



Missouri Department of Revenue  
**2016 Credit Union Tax Return**

2017 taxable year based on the 2016 calendar year income period

Due date April 18, 2017

Name		
Address		
City	State	ZIP Code
Federal Employer Identification Number (FEIN)	County Name	County Code

Note: A copy of the NASCUS or NCUA call report must be attached.

Part 1 - Additions	1. Total gross income from NASCUS or NCUA Call Report as of December 31, 2016.....	1.		
	2. Recoveries of bad debts from call report.....	2.		
	3. Missouri Credit Union tax expensed on call report.....	3.		
	4. Missouri taxes claimed as credits on this return from Schedule A.....	4.		
	5. Other additions (attach detailed schedule).....	5.		
	6. Total of Lines 1 through 5.....	6.		
Part 2 - Deductions	7. Total operating expenses from NASCUS or NCUA Call Report as of December 31, 2016....	7.		
	8. Dividends and interest paid on general shares from call report.....	8.		
	9. Loans charged off as bad debts from call report.....	9.		
	10. Other deductions (complete detailed schedule on page 2).....	10.		
	11. Total of Lines 7 through 10.....	11.		
	12. Port Cargo Expansion deduction.....	12.		
	13. International Trade Facility deduction.....	13.		
	14. Qualified Trade Activities deduction (limit is 50% of Line 6).....	14.		
	15. Taxable income (Line 6 less Lines 11, 12, 13, and 14).....	15.		
Part 3 - Computation of Tax	16. Tax — Line 15 multiplied by 7% or amount from apportionment schedule, Line 8.....	16.		
	17. Tax credits from Line 4 above.....	17.		
	18. Tax due (Line 16 less Line 17).....	18.		
	19A. Less tentative payment or amount previously paid.....	19A.		
	19B. Miscellaneous credits (attach schedule and approved authorizations).....	19B.		
	19C. Enterprise Zone Credit (attach certificate of eligibility).....	19C.		
	20. Overpayment of previous year's tax.....	20.		
	21. Balance due or overpaid (Line 18 less Lines 19A, 19B, 19C, and 20).....	21.		
	22. Interest for delinquent payment after April 18, 2017 (see instructions).....	22.		
	23. Total amount due or overpayment to be refunded (Line 21 plus Line 22).....	23.		

## Authorization and Signature

Physical Street Address		City, State, and ZIP Code
Subdivisions	Name or Number	
County		
City		
Road District		
School District		
Library District		
Water District		
Sewer District		
Fire District		
Township or Other Tax Districts		

Under penalties of perjury, I declare that the above information and any attached supplement is true, complete, and correct. Declaration of preparer (other than taxpayer) is based on all information of which he or she has any knowledge.

Signature of Officer (Required)	Title of Officer	Phone Number ( ) - / /	Date (MM/DD/YYYY)
Preparer's Signature (Including Internal Preparer)	Preparer's FEIN, SSN, or PTIN	Phone Number ( ) - / /	Date (MM/DD/YYYY)

Make check or money order payable to "Missouri Department of Revenue". Mail completed form and attachments to the address below. If you pay by check, you authorize the Department of Revenue to process the check electronically. Any returned check may be presented again electronically.

**Mail to:** Taxation Division  
P.O. Box 898  
Jefferson City, MO 65105-0898

**Phone:** (573) 751-2326  
**TTY:** (800) 735-2966  
**Fax:** (573) 522-1721  
**E-mail:** [fit@dor.mo.gov](mailto:fit@dor.mo.gov)

Visit <http://dor.mo.gov/business/finance>  
for additional information.





Missouri Department of Revenue  
**Financial Institution Tax Schedule B**

This form must be completed and submitted with the Bank Franchise Tax Return ([Form INT-2](#)), Savings & Loan Association - Building & Loan Association Tax Return ([Form INT-3](#)), or Credit Union Tax Return ([Form INT-4](#)). The information for this form is available from your real or personal property tax receipts. Complete one section for each office location, home, agency, etc., in Missouri. Extend percentages four digits to the right of the decimal. Total must equal 100%.

<b>Banks</b>	Year End Combined Total Amount Of All Accounts Or Deposits At Missouri Locations	\$
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**Credit Unions  
Savings & Loans  
Building & Loans**

Year End Combined Total Amount Of All Savings Accounts, Deposits, Or Repurchase Agreements At Missouri Locations	\$
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Attach additional pages if necessary.

<b>Political Subdivisions Taxing the Reporting Financial Institutions</b>	Physical Street Address			Year End Total Of Deposits	
				\$	
	City	State	ZIP Code	Percentage Of Total Amt.	
				%	
	Subdivisions	Name Or Number			
	County				
	City				
	Road District				
	School District				
	Library District				
	Water District				
	Sewer District				
	Fire District				
	Township Or Other Tax Dist.				

Physical Street Address			Year End Total Of Deposits	
			\$	
City	State	ZIP Code	Percentage Of Total Amount	
			%	
Subdivisions	Name Or Number			
County				
City				
Road District				
School District				
Library District				
Water District				
Sewer District				
Fire District				
Township Or Other Tax Dist.				

Form 2331 (Revised 12-2016)

**Mail to:** Taxation Division  
P.O. Box 898  
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Apportionment Factors	Total Within And Without Missouri (a)	Total Within Missouri (b)	Percent Within Missouri (b) ÷ (a)		
1. Average yearly value of real and tangible personal property used in the business, whether owned or rented. Owned property: (at original cost, see instructions) (Exclude property not connected with the business and value of construction in progress)					
Land					
Depreciable assets					
Inventory and supplies					
Other (attach schedule)					
Net annual rental of property, times eight (8)					
Total Property Values			1	<div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> </div>	%
2. Wages, salaries, commissions, and other compensation of employees — Total Wages And Salaries			2	<div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> </div>	%
3. Average daily receivables — Total			3	<div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> </div>	%
4. Average daily deposits — Total			4	<div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> </div>	%
5. Apportionment Factor — add percentages on Lines 1, 2, 3, and 4, and divide by factors present (see instructions)			5	<div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> </div>	%
6. Taxable income from Savings and Loan Tax Return, Form INT-3, Line 15, or Credit Union Tax Return, Form INT-4, Line 12			6		
7. Multiply Line 6 by Line 5, enter result			7		
8. Multiply Line 7 by 7%. Enter here and on Savings and Loan Tax Return, Form INT-3, Line 16, or Credit Union Tax Return, Form INT-4, Line 13			8		

## Instructions For Apportionment Schedule C

### Who may apportion income?

A taxpayer must have income from business activity taxable by this state and at least one other state to apportion income. The income of the taxpayer is divided between the states in which the business is conducted pursuant to the property, payroll, receivables and deposits apportionment factors. If one or more of the four factors does not exist (that is, there is no denominator) determine the apportionment factor (Schedule C, Line 5) by dividing by the number of factors used.

### Taxable in Another State:

A taxpayer is "taxable in another state" if, by reason of business activity in another state, it is subject to and did pay one of the types of taxes specified: a net income tax, a franchise tax measured by net income, a franchise tax for the privilege of doing business, or a corporate tax. The taxpayer must carry on business activities in another state. If the taxpayer voluntarily files and pays one or more of such taxes when not required to do so by the laws of that state or pays a minimal fee for qualification, organization or for the privilege of doing business in that state, but does not actually engage in business activities in that state, and does not have business facilities in that state or does actually engage in some activity, not sufficient for nexus, and the minimum tax bears no relation to the corporation's activities with such state, the taxpayer is not "taxable" in another state.

1. **Property Factor:** The denominator, Column (a), is the average value of all the taxpayer's real and tangible personal property owned or rented and used during the income year for the production of income. The numerator, Column (b), of the property factor shall include the average value of the taxpayer's real and tangible personal property owned or rented and used in this state or in another state which does not subject the taxpayer to a tax described in the above instruction, "Taxable in Another State," during the income year. An automobile assigned to a traveling employee shall be included in the numerator of the factor of the state to which the employee's compensation is assigned under the payroll factor or in the numerator of the state in which the automobile is licensed.

Property owned by the taxpayer shall be valued at its original cost. As a general rule "original cost" is deemed to be the basis of the property for federal income tax purposes (prior to any federal adjustments) at the time of acquisition by the taxpayer and adjusted by subsequent capital additions or improvements thereto and partial disposition thereof, by reason of sale, exchange, abandonment, etc. Property rented by the taxpayer is valued at eight times the net annual rental rate. The net annual rental rate is the total annual rental rate paid by the taxpayer, less total annual rental rates received by the taxpayer from subrentals. As a general rule the average value of property owned by the taxpayer shall be determined by averaging the values at the beginning and ending of the income year. However, the Director of Revenue may require averaging by monthly values if such method of averaging is reasonably required to properly reflect the average value of the taxpayer's property for the income year.

2. **Payroll Factor:** The payroll factor includes only compensation which is attributable to the income subject to apportionment. The denominator, Column (a), of the payroll factor is the total compensation paid everywhere during the income year.

The numerator, Column (b), of the payroll factor is the total amount paid in this state or in another state which does not subject the taxpayer to a tax described in the above instruction, "Taxable in Another State," during the income year by the taxpayer for compensation. Compensation is paid in this state if any one of the following tests, applied consecutively, are met: a) The employee's service is performed entirely within this state; b) The employee's service is performed both within and without this state, but the service performed without this state is incidental to the employee's service within the state (the word "incidental" means any service which is temporary or transitory in nature, or which is rendered in connection with an isolated transaction); c) If the employee's services are performed both within and without this state, the employee's compensation will be attributed to this state: (i) if the employee's base of operations is in this state; or (ii) if there is no base of operations in any state in which some part of the service is performed, but the place from which the service is directed or controlled is in this state; or (iii) if the base of operations or the place from which the service is directed or controlled is not in any state in which some part of the service is performed but the employee's residence is in this state. The term "base of operation" is the place of more or less permanent nature from which the employee starts his work and to which he customarily returns in order to receive instructions from the taxpayer or communications from his customers or other persons, or perform any other functions necessary to the exercise of his trade or profession at some other point or points.

3. **Receivables Factor:** The denominator, Column (a), of the receivables factor is the total average daily contract obligations owing to the taxpayer everywhere during the income period. The numerator, Column (b), of the receivables factor is the average daily contract obligations owing to the taxpayer on an open account held by an office, facility or branch in Missouri or in another state which does not subject the taxpayer to a tax described in the above instruction, "Taxable in Another State".
4. **Deposits Factor:** The denominator, Column (a), of the deposits factor is the total average daily deposits everywhere during the income period. The numerator, Column (b), of the deposits factor is the average daily deposits held by an office facility or branch in Missouri or in another state which does not subject the taxpayer to a tax described in the above instruction, "Taxable in Another State".

Note: Percentages on Lines 1–5 should be extended to four digits to the right of the decimal.



Missouri Department of Revenue  
**General Instructions - 2016 Credit Union Tax Return**

**Section 148.610 – 148.710, RSMo**

This information is for guidance only and does not state the complete law.

The 2016 Credit Union Tax Return (**Form INT-4**) must be completed and filed by April 18, 2017. The tax is based upon the taxpayer's net income for the 2016 calendar year income period. An extension of time for filing this return may be granted by the Director of Revenue. When an extension is granted, the taxpayer is required to pay, as part of any tax due, interest thereon at the rate determined by **Section 32.065, RSMo** from the day when such return should have been filed, if no such extension had been granted. Visit <http://dor.mo.gov/intrates.php> to obtain the annual interest rate. Pursuant to Regulation **12 CSR 10-10.070**, an extension of time may not exceed 180 days past the due date of April 18.

Review the state law prior to the completion of this tax return, since there are some restrictions in the accounting for various transactions.

A copy of your NASCUS or NCUA Call Report must be attached to the Missouri Credit Union Tax Return.

If any credit union operates more than one office or branch in Missouri, the credit union shall file one return. The credit union shall complete Financial Institution Tax Schedule B (**Form 2331**) listing the address of each office or branch and showing the total dollar amount of savings accounts, deposits, and repurchase agreements of each office or branch and the total for the credit union. If any credit union has an office or offices outside Missouri, the total of the dollar amount of deposits and accounts at an office or offices outside Missouri shall be excluded in determining the total deposits and accounts of the taxpayer. Form 2331 must be completed and submitted with the Credit Union Tax Return.

All credit unions must complete this tax return reflecting their total business activities from all sources. Credit unions conducting business in multiple states should refer to the instructions for Line 16.

**Instructions (Part III continued on next page)**

County Code

Enter your three digit county code of the principal place of your institution from the list provided at the end of these instructions.

**Part I**

Line 1

Enter the gross income amount that appears on the NASCUS or NCUA Call Report.

Line 2

Enter the amount of recoveries of previously expensed bad debts.

Line 3

Enter the amount of Missouri Credit Union Tax (imposed by Chapter 148, RSMo) deducted as an expense on your NASCUS or NCUA Call Report. Please advise under what expense item this amount appears. If this amount is different than the amount paid in the previous year, please explain the difference.

Line 4

Enter the total of the Missouri taxes claimed as credits on Schedule A of this return. These taxes include all taxes paid directly to the State of Missouri or any political subdivision thereof, except taxes on tangible personal property owned by the taxpayer and held for lease or rental to others, contributions paid pursuant to the unemployment compensation law of Missouri, real estate taxes, social security taxes, sales and use taxes imposed by this law.

Line 5

Enter the deductions claimed on the Missouri credit union report which are not allowable on this return and income not included on the NASCUS or NCUA Call Report which is required to be included on this return. Attach a detailed schedule.

Line 6

Add Lines 1 through 5 and enter the total here.

**Part II**

Line 7

Enter the total expenses that appear on the NASCUS or NCUA Call Report.

Line 8

Enter the amount of dividends and interest paid on shares deducted on the NASCUS or NCUA Call Report.

Line 9

Enter the amount of actual bad debt charge offs.

Line 10

Enter the total amount, if any, of other deductions authorized by law which were not included on the NASCUS or NCUA Call Report. Complete detailed schedule on page 2.

Line 11

Add Lines 7 through 10 and enter the total.

Line 12

Enter the amount of the Port Cargo Expansion deduction approved by the Missouri Department of Economic Development. Attach a copy of the certificate authorizing the deduction.

Line 13

Enter the amount of the International Trade Facility deduction approved by the Missouri Department of Economic Development. Attach a copy of the certificate authorizing the deduction.

Line 14

Enter the amount of the Qualified Trade Activities deduction approved by the Missouri Department of Economic Development. Attach a copy of the certificate authorizing the deduction. The amount of the deduction cannot exceed fifty percent (50%) of the amount on Line 6.

Line 15

Subtract Lines 11, 12, 13, and 14 from Line 6. This is the total taxable income.

## Instructions (continued)

### Part III

#### Line 16

Multiply the taxable income amount on Line 15 by 7 percent (7%) and enter result. If Line 6 includes income from business activity both within and without Missouri from offices or branches located in such states, the tax may be eligible to be apportioned on the Financial Institution Apportionment Schedule C ([Form 2330](#)), which must be attached to the Form INT-4.

#### Line 17

Enter the amount of tax credits that appear on Line 4 of this return.

#### Line 18

Subtract Line 17 from Line 16 and enter the amount. If the amount on Line 17 exceeds the amount on Line 16, enter "none"

#### Line 19A

Enter the amount of tentative payment or amount previously paid.

#### Line 19B

Enter the amount of tax credits claimed from the list on the following page. Attach a schedule listing the amounts for each tax credit. A copy of the approved authorization must be attached to the return.

#### Line 19C

Enter the amount of approved Enterprise Zone Credit claimed. Attach a copy of the certificate of eligibility and calculation of the credit claimed on this return.

#### Line 20

Enter overpayment from previous year's tax.

#### Line 21

Subtract the amounts, if any, appearing on Lines 19A, 19B, 19C, and 20 from Line 18.

#### Line 22

Any tax due on this return not paid by April 18, 2017 is delinquent, and interest will be charged on such amount at the annual interest rate. The annual interest rate is available on the Department's website at <http://dor.mo.gov/intrates.php>. Enter the interest on this line.

#### Line 23

Enter the total of Lines 21 and 22. If a balance due, submit this amount. Make check payable to "Missouri Department of Revenue".

### Available Tax Credits

Affordable Housing Assistance	Family Farms Act	Pregnancy Resource
Agricultural Products Utilization	Film Production	Rebuilding Communities
Alternative Fuel Infrastructure	Historic Preservation	Rebuilding Communities and
Bond Enhancement	Infrastructure Development	Neighborhood Preservation Act
Brownfield "Jobs and Investment"	Innovation Campus	Remediation
Business Use Incentives for	Maternity Home	Residential Treatment Agency
Large-scale Development (BUILD)	Missouri Low Income Housing	Shelter for Victims of Domestic Violence
Demolition	Missouri Quality Jobs	Small Business Incubator
Development	Missouri Works	Small Business Investment
Development Reserve	Neighborhood Assistance	Special Needs Adoption
Developmental Disability Care Provider	New Enhanced Enterprise Zone	Sporting Event
Distressed Areas Land Assemblage	New Enterprise Creation	Transportation Development
Export Finance	New Generation Cooperative	Youth Opportunities
Family Development Account	New Market	

### County Codes

Code	County	Code	County	Code	County	Code	County	Code	County
001	Adair	047	Clay	093	Iron	139	Montgomery	185	St Clair
003	Andrew	049	Clinton	095	Jackson	141	Morgan	187	St Francois
005	Atchison	051	Cole	097	Jasper	143	New Madrid	189	St Louis County
007	Audrain	053	Cooper	099	Jefferson	145	Newton	193	Ste Genevieve
009	Barry	055	Crawford	101	Johnson	147	Nodaway	195	Saline
011	Barton	057	Dade	103	Knox	149	Oregon	197	Schuyler
013	Bates	059	Dallas	105	Laclede	151	Osage	199	Scotland
015	Benton	061	Daviess	107	Lafayette	153	Ozark	201	Scott
017	Bollinger	063	Dekalb	109	Lawrence	155	Pemiscot	203	Shannon
019	Boone	065	Dent	111	Lewis	157	Perry	205	Shelby
021	Buchanan	067	Douglas	113	Lincoln	159	Pettis	207	Stoddard
023	Butler	069	Dunklin	115	Linn	161	Phelps	209	Stone
025	Caldwell	071	Franklin	117	Livingston	163	Pike	211	Sullivan
027	Callaway	073	Gasconade	119	McDonald	165	Platte	213	Taney
029	Camden	075	Gentry	121	Macon	167	Polk	215	Texas
031	Cape Girardeau	077	Greene	123	Madison	169	Pulaski	217	Vernon
033	Carroll	079	Grundy	125	Maries	171	Putnam	219	Warren
035	Carter	081	Harrison	127	Marion	173	Ralls	221	Washington
037	Cass	083	Henry	129	Mercer	175	Randolph	223	Wayne
039	Cedar	085	Hickory	131	Miller	177	Ray	225	Webster
041	Chariton	087	Holt	133	Mississippi	179	Reynolds	227	Worth
043	Christian	089	Howard	135	Moniteau	181	Ripley	229	Wright
045	Clark	091	Howell	137	Monroe	183	St Charles	510	St Louis City