GENERAL INSTRUCTIONS — CREDIT UNION TAX RETURN
RSMo 148.610 – 148.710

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

This form must be completed and filed by April 15 of this year. The tax for each year is based upon the taxpayer’s net income for the previous year. 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. The annual interest rate can be obtained from the Department’s web site at www.dor.mo.gov/tax.

Pursuant to Regulation 12 CSR 10-10.070, an extension of time may not exceed 180 days past the due date of April 15.

You are urged to 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/NCUA Call Report must be attached to the Missouri Credit Union Tax Return.

LINE-BY-LINE INSTRUCTIONS

PART I

Line 1. Enter the gross income amount that appears on the NASCUS/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/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/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 appears on the NASCUS/NCUA Call Report.

Line 8. Enter the amount of dividends and interest paid on shares deducted on the NASCUS/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/NCUA Call Report. Attach a detailed schedule.

Line 11. Add Lines 7 through 10 and enter the total.

Line 12. Subtract Line 11 from Line 6. This is the total taxable income.

PART III

Line 13. Multiply the taxable income amount on Line 12 by 7 percent and enter the result. If Line 6 includes income from business activity both within and without Missouri from offices or branches located in such states, the taxpayer may be eligible to apportion the tax. These taxpayers must complete and attach to this return Form 2330, Financial Institution Apportionment Schedule C.

Line 14. Enter the amount of tax credits that appear on Line 4 of this return.

Line 15. Subtract Line 14 from Line 13 and enter the amount.

Line 16A. Enter the amount of tentative payment or amount previously paid.

Line 16B. 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 16C. Enter the amount of approved Enterprise Zone Credit but not more than the amount on Line 15. Attach a copy of the certificate of eligibility and calculation of the credit claimed on this return.

Line 17. Enter overpayment from previous year’s tax.

Line 18. Subtract the amounts, if any, appearing on Lines 16A, 16B, 16C, and 17 from Line 15.

Line 19. Any tax due on this return not paid by April 15 is delinquent, and interest will be charged on such amount at the annual interest rate. The annual interest rate can be obtained from the Department’s web site at: www.dor.mo.gov/tax.

Line 20. Enter the total of Lines 18 and 19. If a balance due, a remittance should be submitted for this amount. Make check payable to “Missouri Department of Revenue”.

This publication is available upon request in alternative accessible format(s).
Affordable Housing Assistance
Agricultural Products Utilization
Alternative Fuel Infrastructure
Bond Enhancement
Brownfield “Jobs and Investment”
Business Use Incentives for Large-scale Development (BUILD)
Community Bank Investment
Demolition
Development
Development Reserve
Distressed Areas Land Assemblage
Export Finance
Family Development Account
Family Farms Act
Film Production
Historic Preservation
Infrastructure Development
Maternity Home
Mature Worker Childcare Program
Missouri Business Modernization and Technology
Missouri Higher Education Scholarship Fund
Missouri Low Income Housing
Missouri Quality Jobs
Neighborhood Assistance
New Enhanced Enterprise Zone
New Enterprise Creation
New Generation Cooperative
New Market
Pregnancy Resource
Qualified Equity Investments
Qualified Research Expenses
Rebuilding Communities
Rebuilding Communities and Neighborhood Preservation Act
Remediation
Residential Treatment Agency
Shelter for Victims of Domestic Violence
Skills Development
Small Business Incubator
Small Business Investment
Special Needs Adoption
Transportation Development
Youth Opportunities

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Available Tax Credits

County Codes

Code County 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 DAVIES 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 MARES 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

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