The 2013 Credit Union Tax Return (Form INT-4) must be completed and filed by April 15, 2014. The tax is based upon the taxpayer’s net income for the 2013 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 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.

### Instructions

**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** 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 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 INT-4 form.

**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. If the amount on Line 14 exceeds the amount on Line 13, enter “none”.

**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 claimed. 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, 2014 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 20** Enter the total of Lines 18 and 19. If a balance due, submit this amount. Make check payable to “Missouri Department of Revenue”.

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 13.