

Section 1: SC 13G (SCHEDULE 13G)

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549	OMB APPROVAL OMB Number: 3235-0145 Expires: February 28, 2009 Estimated average burden hours per response10.4
SCHEDULE 13G Under the Securities and Exchange Act of 1934 (Amendment No. _____)*	
IF Bancorp, Inc. (Name of Issuer)	
Common Stock, par value \$0.01 per share (Title of Class of Securities)	
44951J105 (CUSIP Number)	
October 21, 2019 (Date of Event which Requires Filing of this Statement)	

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- Rule 13d-1(b)
 Rule 13d-1(c)
 Rule 13d-1(d)

* The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter disclosures provided in a prior cover page.

The information required on the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

1. Names of Reporting Persons.
I.R.S. Identification Nos. of above persons (entities only).

Gary S. Schwab

2. Check the Appropriate Box if a Member of a Group

(a)

(b)

3. SEC Use Only
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4. **Citizenship** or Place of Organization **U.S.A.**
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Number of Shares Beneficially Owned by Each Reporting Person With	5. Sole Voting Power	184,034
	6. Shared Voting Power	0
	7. Sole Dispositive Power	184,034
	8. Shared Dispositive Power	0

9. Aggregate Amount Beneficially Owned by Each Reporting Person
184,034
-

10. Check if the Aggregate Amount in Row (9) Excludes Certain Shares (See Instructions)
-

11. Percent of Class Represented by Amount in Row (9)

5.6% of the 3,274,071 shares of Company common stock issued and outstanding as of October 1, 2019, as reported in the Issuer's Schedule 14A filed with the Securities and Exchange Commission on October 21, 2019.

12. Type of Reporting Person (See Instructions)

IN

Item 1.

The name and address of the principal executive offices of the Issuer are:

**IF Bancorp, Inc.
201 East Cherry Street
Watseka, Illinois 60970**

Item 2.

This statement on Schedule 13G is being filed by:

- | | |
|-----------------------------------|---|
| (a) Name: | Gary S. Schwab
(collectively, the "Filers") |
| (b) Address: | 218 S. 5th St., Apt. G,
Springfield, IL 62701-1415 |
| (c) Citizenship/Place: | U.S.A. |
| (d) Title of Class of Securities: | Common Stock, par value \$0.01 per share |
| (e) CUSIP Number: | 44951J105 |

Item 3. If this statement is filed pursuant to §§240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

- (a) Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o).
- (b) Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c).
- (c) Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c).
- (d) Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C 80a-8).
- (e) An investment adviser in accordance with §240.13d-1(b)(1)(ii)(E);
- (f) An employee benefit plan or endowment fund in accordance with §240.13d-1(b)(1)(ii)(F);
- (g) A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);
- (h) A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);
- (i) A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);
- (j) Group, in accordance with §240.13d-1(b)(1)(ii)(J).

Item 4. Ownership

See Items 5-9 and 11 of the cover page for each Filer.

The sum totals for all filers are as below.

Provide the following information regarding the aggregate number and percentage of the class of securities of the issuer identified in Item 1.

- (a) Amount beneficially owned: **184,034**

Note: The WGL Schwab Trust holds 2,496 shares of which Gary S. Schwab owns a 1/3rd beneficial interest, or 832 shares. Since he has no voting or dispositive power over them, those shares are not included.

(b) Percent of class: **5.6%**

5.6% of the 3,274,071 shares of Company common Stock issued and outstanding as of October 1, 2019, as reported in the Issuer's Schedule 14A filed with the Securities and Exchange Commission on October 21, 2019.

(c) Number of shares as to which the person has:

- (i) Sole power to vote or to direct the vote: **184,034**
- (ii) Shared power to vote or to direct the vote: **0**
- (iii) Sole power to dispose or to direct the disposition of: **184,034**
- (iv) Shared power to dispose or to direct the disposition of: **0**

Item 5. Ownership of Five Percent or Less of a Class

If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than five percent of the class of securities, check the following

Item 6. Ownership of More than Five Percent on Behalf of Another Person

Not applicable.

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on By the Parent Holding Company

Not applicable.

Item 8. Identification and Classification of Members of the Group

Not applicable.

Item 9. Notice of Dissolution of Group

Not applicable.

Item 10. Certification

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

SIGNATURES

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Date: October 24, 2019

By: /s/ Gary S. Schwab
Gary S. Schwab

I. Shares of IROQ over which he has sole voting and dispositive power:

Charles Schwab & Co., Inc.'s Personal Choice Retirement Account of T. Rowe Price Trust, Trustee Heyl, Royster Voelker & Allen P.C. Profit Sharing and 401(K) Plan f/b/o Gary S. Schwab	42,947 shares
Roth Contributory IRA of Gary S. Schwab Charles Schwab & Co., Inc. , Custodian	42,727 shares
Charles Schwab & Co., Inc.'s Schwab One Account of Gary S. Schwab	95,662 shares
TD Ameritrade Self-Directed Brokerage Account for participants of HSA Bank, Custodian f/b/o Gary S. Schwab	<u>2,698 shares</u>
SHARES	184,034 shares

II. Shares of IROQ over which he has no voting or dispositive power:

Charles Schwab & Co., Inc.'s brokerage account for the WGL Schwab Trust holds 2,496 shares of which Gary S. Schwab owns a 1/3 rd beneficial interest, or 832 shares, but over which he has no voting or dispositive power.	<u>832 shares</u>
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TOTAL SHARES	184,866 shares
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