                     |                                |                |                      |  |
|                          | (ii)          |                          |  |                                     |                                |                |                      |  |
|                          | $\neg \omega$ |                          |  |                                     |                                |                |                      |  |
|                          | (ii)          |                          |  |                                     |                                |                |                      |  |
|                          | ε             |                          |  |                                     |                                |                |                      |  |
|                          | (ii)          |                          |  |                                     |                                |                |                      |  |
|                          | Ξ             |                          |  |                                     |                                |                |                      |  |
|                          | Œ             |                          |  |                                     |                                | į              |                      |  |
|                          | <u> </u>      |                          |  |                                     |                                |                |                      |  |
|                          | (3)           |                          |  |                                     |                                |                |                      |  |
| •                        | (E)           |                          |  |                                     |                                |                |                      |  |
|                          | Ξ             |                          |  |                                     |                                |                |                      |  |
|                          | (E)           |                          |  |                                     |                                |                |                      |  |
|                          | 3             |                          |  |                                     |                                | 1              |                      |  |
|                          | 8             |                          |  |                                     |                                |                |                      |  |
|                          | 3             |                          |  |                                     |                                |                |                      |  |
|                          | <b>E</b>      |                          |  |                                     |                                |                |                      |  |
|                          | Ξ             |                          |  |                                     |                                |                |                      |  |
|                          | <u> </u>      |                          |  |                                     |                                |                |                      |  |
|                          | ⊞             |                          |  |                                     |                                |                |                      |  |
|                          | 3             |                          |  |                                     |                                |                |                      |  |
|                          | Ξ             |                          |  |                                     |                                |                |                      |  |
|                          | Ξ             | j                        |  |                                     |                                |                |                      |  |
|                          | (ii)          |                          |  |                                     |                                |                |                      |  |
|                          | 3             |                          |  |                                     |                                |                |                      |  |
|                          | iii           |                          |  |                                     |                                |                |                      |  |

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Schedule J (Form 990) 2017

FKA SAN DIEGO METROPOLITAN CREDIT UNION Part III | Supplemental Information Schedule J (Form 990) 2017

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.

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95-1593663

Schedule J (Form 990) 2017

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### **SCHEDULE L**

Department of the Treasury

Internal Revenue Service

(Form 990 or 990-EZ)

### **Transactions With Interested Persons**

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

► Attach to Form 990 or Form 990-EZ.

► Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No 1545-0047

Open To Public Inspection

Name of the organization

WHEELHOUSE CREDIT UNION

SAN DIEGO METROPOLITAN CREDIT UNION

Employer identification number 95-1593663

Excess Benefit Transactions (section 501(c)(3), section 501(c)(4), and 501(c)(29) organizations only). Complete if the organization answered "Yes" on Form 990, Part IV, line 25a or 25b, or Form 990 EZ, Part V, line 40b (b) Relationship between disqualified (d) Corrected? (a) Name of disqualified person (c) Description of transaction person and organization Yes No 2 Enter the amount of tax incurred by the organization managers or disqualified persons during the year under section 4958 3 Enter the amount of tax, if any, on line 2, above, reimbursed by the organization

Part II Loans to and/or From Interested Persons.

Complete if the organization answered "Yes" on Form 990-EZ, Part V, line 38a or Form 990, Part IV, line 26, or if the organization

mount on Form 000 Part V line 5 6 or 22

| reported an amo               | unt on Form 990                    | ), Part X, line 5, 6 | o, or 2 | <u> </u>                   |                               |                 |             |    |                   |        |                 |    |
|-------------------------------|------------------------------------|----------------------|---------|----------------------------|-------------------------------|-----------------|-------------|----|-------------------|--------|-----------------|----|
| (a) Name of interested person | (b) Relationship with organization | , , ,                | fron    | an to or<br>the<br>zation? | (e) Original principal amount | (f) Balance due | (g)<br>defa |    | (h) App<br>by boo | ard or | (ı) W<br>agreei |    |
|                               |                                    |                      | То      | From                       |                               |                 | Yes         | No | Yes               | No     | Yes             | No |
| REBECCA RAMOS-A               | HCE                                | MORTGAGE             |         | X                          | 219,129.                      | 122,624.        |             | X  |                   | X      | X               |    |
| JOHN STABLER                  | OFFICER                            | MORTGAGE             |         | Х                          | 538,500.                      | 538,253.        |             | X  |                   | X      | X               |    |
| JOHN STABLER                  | OFFICER                            | CREDIT C             |         | X                          | 12,000.                       | 11,775.         |             | X  |                   | X      | Х               |    |
| JOHN STABLER                  | OFFICER                            | AUTO                 |         | Х                          | 14,168.                       | 5,856.          |             | X  |                   | X      | X               |    |
| MARSHALL TANNER               | HCE                                | IH                   |         | Х                          | 265,000.                      | 265,000.        |             | X  | X                 |        | X               |    |
| MARSHALL TANNER               | HCE                                | MORTGAGE             |         | Х                          | 712,600.                      | 712,600.        |             | X  | X                 |        | X               |    |
| MARSHALL TANNER               | HCE                                | LC                   |         | Х                          | 10,000.                       | 83.             |             | X  |                   | X      | Х               |    |
| ALEX HOSCH                    | HCE                                | LL                   |         | Х                          | 5,000.                        | 3,213.          |             | Х  |                   | X      | Х               |    |
| ALEX HOSCH                    | HCE                                | AUTO                 |         | Х                          | 6,100.                        | 4,174.          |             | Х  |                   | X      | Х               |    |
| ALEX HOSCH                    |                                    | HELOC                |         | X                          | 97,643.                       | 97,643.         |             | Х  |                   | X      | X               |    |
| Total                         |                                    |                      |         |                            | ▶ \$                          | 1,770,842.      |             |    |                   |        |                 |    |

Part III Grants or Assistance Benefiting Interested Persons.

| Complete if the organization  | answered "Yes" on Form 990, Pa                                  | rt IV, line 27           |                        | ·                         |
|-------------------------------|---|--------------------------|------------------------|---------------------------|
| (a) Name of interested person | (b) Relationship between interested person and the organization | (c) Amount of assistance | (d) Type of assistance | (e) Purpose of assistance |
|                               |   |                          |                        |                           |
|                               |   |                          |                        |                           |
|                               |   |                          |                        |                           |
|                               |   |                          |                        |                           |

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.

Schedule L (Form 990 or 990-EZ) 2017

SEE PART V FOR CONTINUATIONS

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Schedule L (Form 990 or 990-EZ) 2017 FKA SAN DIEGO METROPOLITAN CREDIT UNION 95-1593663 Page 2
Part IV Business Transactions Involving Interested Persons.

|             | (a) Name of interested person | (b) Relationship between interested person and the organization | (c) Amount of transaction | (d) Description of transaction                | organiz      | aring of<br>zation's<br>nues? |
|-------------|-------------------------------|---|---------------------------|---|--------------|-------------------------------|
|             |                               |   |                           |   | Yes          | No                            |
|             | <del>;</del>                  |   |                           |   | <del> </del> |                               |
|             |                               |   |                           |   |              |                               |
|             |                               |   | <del></del>               |   | ļ            | ļ <u> </u>                    |
|             |                               |   |                           |   |              |                               |
|             |                               |   |                           |   |              |                               |
|             |                               |   |                           | <del> </del> -                                |              |                               |
|             | MI O                          |   |                           |   |              | <u> </u>                      |
| Part        |                               | onses to questions on Schedule L (see i                         | nstructions).             |   |              |                               |
|             |                               |   |                           |   |              |                               |
| <u>SCHI</u> | EDULE L, PART II, LOANS       | S TO AND FROM INTERES   | STED PERSON               | <u> </u>                                      |              |                               |
| <u>(A)</u>  | NAME OF PERSON: REBECO        | CA RAMOS-ARZOLA   | ·                         |   |              |                               |
| (B)         | RELATIONSHIP WITH ORGA        | ANTZATION: HCE  |                           |   |              |                               |
|             |                               |   | <del></del>               | <u> </u>                                      |              |                               |
| (C)         | PURPOSE OF LOAN: MORTO        | SAGE  |                           |   |              |                               |
| (D)         | LOAN TO OR FROM ORGAN         | ZATION? = FROM  |                           |   |              |                               |
| (E)         | ORIGINAL PRINCIPAL AMO        | OUNT \$ 219,129. (F)  | BALANCE DI                | JE \$ 122,624                                 | l .          |                               |
| <u> </u>    |                               | JONI_U 213/123. \(\(\frac{1}{2}\)                               | <u> </u>                  | , <u>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</u> |              |                               |
| <u>(G)</u>  | LOAN IN DEFAULT? = NO         |   |                           |   |              |                               |
| <u>(H)</u>  | APPROVED BY BOARD OR (        | COMMITTEE? = NO   |                           |   |              | _                             |
| (I)         | WRITTEN AGREEMENT? = N        | /ES   |                           |   |              |                               |
| <u></u>     | WILLIAM HORDSHITT -           |   |                           |   | •            |                               |
|             |                               |   |                           | <del></del>                                   |              |                               |
| <u>(A)</u>  | NAME OF PERSON: JOHN S        | STABLER   |                           | <u> </u>                                      |              |                               |
| (B)         | RELATIONSHIP WITH ORGA        | ANTZATTON: OFFICER  |                           |   |              |                               |
|             |                               |   |                           |   |              |                               |
| <u>(C)</u>  | PURPOSE OF LOAN: MORTO        | GAGE  |                           |   |              |                               |
| (D)         | LOAN TO OR FROM ORGANI        | IZATION? = FROM   |                           |   |              |                               |
| (E)         | ORIGINAL PRINCIPAL AMO        | OUNT \$ 538.500. (F)  | BALANCE DI                | JE \$ 538.253                                 | 3.           |                               |
|             |                               |   |                           |   |              |                               |
| <u>(G)</u>  | LOAN IN DEFAULT? = NO         |   |                           |   |              |                               |
| <u>(H)</u>  | APPROVED BY BOARD OR (        | COMMITTEE? = NO   | <u> </u>                  |   |              |                               |
| (T)         | WRITTEN AGREEMENT? = Y        | /ES   |                           |   |              |                               |
| 7.#./       | WILLIEN AGREEMENT: = )        | . HD  |                           |   |              |                               |
|             |                               |   |                           |   |              |                               |
| (A)         | NAME OF PERSON: JOHN S        | STABLER   |                           |   |              |                               |

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| Part V Supplemental Information  Complete this part to provide additional information for responses to questions on Schedule L (see instructions) |
|---|
| (B) RELATIONSHIP WITH ORGANIZATION: OFFICER   |
| (C) PURPOSE OF LOAN: CREDIT CARD  |
| (D) LOAN TO OR FROM ORGANIZATION? = FROM  |
| (E) ORIGINAL PRINCIPAL AMOUNT \$ 12,000. (F) BALANCE DUE \$ 11,775.   |
| (G) LOAN IN DEFAULT? = NO   |
| (H) APPROVED BY BOARD OR COMMITTEE? = NO  |
| (I) WRITTEN AGREEMENT? = YES  |
|   |
| (A) NAME OF PERSON: JOHN STABLER  |
| (B) RELATIONSHIP WITH ORGANIZATION: OFFICER   |
| (C) PURPOSE OF LOAN: AUTO   |
| (D) LOAN TO OR FROM ORGANIZATION? = FROM  |
| (E) ORIGINAL PRINCIPAL AMOUNT \$ 14,168. (F) BALANCE DUE \$ 5,856.  |
| (G) LOAN IN DEFAULT? = NO   |
| (H) APPROVED BY BOARD OR COMMITTEE? = NO  |
| (I) WRITTEN AGREEMENT? = YES  |
|   |
| (A) NAME OF PERSON: MARSHALL TANNEBERGER  |
| (B) RELATIONSHIP WITH ORGANIZATION: HCE   |
| (C) PURPOSE OF LOAN: IH   |
| (D) LOAN TO OR FROM ORGANIZATION? = FROM  |
| (E) ORIGINAL PRINCIPAL AMOUNT \$ 265,000. (F) BALANCE DUE \$ 265,000.   |
| (G) LOAN IN DEFAULT? = NO   |
| (H) APPROVED BY BOARD OR COMMITTEE? = YES   |
| (I) WRITTEN AGREEMENT? = YES  |
|   |
| (A) NAME OF PERSON: MARSHALL TANNEBERGER  |
| (B) RELATIONSHIP WITH ORGANIZATION: HCE 732461 04-01-17 Schedule L (Form 990 or 990-EZ)   |

| Schedule L (Form 990 or 990-EZ) FKA SAN DIEGO METROPOLITAN CREDIT UNION 95-1593663 Page 2 Part V Supplemental Information |
|---|
| Complete this part to provide additional information for responses to questions on Schedule L (see instructions)          |
| (C) PURPOSE OF LOAN: MORTGAGE   |
| (D) LOAN TO OR FROM ORGANIZATION? = FROM  |
| (E) ORIGINAL PRINCIPAL AMOUNT \$ 712,600. (F) BALANCE DUE \$ 712,600.   |
| (G) LOAN IN DEFAULT? = NO   |
| (H) APPROVED BY BOARD OR COMMITTEE? = YES   |
| (I) WRITTEN AGREEMENT? = YES  |
|   |
| (A) NAME OF PERSON: MARSHALL TANNEBERGER  |
| (B) RELATIONSHIP WITH ORGANIZATION: HCE   |
| (C) PURPOSE OF LOAN: LC   |
| (D) LOAN TO OR FROM ORGANIZATION? = FROM  |
| (E) ORIGINAL PRINCIPAL AMOUNT \$ 10,000. (F) BALANCE DUE \$ 83.   |
| (G) LOAN IN DEFAULT? = NO   |
| (H) APPROVED BY BOARD OR COMMITTEE? = NO  |
| (I) WRITTEN AGREEMENT? = YES  |
|   |
| (A) NAME OF PERSON: ALEX HOSCH  |
| (B) RELATIONSHIP WITH ORGANIZATION: HCE   |
| (C) PURPOSE OF LOAN: LL   |
| (D) LOAN TO OR FROM ORGANIZATION? = FROM  |
| (E) ORIGINAL PRINCIPAL AMOUNT \$ 5,000. (F) BALANCE DUE \$ 3,213.   |
| (G) LOAN IN DEFAULT? = NO   |
| (H) APPROVED BY BOARD OR COMMITTEE? = NO  |
| (I) WRITTEN AGREEMENT? = YES  |
|   |
| (A) NAME OF PERSON: ALEX HOSCH  |
| (B) RELATIONSHIP WITH ORGANIZATION: HCE   |
| (C) PURPOSE OF LOAN: AUTO  732461 04-01-17 Schedule L (Form 990 or 990-EZ)  |

| Schedule L (Form 990 or 990 EZ) FKA SAN DIEGO METROPOLITAN CREDIT UNION 95-1593663 Page 2  Part V Supplemental Information |
|--|
| Complete this part to provide additional information for responses to guestions on Schedule L (see instructions).          |
| (D) LOAN TO OR FROM ORGANIZATION? = FROM   |
| (E) ORIGINAL PRINCIPAL AMOUNT \$ 6,100. (F) BALANCE DUE \$ 4,174.  |
| (G) LOAN IN DEFAULT? = NO  |
| (H) APPROVED BY BOARD OR COMMITTEE? = NO   |
| (I) WRITTEN AGREEMENT? = YES   |
| (A) NAME OF PERSON: ALEX HOSCH   |
| (B) RELATIONSHIP WITH ORGANIZATION: HCE  |
| (C) PURPOSE OF LOAN: HELOC   |
| (D) LOAN TO OR FROM ORGANIZATION? = FROM   |
| (E) ORIGINAL PRINCIPAL AMOUNT \$ 97,643. (F) BALANCE DUE \$ 97,643.  |
| (G) LOAN IN DEFAULT? = NO  |
| (H) APPROVED BY BOARD OR COMMITTEE? = NO   |
| (I) WRITTEN AGREEMENT? = YES   |
|  |
| (A) NAME OF PERSON: ALEX HOSCH   |
| (B) RELATIONSHIP WITH ORGANIZATION: HCE  |
| (C) PURPOSE OF LOAN: VISA  |
| (D) LOAN TO OR FROM ORGANIZATION? = FROM   |
| (E) ORIGINAL PRINCIPAL AMOUNT \$ 10,000. (F) BALANCE DUE \$ 9,621.   |
| (G) LOAN IN DEFAULT? = NO  |
| (H) APPROVED BY BOARD OR COMMITTEE? = NO   |
| (I) WRITTEN AGREEMENT? = YES   |
|  |
| •  |
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### **SCHEDULE O**

(Form 990 or 990-EZ)

Department of the Treasury Internal Revenue Service

Supplemental Information to Form 990 or 990-EZ

Complete to provide Information for responses to specific questions on

Form 990 or 990-EZ or to provide any additional information. Attach to Form 990 or 990-EZ.

► Go to www.irs.gov/Form990 for the latest information.

Open to Public

OMB No 1545-0047

Inspection

Name of the organization

WHEELHOUSE CREDIT UNION

FKA SAN DIEGO METROPOLITAN CREDIT UNION

Employer identification number 95-1593663

732211 09-07-17

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.

Schedule O (Form 990 or 990-EZ) (2017)

FORM 990, PART VI, SECTION A, LINE 7B:

Schedule O (Form 990 or 990-EZ) (2017) Page 2 Name of the organization WHEELHOUSE CREDIT UNION **Employer identification number** FKA SAN DIEGO METROPOLITAN CREDIT UNION 95-1593663 AT THE END OF EACH TERM OF THE BOARD MEMBERS, ELECTIONS ARE HELD AND BOARD MEMBERS ARE VOTED BY THE MEMBERS OF THE CREDIT UNION PURSUANT TO ITS BY-LAWS. MEMBER VOTES ARE ALSO REQUIRED TO RATIFY DECISIONS DEALING WITH REORGANIZATIONS IN THE CASE OR MERGER OF DISSOLUTION. FORM 990, PART VI, SECTION B, LINE 11B: A COPY OF THE FORM 990 IS PROVIDED TO THE BOARD FOR REVIEW BUT NO APPROVAL IS REQUIRED PRIOR TO SUBMISSION. FORM 990, PART VI, SECTION B, LINE 12C: POSSIBLE CONFLICTS OF INTEREST ARE LEARNED THROUGH PERSONAL OBSERVATION OR CONFLICTS WITH OTHER EMPLOYEES AND ARE REPORTED TO THE SUPERVISORY COMMITTEE FOR DECISIONS ON FURTHER INVESTIGATIONS AND REPORTING TO THE BOARD. WE DETERMINE A POSSIBLE CONFLICT BASED ON THE CIRCUMSTANCES AND HOW THEY RELATE TO THE BY-LAWS AND BOARD POLICY STATEMENTS ON CONFLICT OF INTEREST. FORM 990, PART VI, SECTION B, LINE 15A: THE VP OF THE HR UTILIZES COMPEASE, A PROGRAM PROVIDED BY KG & ASSOCIATES TO ESTABLISH GRADE LEVELS AND SALARY RANGES. EACH MANAGER IS RESPONSIBLE FOR COMPLETING A JOB EVALUATION WHICH IS A PROCESS UTILIZING GUIDE CHARTS. THE EVALUATION IS ESSENTIALLY A POINT/FACTOR COMPARISON PLAN, EACH JOB IS COMPARED TO OTHER JOBS THROUGH THE USE OF FACTORS COMMON TO ALL POSITION TO DETERMINE THE JOB'S RELATIVE IMPORTANCE. A RANKING OF POSITION IS BUILT FROM LOW TO HIGH BASED ON THE FOLLOWING FACTORS: KNOWLEDGE/SKILLS (EXPERIENCE, EDUCATION, MANAGERIAL RESPONSIBILITY, INTERPERSONAL SKILLS), PROBLEM SOLVING (INDEPENDENT, JUDGMENT, MENTAL

PROCESS) AND ACCOUNTABILITY (ORGANIZATIONAL IMPACT, ORGANIZATIONAL

Schedule O (Form 990 or 990-EZ) (2017)

732212 09-07-17

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