

MISSOURI DEPARTMENT OF
REVENUE
2023 Credit Union Tax Return

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

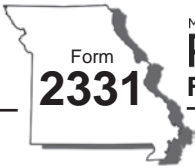
2024 taxable year based on the 2023 calendar year income period

Due date April 15, 2024

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, 2023.....	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, 2023.....	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 15, 2024 (see instructions).....	25		00
26. Total amount due or overpayment (see instructions for overpayment). (Line 24 plus Line 25)	26		00	



MISSOURI DEPARTMENT OF
REVENUE
Financial Institution Tax Schedule B

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	\$	
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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.

**Political Subdivisions Taxing
the Reporting Financial Institutions**

Physical Street Address				Year End Total Of Deposits	
				\$	
City	County	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	County	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.					

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

E-mail: fit@dor.mo.gov

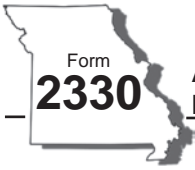
Visit dor.mo.gov/taxation/business/tax-types/finance/ for additional information.

Form 2331 (Revised 12-2023)

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 12-2023)
 Visit dor.mo.gov/taxation/business/tax-types/finance/ for additional information.

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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.

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 total amount of tax credits claimed on the Tax Credit Schedule on page 2 of Form INT-4. Attach a copy of the approved authorizations for each credit.

If additional lines are needed attach a schedule listing the amounts for each tax credit and a copy of the approved authorization to the return. See [Section 148.064.1, RSMo](#), for ordering of tax credits. Tax credits can only be used once.

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 15, 2024 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 Farms Act	Rebuilding Communities
Agricultural Products Utilization	Historic Preservation	Rebuilding Communities and
Bond Enhancement	Infrastructure Development	Neighborhood Preservation Act
Brownfield "Jobs and Investment"	Innovation Campus	Remediation
Business Use Incentives for	Intern and Apprentice Recruitment	Research Expenses
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	
Family Development Account	Pregnancy Resource	