## Form 5500-SF

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation

Short Form Annual Return/Report of Small Employee **Benefit Plan** 

This form is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ Complete all entries in accordance with the instructions to the Form 5500-SF.

OMB Nos. 1210-0110 1210-0089

2009

This Form is Open to Public Inspection

| Р        | art I  | Annual Report I                                     | dentification Informati          | ion       |   |                                       |         |  |  |  |
|----------|--|---|----------------------------------|-----------|---|---------------------------------------|---------|--|--|--|
| For      | calend   | ar plan year 2009 or fise                           | cal plan year beginning 01       | /01/200   | )9  | and ending                            | 12/31/2 | 2009   |  |  |
| Α        | This ret   | turn/report is for:                                 | x single-employer plan           |           | multiple-e                                  | employer plan (not multiemployer)     |         | one-participant plan                         |  |  |
|          |  | turn/report is for:                                 | first return/report              |           | final retur                                 | n/report                              |         | _  |  |  |
| _        |  |   | an amended return/report         | -         | short plar                                  | year return/report (less than 12 mo   | onths)  |  |  |  |
| _        | Chook  | box if filing under:                                | Form 5558                        |           |   | extension                             | ,,,,,   | DFVC program                                 |  |  |
| C        | CHECK  | box ii iiiiig under.                                | special extension (enter d       | Locarinti | 1   | CATCHSION                             |         | Bi vo piogram                                |  |  |
| -        | t II   | Dania Blandufan                                     | <u> </u>                         |           |   |                                       |         |  |  |  |
|          | art II   |   | mation—enter all requeste        | d inform  | nation                                      |                                       | 1h      | Three-digit                                  |  |  |
|          | Name   |   | R OF COMMERCE 401(K) PL          | ΔΝ        |   |                                       | 10      | plan number                                  |  |  |
| IVAIN    | NANLL  | . REGIONAL CHAMBEI                                  | YOF COMMENCE 401(IX) FE          | -/AIN     |   |                                       |         | (PN) ▶ 002                                   |  |  |
|          |  |   |                                  |           |   |                                       |         | Effective date of plan                       |  |  |
|          |  |   |                                  |           |   |                                       |         | 01/01/2001                                   |  |  |
|          |  |   | lress (employer, if for single-e | mployer   | r plan)                                     |                                       | 2b      | Employer Identification Number               |  |  |
| KAN      | KAKEE  | REGIONAL CHAMBER                                    | R OF COMMERCE                    |           |   |                                       | 20      | (EIN) 36-1303970                             |  |  |
| 1137     | 7 E 5000   | n N RD  |                                  |           |   |                                       | 20      | Plan sponsor's telephone number 815-933-7721 |  |  |
|          |  | NAIS, IL 60914                                      |                                  |           |   |                                       | 2d      | Business code (see instructions)             |  |  |
|          |  |   |                                  |           |   |                                       |         | 813000                                       |  |  |
|          |  | dministrator's name and REGIONAL CHAMBER            | d address (if same as Plan sp    | onsor, e  |   | e")                                   | 3b      | Administrator's EIN 36-1303970               |  |  |
| IVAIN    | NANLL  | . REGIONAL CHAMBEI                                  | BOU                              | RBONN     | NAIS, IL 609                                | 914                                   | 30      | Administrator's telephone number             |  |  |
|          |  |   |                                  |           |   |                                       |         | 815-933-7721                                 |  |  |
|          |  |   |                                  |           |   | port filed for this plan, enter the   | 4b      | EIN  |  |  |
|          | name, I  | EIN, and the plan numb                              | er from the last return/report.  | Sponso    | or's name                                   |                                       | 4c      | DN   |  |  |
| 52       | Total  | number of participants                              | at the heginning of the plan ve  | ar        |   |                                       |         |  |  |  |
| b        | Total number of participants at the beginning of the plan year  Total number of participants at the end of the plan year |   |                                  |           |   | 5b                                    | 3       |  |  |  |
|          |  |   |                                  | -         |   |                                       | 3       |  |  |  |
| С        |  | · ·   |                                  |           | the plan year (defined benefit plans do not |                                       |         | 3  |  |  |
| 6a       |  | •   |                                  |           |   | (See instructions.)                   |         | X Yes No                                     |  |  |
| b        |  | •   | . ,                              | •         |   | ndent qualified public accountant (IC |         |  |  |  |
|          |  |   | •                                |           |   | ons.)                                 |         | X Yes   No                                   |  |  |
| Dr       | If you<br>art III  | Financial Inform                                    |                                  | t use F   | orm 5500-                                   | SF and must instead use Form 5        | 500.    |  |  |  |
|          |  |   | iation                           |           |   | ()5                                   |         | 40 = 1 4V                                    |  |  |
| 7        |  | Assets and Liabilities                              |                                  |           | _   | (a) Beginning of Year                 | 6       | (b) End of Year<br>153771                    |  |  |
| a        |  | •   |                                  |           |   | 9696                                  |         | 155771                                       |  |  |
|          | ,  | plan liabilities                                    | 7h from line 70)                 | •••••     | . 7b  | 0000                                  | 0       | 159771                                       |  |  |
| <u>C</u> | -  | ,   | 7b from line 7a)                 |           | . 7с  | 9898                                  | 0       | 153771                                       |  |  |
| 8<br>a   |  | ne, Expenses, and Trans<br>ibutions received or rec |                                  |           |   | (a) Amount                            |         | (b) Total                                    |  |  |
| а        |  |   |                                  |           | . 8a(1)                                     | 343                                   | 7       |  |  |  |
|          | <b>(2)</b> P   | articipants   |                                  |           | . 8a(2)                                     | 1495                                  | 5       |  |  |  |
|          | <b>(3)</b> O   | (3) Others (including rollovers)                    |                                  |           |   |                                       |         |  |  |  |
| b        | Other  | income (loss)                                       |                                  |           |   | 3695                                  | 5       |  |  |  |
| С        | Total i  | income (add lines 8a(1)                             | , 8a(2), 8a(3), and 8b)          |           | 8c  |                                       |         | 55347  |  |  |
| d        | Benef  | its paid (including direct                          | t rollovers and insurance prem   | niums     |   |                                       |         |  |  |  |
|          | to pro   | vide benefits)                                      |                                  |           | 8d  |                                       | _       |  |  |  |
| е        | Certai   | in deemed and/or correct                            | ctive distributions (see instruc | tions)    | . 8e  |                                       | _       |  |  |  |
| f        | Admir  | nistrative service provide                          | ers (salaries, fees, commissio   | ns)       | 8f  |                                       | _       |  |  |  |
| g        | Other  | expenses  |                                  |           | 8g  | 56                                    | 2       |  |  |  |
|          |  |   |                                  |           |   |                                       |         | 562  |  |  |
| h        | Total e  | expenses (add lines 8d,                             | , 8e, 8f, and 8g)                |           | . 8h  |                                       |         | 562  |  |  |
| h<br>i   |  |   |                                  |           |   |                                       |         | 562<br>54785                                 |  |  |

| D ( IV/ | DI   | <b>O</b> L |           |
|---------|------|------------|-----------|
| Part IV | Plan | Characi    | reristics |

SIGN HERE

Signature of employer/plan sponsor

If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: 2E 2G 2J 2K 3D 2F

| D I   | II th   | e plan provides welfare benefits, enter the applicable welfare featur   | re codes from the L   | List of Plan Charac | cteris                                   | iic Co   | des in i | tne instruct | ions:           |        |  |
|---|---|---|-----------------------|---------------------|--|----------|----------|--------------|-----------------|--------|--|
| Part  | ٧   | Compliance Questions  |                       |                     |  |          |          |              |                 |        |  |
| 10  | Du  | ring the plan year:   |                       | _                   |  | Yes      | No       |              | Amount          |        |  |
| а   |   | Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program)                      |                       |                     | 10a                                      |          | X        |              |                 |        |  |
| b   | Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)                         |   |                       |                     | 10b                                      |          | X        |              |                 |        |  |
| С   |   |   |                       |                     | 10c                                      | X        |          |              |                 | 10000  |  |
| d   | Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?                      |   |                       |                     |  |          | X        |              |                 |        |  |
|   | ins   | Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service or other organization that provides some or all of the benefits under the plan? (See instructions.) |                       |                     |  |          |          |              |                 | 1019   |  |
| f   | Has the plan failed to provide any benefit when due under the plan?   |   |                       |                     | 10f                                      |          | X        |              |                 |        |  |
| g   | Did   | the plan have any participant loans? (If "Yes," enter amount as of y  | year end.)            |                     | 10q                                      |          | X        |              |                 |        |  |
|   |   | nis is an individual account plan, was there a blackout period? (See 20.101-3.)   |                       |                     | 10h                                      |          | X        |              |                 |        |  |
| i   |   | f 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3   |                       |                     |  |          |          |              |                 |        |  |
| Part \  |   | Pension Funding Compliance  |                       |                     |  |          |          |              |                 |        |  |
|   |   | nis a defined benefit plan subject to minimum funding requirements?   |                       |                     |  |          |          |              | Yes             | s X No |  |
| 12  |   | his a defined contribution plan subject to the minimum funding requ   |                       |                     |  |          |          |              | Yes             |        |  |
|   |   | Yes," complete 12a or 12b, 12c, 12d, and 12e below, as applicable.  |                       | 1412 01 1110 0000   | 01 00                                    | otion    | JOZ 01   | LICIO/C      | ш               | . П    |  |
| а   | If a  | waiver of the minimum funding standard for a prior year is being am   | nortized in this plar |                     |  |          |          |              |                 | -      |  |
|   | -   | nting the waivercomplete lines 3, 9, and 10 of Schedule MB  |                       |                     |  |          | Бау      |              | Year            |        |  |
| b   | Ent   | er the minimum required contribution for this plan year   |                       |                     |  |          | 12b      |              |                 |        |  |
| С   | Ent   | er the amount contributed by the employer to the plan for this plan y   | year                  |                     |  | [        | 12c      |              |                 |        |  |
|   |   |   |                       |                     |  | [        | 12d      |              |                 |        |  |
| е   | Will  | the minimum funding amount reported on line 12d be met by the fu  | unding deadline?      |                     |  |          |          | Yes          | No              | N/A    |  |
| Part \  | VII   | Plan Terminations and Transfers of Assets   |                       |                     |  |          |          |              |                 |        |  |
| 13a   | Has   | s a resolution to terminate the plan been adopted during the plan year  | ear or any prior yea  | r?                  |  | <u>-</u> |          |              | Yes             | X No   |  |
|   |   | es," enter the amount of any plan assets that reverted to the emplo   |                       |                     |  |          | 13a      |              |                 |        |  |
|   | Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? |   |                       |                     |  |          |          | s X No       |                 |        |  |
| C If during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.) |   |   |                       |                     |  |          |          |              |                 |        |  |
| 13c(1) Name of plan(s):   |   |   |                       |                     | 13c(2) EIN(s)                            |          |          | 13c(         | <b>3)</b> PN(s) |        |  |
|   |   |   |                       |                     |  |          |          |              |                 |        |  |
|   |   |   |                       |                     |  |          |          |              |                 |        |  |
| Cautio  | on:   | A penalty for the late or incomplete filing of this return/report v   | will be assessed u    | ınless reasonabl    | e cau                                    | ise is   | establ   | ished.       |                 |        |  |
| SB or   | Sch   | nalties of perjury and other penalties set forth in the instructions, I dedule MB completed and signed by an enrolled actuary, as well as true, correct, and complete.  |                       |                     |  |          |          |              |                 |        |  |
| SIGN  | , F   | Filed with authorized/valid electronic signature. 10/13/2010 DAVID HINDERLIT  |                       |                     |  |          |          |              |                 |        |  |
| HERE  |   | Signature of plan administrator Date Enter name of  |                       |                     | individual signing as plan administrator |          |          |              |                 |        |  |

Date

Enter name of individual signing as employer or plan sponsor