

MISSOURI DEPARTMENT OF
REVENUE
2021 Credit Union Tax Return

- Amended Return - Select if filing an amended return.
 Federal Extension - Select this box if you have an approved federal extension.

2022 taxable year based on the 2021 calendar year income period

Due date April 18, 2022

Name		Federal Employer Identification Number (FEIN)					
Address							
City		State			ZIP 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, 2021.....	1		00
	2. Recoveries of bad debts from call report.....	2		00
	3. Missouri Credit Union tax expensed on call report.....	3		00
	4. Missouri taxes claimed as credits on this return from Schedule A.....	4		00
	5. Other additions (attach detailed schedule).....	5		00
	6. Total of Lines 1 through 5.....	6		00
Part 2 - Deductions	7. Total operating expenses from NASCUS or NCUA Call Report as of December 31, 2021.....	7		00
	8. Dividends and interest paid on general shares from call report.....	8		00
	9. Loans charged off as bad debts from call report.....	9		00
	10. Other deductions (complete detailed schedule on page 2).....	10		00
	11. Total of Lines 7 through 10.....	11		00
	12. Port Cargo Expansion deduction.....	12		00
	13. International Trade Facility deduction.....	13		00
	14. Qualified Trade Activities deduction (limit is 50% of Line 6).....	14		00
15. Taxable income (Line 6 less Lines 11, 12, 13, and 14).....	15		00	
Part 3 - Computation of Tax	16. Tax — Line 15 multiplied by 4.48% or amount from apportionment schedule, Line 8.....	16		00
	17. Tax credits from Line 4 above	17		00
	18. Tax due (Line 16 less Line 17).....	18		00
	19A. Less tentative payment or amount previously paid	19A		00
	19B. Miscellaneous credits (complete Tax Credit Schedule, page 2. Attach approved authorizations)	19B		00
	20. Overpayment of previous year's tax.....	20		00
	21. Amended return only - Amount paid on original return.....	21		00
	22. Amended return only - Overpayment, if any, shown on original return	22		00
	23. Amended return only - (Line 21 less Line 22)	23		00
	24. Balance due or overpaid (Line 18 less Lines 19A, 19B, 20, and 23)	24		00
	25. Interest for delinquent payment after April 18, 2022 (see instructions).....	25		00
26. Total amount due or overpayment (see instructions for overpayment). (Line 24 plus Line 25)	26		00	

**Schedule A
Taxes Claimed As Credits**

Description (Do not list real estate taxes or tangible personal property tax on leased property)	Amount
	00
	00
	00
	00
	00
	00
Total (Enter on Lines 4 and 17, Page 1)	00

**Line 10
Detailed Schedule**

	00
	00
	00
	00
	00
	00
Total (Enter on Line 10, Page 1)	00

Tax Credit Schedule

Benefit Number	Credit Name	Amount Claimed
		00
		00
		00
		00
		00
		00
		00
		00
Total (Enter on Line 19B, Page 1)		00

Authorization and Signature

I authorize the Director of Revenue or delegate to discuss my return and attachments with the preparer or any member of his or her firm, or if internally prepared, any member of the internal staff Yes No

Under penalties of perjury, I declare that the above information and any attached schedules and statements are 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	<input type="text"/>	Printed Name of Officer	<input type="text"/>
Telephone Number	<input type="text"/>	Date Signed (MM/DD/YY)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Preparer's Signature (Including Internal Preparer)	<input type="text"/>	Preparer's FEIN, SSN, or PTIN	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Telephone Number	<input type="text"/>	Date Signed (MM/DD/YY)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

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.

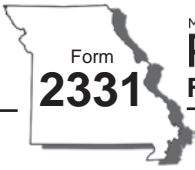
Mail to: Taxation Division
P.O. Box 898
Jefferson City, MO 65105-0898

E-mail: fit@dor.mo.gov
Visit <https://dor.mo.gov/taxation/business/tax-types/finance/> for additional information.

Phone: (573) 751-2326
Fax: (573) 522-1720
TTY: (800) 735-2966



Ever served on active duty in the United States Armed Forces?
If yes, visit dor.mo.gov/military/ to see the services and benefits we offer to all eligible military individuals. A list of all state agency resources and benefits can be found at veteranbenefits.mo.gov/state-benefits/.



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. Indicate the complete physical address of each office and the percentage of each office compared to the total income of the company in Missouri, extend percentages four digits to the right of the decimal. The total must equal 100%. For each address include the county in which the address is located. If there are more than 30 locations, please email a list of the locations in a spread sheet, along with a copy of this return, to the Department at the e-mail shown at the bottom of the return.

Banks

Year End Combined Total Amount Of All Accounts Or Deposits At Missouri Locations \$

Credit Unions Savings & Loans Building & Loans

Year End Combined Total Amount Of All Savings Accounts, Deposits, Or Repurchase Agreements At Missouri Locations \$

Attach additional pages if necessary.

Political Subdivisions Taxing the Reporting Financial Institutions

Table for reporting political subdivisions with columns for Physical Street Address, City, County, State, ZIP Code, Year End Total Of Deposits, and Percentage Of Total Amt. Includes rows for Subdivisions, County, City, Road District, School District, Library District, Water District, Sewer District, Fire District, and Township Or Other Tax Dist.

Table for reporting political subdivisions with columns for Physical Street Address, City, County, State, ZIP Code, Year End Total Of Deposits, and Percentage Of Total Amount. Includes rows for Subdivisions, County, City, Road District, School District, Library District, Water District, Sewer District, Fire District, and Township Or Other Tax Dist.

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

E-mail: fit@dor.mo.gov

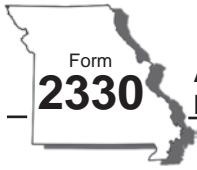
Visit dor.mo.gov/taxation/business/tax-types/finance/ for additional information.

Form 2331 (Revised 12-2021)

Phone: (573) 751-2326, Fax: (573) 522-1720, TTY: (800) 735-2966



Ever served on active duty in the United States Armed Forces? If yes, visit dor.mo.gov/military/ to see the services and benefits we offer to all eligible military individuals. A list of all state agency resources and benefits can be found at veteranbenefits.mo.gov/state-benefits/.



MISSOURI DEPARTMENT OF
REVENUE
Apportionment Schedule C
Financial Institutions

Apportionment Schedule	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		%
2. Wages, salaries, commissions, and other compensation of employees — Total Wages And Salaries			2		%	
3. Average daily receivables — Total			3		%	
4. Average daily deposits — Total			4		%	
5. Apportionment Factor — add percentages on Lines 1, 2, 3, and 4, and divide by factors present (see instructions)			5		%	
6. Taxable income from Savings and Loan Tax Return, Form INT-3, Line 18, or Credit Union Tax Return, Form INT-4, Line 15			6			
7. Multiply Line 6 by Line 5, enter result			7			
8. Multiply Line 7 by 4.48%. Enter here and on Savings and Loan Tax Return, Form INT-3, Line 19, or Credit Union Tax Return, Form INT-4, Line 16			8			

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

E-mail: fit@dor.mo.gov Form 2330 (Revised 12-2021)
 Visit dor.mo.gov/taxation/business/tax-types/finance/ for additional information.

Phone: (573) 751-2326
Fax: (573) 522-1720
TTY: (800) 735-2966



Ever served on active duty in the United States Armed Forces?
 If yes, visit dor.mo.gov/military/ to see the services and benefits we offer to all eligible military individuals. A list of all state agency resources and benefits can be found at veteranbenefits.mo.gov/state-benefits/.

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.



Section 148.610 – 148.710, RSMo

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

The 2021 Credit Union Tax Return (**Form INT-4**) must be completed and filed by April 18, 2022. The tax is based upon the taxpayer's net income for the 2021 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 dor.mo.gov/taxation/statutory-interest-rates.html 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 original due date of April 15.

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 complete physical address, including the street address, city, state, zip code and county in which the address is located of each office location, home 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)

Amended Return: Select the box at the top of the form if filing an amended return.

Federal Extension: Select the box at the top of the form indicating you have an approved federal extension. Attach a copy of the extension with this return.

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 4.48 percent (4.48%) 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 below. Attach a schedule listing the amounts for each tax credit. A copy of the approved authorization must be attached to the return.

Line 20

Enter overpayment from previous year's tax.

Line 21 Amended Return Only

Enter payment(s) applied to your originally filed return, including payments applied to penalties and interest. If not filing an amended return, go to line 24.

Line 22 Amended Return Only

Enter the overpayment claimed or adjusted on your originally filed return. If not filing an amended return, go to Line 24.

Line 23

Subtract Line 22 from Line 21. If this is not an amended return, enter zero.

Line 24

Subtract Lines 19A, 19B, 20 and 23 from Line 18.

Line 25

Any tax due on this return not paid by April 18, 2022 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 applicable interest on this line.

Line 26

Enter the total of Lines 24 and 25. If a balance due, submit this amount. Make check payable to "Missouri Department of Revenue".

If an overpayment, submit a completed Application for Financial Institution Tax Credit or Refund ([Form 1141](#)) with this return indicating whether the overpayment is a refund or a credit.

Available Tax Credits

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