Form 5500-SF		Short Form Annual Return/Report of Small Emplo Benefit Plan			oyee)	OMB Nos. 1210-0110 1210-0089	
	Irtment of the Treasury rnal Revenue Service		This form is required to be filed under sections 104 and 4065 of the Employee R				2014	
Employee Be	Department of Labor Income Security Act of 1974 (ERISA), and sections 6057(b) and 6058(a) of the Revenue Code (the Code).					This F	This Form is Open to Public Inspection	
	Complete all entries in accordance with the instructions to the Form 5500-SF.							
	Part I Annual Report Identification Information For calendar plan year 2014 or fiscal plan year beginning 09/01/2014 and ending 08/31/2015							
10104.0	Ē	X a single-employer plan		H			ox must attach a list	
	turn/report is for:	a single-employer plan a multiple-employer plan (not multiemployer) (Filers checking this box must attach a list of participating employer information in accordance with the form instructions) a one-participant plan a foreign plan the first return/report the final return/report an amended return/report a short plan year return/report (less than 12 months)						
C Check b	box if filing under:	Form 5558 special extension (enter descript)	automatic extension	DFVC program				
Part II	Basic Plan Infor	mation—enter all requested inform	mation					
1a Name	of plan	DF COMMERCE 401(K) PLAN			1b	Three-digit plan number (PN) ▶	002	
					1c	Effective date o	f plan //1978	
	ponsor's name and addr EATTLE CHAMBER OF	Iress; include room or suite number F COMMERCE	(employer, if for a single-	-employer plan)		fication Number		
1301 5TH AVE STE 1500						Sponsor's telep		
	VA 98101-2673				2d		(see instructions)	
3a Plan administrator's name and address Same as Plan Sponsor.					3b	Administrator's	EIN	
		plan sponsor has changed since the	e last return/report filed f	or this plan, enter the	30 4b		telephone number	
	or's name				4c	PN		
5a Total r	number of participants a	at the beginning of the plan year			58	a	105	
b Total r	number of participants a	at the end of the plan year			51	b	94	
comple	ete this item)	ccount balances as of the end of the			50	c	94	
d(1) Total number of active participants at the beginning of the plan year					5d(*	1)	65	
d(2) Tota	al number of active part	ticipants at the end of the plan year.			5d((2)	65	
Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.					50	e	9	
Caution: A	A penalty for the late or	r incomplete filing of this return/r	eport will be assessed	unless reasonable cau				
SB or Sche	alties of perjury and othe edule MB completed and true, correct, and comple	er penalties set forth in the instruction d signed by an enrolled actuary, as lete.	ons, I declare that I have well as the electronic ver	examined this return/rep rsion of this return/report	oort, in , and t	cluding, if applic to the best of my	able, a Schedule v knowledge and	
SIGN		alid electronic signature.	03/08/2016	MAUD DAUDON				
HERE	Signature of plan ad		Date	Enter name of individu	ual sig	ning as plan adr	ninistrator	
	Filed with authorized/va	iled with authorized/valid electronic signature. 03/08/2016 MAUD DAUDON						
HERE Signature of employer/plan sponsor Date Enter name of individ Preparer's name (including firm name, if applicable) and address (include room or suite number) (optional) (optional)							er or plan sponsor number (optional)	

	Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.) Image: Comparison of the plan's assets during the plan year invested in eligible assets? (See instructions.) Image: Comparison of the plan's assets during the plan year invested in eligible assets? (See instructions.) Image: Comparison of the plan's assets during the plan year invested in eligible assets? (See instructions.) Image: Comparison of the plan year invested in eligible assets? (See instructions.) Image: Comparison of the plan year invested in eligible assets? (See instructions.) Image: Comparison of the plan year invested in eligible assets? (See instructions.) Image: Comparison of the plan year invested in eligible assets? (See instructions.) Image: Comparison of the plan year invested in eligible assets? (See instructions.) Image: Comparison of the plan year invested in eligible assets? (See instructions.) Image: Comparison of the plan year invested in eligible assets? (See instructions.) Image: Comparison of the plan year invested in eligible assets? (See instructions.) Image: Comparison of the plan year invested in eligible assets? (See instructions.) Image: Comparison of the plan year invested in eligible assets? (See instructions.) Image: Comparison of the plan year invested in eligible assets? (See instructions.) Image: Comparison of the plan year invested in eligible assets? (See instructions.) Image: Comparison of the plan year invested in eligible assets? (See instructions.) Image: Comparison of the plan year invested in eligible assets? (See instructions.) Image: Comparison of the plan year invested in eligible assets? (See instructions.) Image: Comparison of the plan year invested								
С	C If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? Yes No Not determined								
Pa	rt III Financial Information								
7	Plan Assets and Liabilities		(a) Beginning of Yea	r			(b) End of Year		
a	Total plan assets	7a	83582			7577			
	Total plan liabilities	7b		0	0				
-	Net plan assets (subtract line 7b from line 7a)		83582	78		7577678			
8	Income, Expenses, and Transfers for this Plan Year		(a) Amount				(b) Total		
а	Contributions received or receivable from:								
	(1) Employers	8a(1)		239049					
	(2) Participants	8a(2)		411616					
	(3) Others (including rollovers)	8a(3)		39076					
	Other income (loss)	8b	-530)59					
	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c					636682		
d	Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d	14156	1415656					
e	Certain deemed and/or corrective distributions (see instructions)	8e		0					
f	Administrative service providers (salaries, fees, commissions)			26					
	Other expenses			0					
	Total expenses (add lines 8d, 8e, 8f, and 8g)						1417282		
	Net income (loss) (subtract line 8h from line 8c)						-780600		
÷	Transfers to (from) the plan (see instructions)	8i		0					
	rt IV Plan Characteristics	oj		•					
b	 9a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions: Part V Compliance Questions 								
10	During the plan year:				Yes	No	Amount		
	Was there a failure to transmit to the plan any participant contribu	tions within	n the time period described in			-	, into and		
	29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fidu Were there any nonexempt transactions with any party-in-interest	uciary Corr	ection Program)	10a		Х			
	on line 10a.)		-	10b		Х			
C	Was the plan covered by a fidelity bond?			10c	X		500000		
d	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?			10d		х			
e	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.)			10e		х			
f	Has the plan failed to provide any benefit when due under the plan	n?		10f		Х			
g	g Did the plan have any participant loans? (If "Yes," enter amount as of year end.)			10g	Х		20422		
h	h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR			iog					
	2520.101-3.)			10h		Х			
i	If 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 VI Pension Funding Compliance									
11	Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and line 11a below). Yes No								
<u>11a</u>	1a Enter the unpaid minimum required contribution for current year from Schedule SB (Form 5500) line 39 11a								
12	12 Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA?								
	(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.)								

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If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.							
b Enter the minimum required contribution for this plan year	12b						
C Enter the amount contributed by the employer to the plan for this plan year		12c					
d Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left onegative amount)	12d						
e Will the minimum funding amount reported on line 12d be met by the funding deadline?			Yes	No N/A			
Part VII Plan Terminations and Transfers of Assets							
13a Has a resolution to terminate the plan been adopted in any plan year?		· 🗆 ۲	Yes X No				
If "Yes," enter the amount of any plan assets that reverted to the employer this year	. 13a						
b Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought u of the PBGC?	control		Yes 🗙 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):	3c(2) El	IN(s)	13c(3) PN(s)				
Part VIII Trust Information (optional)							
14a Name of trust			14b Trust's EIN				