



MBT

Michigan Business Tax

www.michigan.gov/taxes

Financial Institutions

2008 Forms and Instructions

What's Inside

This MBT booklet includes forms and instructions for financial institutions. These forms are designed for calendar year 2008 and for fiscal years ending in 2008 or 2009.



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See pages 4 and 21 for more information.

This booklet is intended as a guide to help complete the Michigan Business Tax (MBT) return. It does not take the place of the law.

Michigan Department of Treasury
Customer Contact Division, MBT Unit
P.O. Box 30059 * Lansing, MI 48909 * (517) 636-4657



STATE OF MICHIGAN
DEPARTMENT OF TREASURY
LANSING

JENNIFER M. GRANHOLM
GOVERNOR

ROBERT J. KLEINE
STATE TREASURER

January 2009

Dear Taxpayer:

Enclosed are forms and instructions needed to file your 2008 Michigan Business Tax (MBT) annual return.

The Michigan Business Tax replaced the Single Business Tax, effective January 1, 2008. Under the MBT, financial institutions, including their subsidiaries, are subject to a franchise tax on net capital.

If you have questions about your MBT obligations, please call the Michigan Department of Treasury's Customer Contact Division at (517) 636-4657, or visit www.michigan.gov/mbt.

Sincerely,

A handwritten signature in black ink that reads "Robert J. Kleine".

Robert J. Kleine
State Treasurer

2008 General Information for Financial Institutions

Fiscal Year Filers: See "Supplemental Instructions for Initial Fiscal Michigan Business Tax (MBT) Filers - Financial Institutions" on page 17.

Standard Taxpayers and Insurance Companies: See the *MBT Instruction Booklet for Standard Taxpayers* (Form 4600) or the *MBT Instruction Booklet for Insurance Companies* (Form 4592) at www.michigan.gov/taxes.

This booklet is intended as a guide to help complete the Michigan Business Tax (MBT) return. It does not take the place of the law.

End of Single Business Tax (SBT) – Beginning of Michigan Business Tax (MBT)

SBT was repealed on business activity after December 31, 2007 (Public Act (PA) 325 of 2006). MBT became effective January 1, 2008 (PA 36 of 2007).

Who Files a Financial Return?

File an *MBT Annual Return for Financial Institutions* (Form 4590) if the taxpayer is any of the following:

- A bank holding company, a national bank, a state chartered bank, an office of thrift supervision chartered bank or thrift institution, or a savings and loan holding company other than a diversified savings and loan holding company as defined in 12 USC 1467a(a)(F)
- Any person, other than a person subject to the tax imposed under Chapter 2A of the MBT Act (Insurance Companies), who is directly or indirectly owned by an entity described above and is a member of the Unitary Business Group (UBG) (see definition on page 5)
- Standard taxpayers that are owned by and unitary with financial institutions
- A UBG of entities described above, or both.

If the taxpayer is not any of the above, check to see if filing either the *Insurance Company Annual Return for Michigan Business and Retaliatory Taxes* (Form 4588) or the *MBT Annual Return* (Form 4567) for standard filers is required.

Using This Booklet

This MBT financial institution booklet includes forms and instructions for financial institutions. These forms are designed for calendar year 2008 and for fiscal years ending in 2008 or 2009.

Read the General Information first. Because MBT is a new tax, it is recommended that taxpayers and tax preparers also briefly review the instructions for all forms. Taxpayers that met the definition for financial institutions under SBT may not for MBT, as the definitions are not the same. Also, a taxpayer might qualify for a credit and yet be unaware of it.

Overview of MBT for Financial Institutions

Every financial institution with nexus in Michigan is subject to a franchise tax. The franchise tax is imposed upon the tax base of the financial institution after allocation or apportionment to Michigan at the rate of 0.235 percent.

In addition, there is an annual surcharge imposed at the rate of 27.7 percent for tax year ending on or before December 31, 2008, and 23.4 percent for tax years ending after December 31, 2008.

Nonrefundable and refundable credits are available for financial institutions to help reduce the initial MBT liability. This includes a limited allowance for SBT credit carryforwards.

Forms listed below are available on the Web at www.michigan.gov/taxes.

Nonrefundable Credits:

- SBT Credit Carryforwards (claimed on *Single Business Tax (SBT) Credit Carryforwards* (Form 4569))
- Compensation Credit (claimed on *MBT Credits for Compensation, Investment and Research and Development* (Form 4570))
- Renaissance Zone Credit (claimed on *MBT Renaissance Zone Credit Schedule* (Form 4595))
- Brownfield Redevelopment Credit (calculated on the *MBT Election of Refund or Carryforward of Credits* (Form 4584))
- Individual or Family Development Account Credit (claimed on the *MBT Miscellaneous Nonrefundable Credits* (Form 4573))
- Historic Preservation Credit (claimed on Form 4573)
- Film Infrastructure Credit (as assignee only).

Refundable Credits:

- Michigan Economic Growth Authority (MEGA) Employment Tax Credit (claimed on *MBT Refundable Credits* (Form 4574))
- Brownfield Redevelopment Credit (calculated on Form 4584)
- Film Production Credit (as assignee only).

For more comprehensive information regarding MBT, visit the MBT Web site at www.michigan.gov/mbt. The Web site contains information taxpayers may find helpful in determining their estimated tax liability. Note that reliance on information found on the Web site does not protect a taxpayer from imposition of interest and penalties should the sum of the taxpayer's estimated payments not equal 85 percent of the taxpayer's MBT liability for the current tax year.

Filing MBT Quarterly Tax Estimates for 2009

If estimated combined MBT liability for the year (including surcharge) is reasonably expected to exceed \$800, a taxpayer must file estimated returns either monthly or quarterly. Payments can be made with either of the following returns:

- *Michigan Business Tax Quarterly Return* (Form 4548), or
- *Combined Return for Michigan Taxes* (Form 160).

If paying quarterly, estimates are due on the 15th of the month following the end of the quarter. If filing monthly using Form 160, monthly payments may be filed on the 20th day of the month. For example, a taxpayer may file a monthly MBT estimate using Form 160 on April 20 rather than April 15 so long as the estimate for that month is consistent with the instructions in the following paragraph. For taxpayers electing to make

monthly remittances by Electronic Funds Transfer (EFT) where the requirement to file a paper Form 160 has been waived, MBT estimates remain due on the 20th day of the month following the month's end. The estimated MBT for the quarter must also reasonably approximate the liability for the quarter.

The estimated payment made with each quarterly return must be computed on the tax base for the quarter, or 25 percent of the estimated annual total liability, plus the annual surcharge imposed. To avoid interest and penalty charges, estimated payments must equal at least 85 percent of the total liability for the tax year and the amount of each estimated payment must reasonably approximate the tax liability for that quarter. For tax years ending in 2009 and later, if the prior year's tax is \$20,000 or less, estimated tax may be based on the prior year's total tax liability paid in four equal installments. If the prior year's tax liability was reported for a period less than 12 months, this amount must be annualized. See "Filing if Tax Year Is Less Than 12 Months" on page 7 for more information. If the year's tax liability is \$800 or less, estimated returns are not required. Estimates cannot be based on the prior year's SBT liability, and can no longer be based on 1 percent of gross receipts.

Amending Estimates

If, after making payments, the estimated tax is substantially different than originally estimated, recompute the tax and adjust the payment in the next quarter.

E-filing MBT Returns

To optimize operational efficiency and improve customer service, the Department of Treasury is supporting e-file for the first year of MBT by participating in the Internal Revenue Service (IRS) Federal/State Modernized e-File (MeF) program. Check with your software provider to see if it supports MBT e-file, or visit the e-file Web site at www.MIfastfile.org to view a list of approved software providers.

The e-file mandate for SBT is being continued for software developers supporting MBT, effective January 1, 2010, for the 2009 tax year. Software developers producing MBT preparation software will need to support e-file for all eligible MBT forms that are included in their tax preparation software. Therefore, all eligible 2009 MBT returns prepared using software must be e-filed.

New this year, the Department will accept certain Portable Document Format (PDF) attachments with MBT e-filed returns. For a current list of defined attachments, visit the e-file Web site at www.MIfastfile.org, and select "Business Taxpayer." Follow your software instructions for submitting attachments with an e-filed return.

If the MBT return includes supporting documentation or attachments that are not on the predefined list of attachments, the return can still be e-filed. Follow your software instructions for including additional attachments. The preparer or taxpayer should retain file copies of all documentation or attachments.

For more information and program updates, including exclusions from e-file, visit the e-file Web site at www.MIfastfile.org.

The taxpayer may be required to e-file its federal return. Visit the IRS Web site at www.irs.gov for more information on federal e-file requirements and the MeF program.

Complete Federal Tax Forms First

Before preparing MBT returns, complete all federal tax forms. These forms may include:

- Fiduciaries - U.S. Form 1041, 1065, and related Schedules C, C-EZ, D, E, K, 4797, and 8825.
- Corporations - U.S. Form 1120, 1120-S, and Schedules D, K, 851, 940, 4562, 4797, and 8825.
- Limited Liability Companies (LLCs) - federal forms listed above, depending on how federal returns have been filed.

Reference these federal forms to complete Form 4590.

Copies of these forms must also be attached to the annual return filed. See the instructions for Form 4590 for further details.

Completing Michigan Forms

The Department captures the information from paper MBT returns using an Intelligent Character Recognition (ICR) process. If completing a paper return, avoid unnecessary delays caused by manual processing by following the guidelines below so the return is processed quickly and accurately.

- **Use black or blue ink.** Do not use pencil, red ink, or felt tip pens. Do not highlight information.
- **Print using capital letters** (UPPER CASE). Capital letters are easier to recognize.
- **Print numbers like this:** 012345678. Do not put a slash through the zero (∅) or seven (≠).
- **Fill check boxes with an [X].** Do not use a check mark [✓].
- **Leave lines/boxes blank** if they do not apply or if the amount is zero unless otherwise instructed.
- **Do not enter data in boxes filled with Xs.**
- **Do not write extra numbers, symbols, or notes** on the return, such as cents, dashes, decimal points (excluding percentages), or dollar signs unless otherwise instructed. Enclose any explanations on a separate sheet unless instructed to write explanations on the return.
- **Date format**, unless otherwise specified, should be in the following format: MM-DD-YYYY. Use dashes (-) rather than slashes (/).
- **Enter phone numbers using dashes** (e.g., 517-555-5555); do not use parentheses.
- **Stay within the lines** when entering information in boxes.
- **Report losses and negative amounts** with a negative sign in front of the number (do not use parentheses). For example, a loss in the amount of \$22,459 should be reported as -22,459.
- **Percentages should be carried out four digits** to the right of the decimal point. Do not round percentages. For example, 24.154266% becomes 24.1542%. When converting a percentage to a decimal number, carry numbers out six digits to the right of the decimal point. For example, 24.154266% becomes 0.241542.
- **Report all amounts in whole dollars.** Round down amounts of 49 cents or less. Round up amounts of 50 cents or more. If cents are entered on the form, they will be treated as whole dollar amounts.

Suggested Order of Analysis and Preparation of an MBT Annual Return

Determine whether the taxpayer has nexus with Michigan. *Nexus* is derived from the Latin word meaning connection. It is a legal term that expresses the issue of whether a taxpayer has sufficient connection to Michigan to justify subjecting the taxpayer to Michigan tax. If there is any question about the existence of nexus, see Revenue Administrative Bulletins (RABs) 2007-6 and RAB 2008-4 for further guidance.

For a taxpayer using Form 4590, first complete lines 1 through 25, which is sufficient to calculate total liability before all credits. At that point, if any nonrefundable credits will be claimed, begin the *MBT Nonrefundable Credits Summary* (Form 4568), which serves several important functions:

- Acts as a checklist of nonrefundable credits
- Identifies the order in which nonrefundable credits must be claimed
- Identifies the form on which each nonrefundable credit is calculated
- Tracks tax liability as it is reduced by each credit in proper order
- Identifies (where applicable) the point at which tax liability reaches zero and no further nonrefundable credits may be claimed in the current filing period.

Complete Form 4568 from top to bottom. For each credit the taxpayer qualifies for, calculate the credit as identified on the appropriate form and bring the result back to the appropriate line on Form 4568.

After total nonrefundable credits is determined on Form 4568, line 36, carry the figure to Form 4590. The remainder of Form 4590 is straightforward, but take care to consider any available refundable credits on Form 4590, Part 2.

Further General Guidance

For purposes of MBT, *person* means an individual, firm, bank, financial institution, insurance company, limited partnership, limited liability partnership, copartnership, partnership, joint venture, association, corporation, S corporation, limited liability company (LLC), receiver, estate, trust, or any other group or combination of groups acting as a unit.

A *taxpayer* includes a single person or a UBG liable for tax, interest, or penalty. A UBG must file a combined MBT return (addressed in further detail on page 6).

LLC. An LLC is classified for MBT purposes according to its federal tax classification. The following terms, whenever used in MBT forms, instructions, and statute, include LLCs as indicated:

- *S Corporation* includes an LLC federally taxed as an S Corporation, and a member of this LLC is a shareholder.
- *C Corporation*, which is occasionally referred to simply as a Corporation, includes an LLC federally taxed as a C Corporation, and a member of this LLC is a shareholder. A member or other person performing duties similar to those of an officer in a true corporation is an officer in this LLC.

EXCEPTION: A foreign corporation that is a disregarded subsidiary of a U.S. parent cannot be a member of a UBG, even

one that includes its U.S. parent. In this case, the foreign entity must file a separate return.

Fiduciaries filing for Trusts engaged in business activity must file an MBT return and report the total business activity.

New Requirements: Unitary Business Groups (UBGs) and Combined Filing

NOTE: UBGs are addressed below, in general, and further in the instructions for each form. “Special Instructions for Unitary Business Groups” are located directly before “Line-by-Line Instructions.” Special instructions for UBGs may also appear within the “Line-by-Line Instructions” labeled “UBGs.”

General Information about UBGs

Unitary Business Group means a group of United States persons, other than a foreign operating entity, that satisfies the following criteria:

- **Control Test.** One of the persons owns or controls, directly or indirectly, more than 50 percent of the ownership interest with voting rights or ownership interests that confer comparable rights to voting rights of the other persons; AND
- **Relationship Test.** The UBG has business activities or operations which result in a flow of value between or among persons included in the UBG or has business activities or operations that are integrated with, are dependent upon, or contribute to each other. *Flow of value* is determined by reviewing the totality of facts and circumstances of business activities and operations.

United States person, as defined in Internal Revenue Code (IRC) 7701(a)(30), means:

- A citizen or resident of the United States,
- A domestic Partnership,
- A domestic Corporation,
- Any estate (other than a foreign estate, within the meaning of IRC 7701(a)(31)), and
- Any Trust if:
 - A court within the United States is able to exercise primary supervision over the administration of the Trust; AND
 - One or more United States persons have the authority to control all substantial decisions of the Trust.

NOTE: The IRC defines Partnership and Corporation to include an LLC taxed federally as such.

A *Foreign operating entity* is a United States person that satisfies each of the following:

- Would otherwise be a part of a UBG that has at least one person included in the UBG who is taxable in Michigan.
- Has substantial operations outside the United States, the District of Columbia, any territory or possession of the United States except for the commonwealth of Puerto Rico, or a political subdivision of any of the foregoing.
- At least 80 percent of its income is active foreign business income as defined in IRC 861(c)(1)(B).

The Department will follow IRC 318 or analogous authority to determine indirect, or constructive, ownership and control,

except the Department will apply IRC 318 to all ownership interests.

Control Test. The control test is satisfied when one person owns or controls, directly or indirectly, more than 50 percent of the ownership interest with voting or comparable rights of the other person or persons. A person owns or controls more than 50 percent of the ownership interest with voting rights or ownership interest that confer comparable rights to voting rights of another persons if that person owns or controls:

- More than 50 percent of the total combined voting power of all ownership interests with voting (or comparable) rights, or
- More than 50 percent of the total value of all ownership interests with voting (or comparable) rights.

Indirect ownership is generally determined using IRC 318 or analogous authority, except the Department will apply IRC 318 to all forms of ownership interests, such as partnership and membership interests, and not just corporate stock. For example, attribution to and from a Partnership may be determined under IRC 318(a)(2)(A) and 318(a)(3)(A). However, the attribution will be of ownership interests, including - but not limited to - Partnership interests, stock, and membership interests; attribution will not be limited to corporate stock.

Parent-Subsidiary Controlled Group of Entities. A parent-subsidiary controlled group of entities satisfies the control test. A *parent-subsidiary controlled group of entities* means any group of one or more chains of entities connected through ownership with a common parent if:

- The common parent directly owns more than 50 percent of the ownership interest with voting or comparable rights of at least one other entity, and
- More than 50 percent of the ownership interest with voting or comparable rights of each entity other than the common parent is owned directly by one or more of the other entities.

Brother-Sister Controlled Group of Entities. A brother-sister group of entities may also satisfy the control test. An Individual that is not a sole proprietor or owner of a disregarded entity or otherwise engaged in a trade or business resulting in business income or gross receipts under the MBT is not unitary with the entities in which that Individual has a controlling interest. However, brother-sister group of entities may satisfy the control test through the indirect ownership rules of IRC 318. This is referred to as a brother-sister controlled group of entities.

Combined Controlled Group of Entities. A combined controlled group of entities satisfies the control test. A *combined controlled group of entities* means three or more entities, each of which is a member of a parent-subsidiary controlled group of entities or brother-sister controlled group of entities and one of which is a common parent entity of a parent-subsidiary controlled group of entities and also is included in a brother-sister controlled group of entities.

Excluded Ownership Interests. For purposes of determining ownership or control under the control test, the Department will apply IRC 1563 to exclude certain ownership interests from determination of ownership and control, except that the Department will apply IRC 1563 to all forms of ownership interests and not just corporate stock.

Relationship Tests. *Flow of value* is established when members of the group demonstrate one or more of functional integration, centralized management, and economies of scale. Examples of functional integration include common programs or systems and shared information or property. Examples of centralized management include common management or directors, shared staff functions, and business decisions made for the group rather than separately by each member. Examples of economies of scale include centralized business functions and pooled benefits or insurance. Groups that commonly exhibit a flow of value include vertically or horizontally integrated businesses, conglomerates, parent companies with their wholly owned subsidiaries, and entities in the same general line of business. Flow of value must be more than the mere flow of funds arising out of passive investment.

Businesses are integrated with, are dependent upon, or contribute to each other under many of the same circumstances that establish flow of value. However, this alternate relationship test is also commonly satisfied when one entity finances the operations of another or when there exists intercompany transactions, including financing.

Special Instructions for the Annual Return

By definition, a UBG can include standard taxpayers, insurance companies, and financial institutions. However, in some cases not all members of the UBG will be included on the same return. All standard taxpayer members in a UBG (except those owned by and unitary with a financial institution) file a single combined return on Form 4567. Financial institution members of a UBG (and any standard taxpayer owned by and unitary with a financial institution in the group) file a combined return on Form 4590. Insurance company members of a UBG each file separately on Form 4588.

Before completing a combined return, UBGs should first complete Form 4580. Form 4580 is used to gather and combine data from each member of the UBG and eliminate intra-group transactions, where appropriate, to support the primary return. If the UBG is comprised of both standard taxpayers and financial institutions, two copies of Form 4580 will be completed (one form for the standard taxpayers with financial institutions listed in Form 4580, Part 4, and one form for financial institutions with the standard taxpayers listed in Form 4580, Part 4). Insurance companies that are part of a UBG will each file a separate Form 4588, but should be listed in the Form 4580(s), Part 4, filed by the standard or financial members of the group.

The Designated Member (DM)

A UBG combined return is filed under the name and Federal Employer Identification Number (FEIN) or Michigan Treasury (TR) assigned number of the DM of the group. *Designated member* means a UBG member that has nexus with Michigan and that will file the combined MBT return on behalf of the group. If the member that owns or controls the other group members has nexus with Michigan, that controlling member must serve as DM. If the controlling member does not have nexus with Michigan, the controlling member may appoint any group member with nexus to serve as DM. That DM must continue to serve as such every year, unless it ceases to be a group member or the controlling member attains Michigan nexus. The filing period of a combined return is based on the tax year of the DM.

If a UBG is comprised of both standard taxpayers and financial institutions, the UBG will have two DMs (one for the standard taxpayer members completing Form 4567 and related forms, and one for the financial institution members completing Form 4590 and related forms).

Role of the DM: The DM speaks, acts, and files the MBT return on behalf of the group for MBT purposes. Only the DM may file a valid extension request for the group. The Department maintains the group's MBT data (e.g., prior MBT returns, business loss carryforward, tax credit forward, overpayment credit carryforward) under the DM's name and account number. Because SBT did not include a unitary concept, SBT data of the group members is maintained in separate files of the members. Once the first return is filed identifying all members, the SBT data for the group members will be combined for purposes of this return.

Special Instructions for Supporting Forms

Most forms are completed by UBGs on a group basis. However, the following forms used by financial institutions must be completed with entity-specific data, rather than group-wide data:

- *Michigan Historic Preservation Credit* (Form 3581)
- *MBT Renaissance Zone Credit Schedule* (Form 4595)

If more than one member completes an above form, multiple copies of that form must be included in the group's combined return.

In addition, many credits require an entity-specific calculation of a credit amount. The table below provides a summary of UBG credit calculations for those credits available to financial institutions, where:

- A) The test or criteria to qualify for the credit should be applied on a group basis (G) or a separate entity basis (E)
- B) If the qualification test is satisfied, the calculation of the credit amount should be on a group basis (G) or a separate entity basis (E)
- C) Calculation of the credit should be done after elimination of intercompany transactions (Y or N). Note: This applies only to the calculation of the credit. The tax liability of the UBG against which the credit will be applied is calculated after elimination of all intercompany transactions from the tax base and apportionment.

Credit	(A)	(B)	(C)
Brownfield Redevelopment Credit	E	E	N
Compensation Credit	G	G	N
Film Infrastructure Credit	*	E	N
Film Production Credit	*	E	N
Historic Preservation Credit	E	E	N
Individual or Family Development Account Credit	G	G	N
MEGA Employment Tax Credit	E	E	N
Renaissance Zone Credit	E	E	Y

* Financial institutions may claim film credits as assignees only.

The above credits are taken against the financial institution group's entire tax liability. Additional UBG instructions are provided on forms where these credits are calculated.

If the UBG is comprised of both standard taxpayers and financial institutions, two copies of supporting forms will be completed (one group of supporting forms for the standard taxpayers' annual return, and one group of supporting forms for the financial institutions' annual return).

Filing the Correct Form

A different primary return and instruction booklet are available for standard taxpayers (Form 4567) and insurance companies (Form 4588).

Filing if Tax Year Is Less Than 12 Months

Except for the required fiscal return beginning January 1, 2008, annual returns must be filed for the same period as Federal Income Tax returns.

Do not use annualized numbers on a return unless specified; use them only to determine filing requirements and qualifications for credits.

Fiscal Year Filers: See "Supplemental Instructions for Initial Fiscal MBT Filers - Financial Institutions" on page 17 for filing the first MBT return.

Tax year means the calendar year, or the fiscal year ending during the calendar year, upon the basis of which the tax base of a taxpayer is computed. If a return is made for a fractional part of a year, tax year means the period for which the return is made.

A taxpayer that has a 52- or 53-week tax year beginning not more than seven days before December 31 of any year is considered to have a tax year beginning after December of that tax year.

Example 1: A taxpayer with a federal tax year beginning on Monday, December 29, 2008, will be treated as follows:

- 2008 tax year end of December 31, 2008
- Due date of April 30, 2009
- 2009 tax year beginning January 1, 2009.

Example 2: A taxpayer with a federal tax year ending on Sunday, January 3, 2010, will be treated as follows:

- 2009 tax year end of December 31, 2009
- Due date of April 30, 2010
- 2010 tax year beginning on January 1, 2010.

Example 3: A 52- or 53-week year closing near the end of January is common in the retail industry. Such a taxpayer will be treated as follows:

- 2008-09 fiscal year end will be January 31, 2009.
- Due date will be May 31, 2009
- 2009-10 fiscal year will begin on February 1, 2009.

Annualizing

If annualization is required, multiply each amount by 12 and divide the result by the number of months the business operated. Generally, a business is considered in business for one month if the business operated for more than half the days of the month.

Annualize prior year's tax liability to determine whether estimates may be based on that liability. If the prior year's annualized liability is \$20,000 or less, estimates may be based on the annualized amount if paid in four equal installments.

EXAMPLE: A fiscal year taxpayer with a tax year ending in June files a six-month return ending June 2008 reporting a tax liability of \$9,000. Estimates for the tax year ending June 2009 may be based on the annualized liability of \$18,000. Estimates must be paid in four equal installments of \$4,500.

Due Dates of Annual Returns

Annual returns are due on or before the last day of the fourth month after the end of your tax year. For example, a return for calendar year 2008 is due April 30, 2009. A return for a short year ending October 31, 2008, is due February 28, 2009.

Additional Filing Time

If additional time is needed to file an annual tax return, request a Michigan extension by filing an *Application for Extension of Time to File Michigan Tax Returns* (Form 4).

Filing a federal extension request with the IRS does not automatically grant an MBT extension. The IRS does not notify state governments of extensions. A request for a Michigan extension must be received and approved to avoid penalty on the tax due.

Extension applications must be postmarked on or before the original due date of an annual return.

Although the Department will grant extensions for filing MBT returns, it will not extend the time to pay. Extension applications received without proper payment will not be processed. Penalty and interest will accrue on the unpaid tax from the original due date of the return.

Properly filed and paid estimates along with the amount included on the extension application will be accepted as payment on a tentative return, and an extension may be granted. It is important that the application is completed correctly.

Once a properly prepared and timely filed application along with appropriate estimated tax payments is received, the Department will grant an extension of eight months to file the tax return.

Fiscal year taxpayers: Fiscal year taxpayers are granted an automatic extension for their 2008 fiscal year annual return to April 30, 2009. See "Supplemental Instructions for Initial Fiscal MBT Filers - Financial Institutions" on page 17 for more information.

Any estimated tax that may be due with the request should be paid in the same manner as estimated payments were paid during the year.

A written response will be sent to the legal address on file when a valid extension application is received.

If an MBT extension is filed on time but the total payments received by the original due date are less than 90 percent of the tax liability, a 10 percent negligence penalty may apply.

IMPORTANT: If no tax is owed, there is no need to file an extension with Michigan by the due date of the return to

avoid penalty. However, without an approved extension, it is necessary to file an annual return as soon as the information is available to do so.

An extension of time to file will also extend the statute of limitations.

Amending a Return

To amend an annual return, complete Form 4590 and check the box in the upper-right corner of the return. Enter the figures on the amended return as they should be. There is no longer a separate form for amending a return.

See page 9 for how to request copies of current or past forms.

To amend a return to claim a refund, file within four years of the due date of the original return. Interest will be paid beginning 45 days after the claim is filed or the due date or extended due date, whichever is later.

If amending a return to report a deficiency, penalty and interest may apply from the due date of the original return.

If any changes are made to a Federal Income Tax return that affect an MBT tax base, filing an amended return is required. To avoid penalty, file the amended return within 120 days after the final determination by the IRS.

Computing Penalty and Interest

Annual and estimated returns filed late or without sufficient payment of the tax due are subject to a penalty of 5 percent of the tax due, for the first two months. Penalty increases by an additional 5 percent per month, or fraction thereof, after the second month, to a maximum of 25 percent.

Compute penalty and interest for underpaid estimates using the *MBT Penalty and Interest Computation for Underpaid Estimated Tax* (Form 4582). If a taxpayer prefers not to file this form, the Department will compute the penalty and interest and send a bill. (Form 4582 is available on the Web at www.michigan.gov/taxes.)

The following chart shows the interest rate that applies to each filing period. A new interest rate is set at 1 percent above the adjusted prime rate for each six-month period.

Beginning Date	Rate	Daily Rate
January 1, 2008	9.2%	0.0002514
July 1, 2008	7.9%	0.0002151
January 1, 2009	6.0%	0.0001644

For a complete list of interest rates, see RAB 2008-5 on the Department of Treasury Web site at www.michigan.gov/taxes.

Signing the Return

All returns must be signed and dated by the taxpayer or the taxpayer's authorized agent. This may be the owner, partner, corporate officer, officer's agent, or association member.

If someone other than the above prepared the return, the preparer must give his or her business address and telephone number.

Print the name of the taxpayer and preparer in the appropriate area on the return.

Assemble the returns and attachments and staple in the upper-left corner. (Do not staple your check to your return.)

IMPORTANT REMINDER: Failure to include all the required attachments with the return will delay processing and may result in reduced or denied refund or credit carryforward or a bill for tax due.

Mailing Addresses

Postage Changes: Effective May 2007, the U.S. Post Office calculates postage based on the weight, size, and thickness of an envelope. Consult with the Post Office before mailing to avoid delays in delivery; items with insufficient postage will be returned by the Post Office.

Mail your annual return and all necessary schedules to:

With payment:

Michigan Department of Treasury
P.O. Box 30113
Lansing, MI 48909

Without payment:

Michigan Department of Treasury
P.O. Box 30783
Lansing, MI 48909

Mail an extension application (Form 4) to:

Michigan Department of Treasury
P.O. Box 30774
Lansing, MI 48909-8274

Mail MBT quarterly estimate payments (Form 4548) to:

Michigan Department of Treasury
P.O. Box 30774
Lansing, MI 48909-8274

Courier delivery service mail should be sent to:

Michigan Department of Treasury
7285 Parsons Dr.
Dimondale, MI 48821

Make all checks payable to “**State of Michigan.**” Write your Federal Employer Identification Number (FEIN) or Treasury (TR) assigned number and “MBT” on the check.

Correspondence

Address changes and business discontinuance can be reported by using the *Notice of Change or Discontinuance* (Form 163), which can be found online at www.michigan.gov/treasuryforms or inside the Sales, Use, and Withholding Tax booklet. Business discontinuance can also be reported on Form 4590, line 6.

Mail correspondence to:

Customer Contact Division, MBT Unit
Michigan Department of Treasury
P.O. Box 30059
Lansing, MI 48909

To Request Forms

Internet

Current and past year forms are available on the Department’s Web site at www.michigan.gov/treasuryforms.

Phone

Call toll-free 1-800-367-6263 to have business tax forms mailed to you.

Alternate Format

Assistance in obtaining printed material in an alternate format may be requested by calling 1-800-827-4000 and pressing options 1, 4, and 223.

TTY

Teletypewriter assistance is available by calling (517) 636-4999.

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2008 MICHIGAN Business Tax Annual Return for Financial Institutions

Check if this is an amended return.
Attach supporting documents.

Issued under authority of Public Act 36 of 2007.

1. Return is for calendar year 2008 or for tax year beginning:				(MM-DD-YYYY)	and ending:		(MM-DD-YYYY)
2. Name (print or type)				7. Federal Employer Identification Number (FEIN) or TR Number			
Doing Business As (DBA)				8. Organization Type			
Street Address				<input type="checkbox"/> Fiduciary <input type="checkbox"/> S Corporation / LLC S Corporation <input type="checkbox"/> C Corporation / LLC C Corporation			
City	State	ZIP Code	Country Code	8a. <input type="checkbox"/> Check if taxpayer (or any UBG member) has authority to exercise trust powers only.			
3. Principal Business Activity			4. Business Start Date in Michigan		9. <input type="checkbox"/> Check if Filing Michigan Unitary Business Group Return (attach Form 4580).		
5. NAICS (North American Industry Classification System) Code			6. If Discontinued, Effective Date				

10. Special Computations

Apportionment Calculation

a. Michigan Gross Business		00
b. Total Gross Business		00
c. Apportionment %. Divide line (a) by line (b)		%

d. If Fiscal Filer with Tax Year Ending in 2008 complete lines 10e through 10g.

e. Number of months in MBT tax period	
f. Total months	12
g. Proration %. Divide line (e) by line (f)	%

PART 1: FRANCHISE TAX

	A 2004	B 2005	C 2006	D 2007	E 2008
11. Equity Capital					
12. Goodwill					
13. Average daily book value of Michigan obligations					
14. Average daily book value of U.S. obligations					
15. Subtotal. Add lines 12 through 14					
16. Net Capital. Subtract line 15 from line 11					
17. a. Authorized insurance co. subsidiary: Enter actual capital fund amount					
17b. Minimum regulatory amount required					
17c. Multiply line 17b by 125% (1.25)					
17d. Subtract line 17c from 17a. If less than zero, enter zero					
18. Add lines 16 and 17d					
19. Enter amount from line 18E					00
20. Add lines 18A, 18B, 18C, 18D and 19					00
21. Net Capital for Current Taxable Year. Divide line 20 by number of years reported above					00
22. Apportioned Tax Base. Multiply line 21 by percentage on line 10c					00
23. Tax Before Surcharge. Multiply line 22 by 0.235% (0.00235)					00
24. Surcharge. Multiply line 23 by 27.7% (0.277) (For tax year ending in 2009, see instructions.)					00
25. Total Liability Before All Credits. Add lines 23 and 24					00
26. Nonrefundable credits from Form 4568, line 37					00
27. Total Tax After Nonrefundable Credits. Subtract line 26 from line 25. If less than zero, enter zero					00

FEIN or TR Number

28. Recapture of Certain Business Tax Credits from Form 4587, line 10.....	28.	<input style="width: 80%; height: 20px;" type="text"/>	00
29. Total Tax Liability. Add lines 27 and 28	29.	<input style="width: 80%; height: 20px;" type="text"/>	00

PART 2: PAYMENTS, REFUNDABLE CREDITS AND TAX

30. Overpayment credited from prior return (SBT or MBT)	30.	<input style="width: 80%; height: 20px;" type="text"/>	00	
31. Estimated tax payments	31.	<input style="width: 80%; height: 20px;" type="text"/>	00	
32. Tax paid with request for extension	32.	<input style="width: 80%; height: 20px;" type="text"/>	00	
33. Refundable credits from Form 4574, line 23	33.	<input style="width: 80%; height: 20px;" type="text"/>	00	
34. Total Payments. Add lines 30 through 33. (Then, if not amending, skip to line 36).....	34.	<input style="width: 80%; height: 20px;" type="text"/>	00	
AMENDED RETURN ONLY	35. a. Payment made with the original return	35a.	<input style="width: 80%; height: 20px;" type="text"/>	00
	b. Overpayment received on the original return	35b.	<input style="width: 80%; height: 20px;" type="text"/>	00
	c. Add lines 34 and 35a and subtract line 35b from the sum	35c.	<input style="width: 80%; height: 20px;" type="text"/>	00
36. TAX DUE. Subtract line 34 (or line 35c, if amending) from line 29. If less than zero, leave blank	36.	<input style="width: 80%; height: 20px;" type="text"/>	00	
37. Underpaid estimate penalty and interest from Form 4582, line 38.....	37.	<input style="width: 80%; height: 20px;" type="text"/>	00	
38. Annual return penalty <input style="width: 40px;" type="text"/> % = <input style="width: 40px;" type="text"/> 00 plus interest of <input style="width: 40px;" type="text"/> 00. Enter total	38.	<input style="width: 80%; height: 20px;" type="text"/>	00	
39. PAYMENT DUE. If line 36 is blank, go to line 40. Otherwise, add lines 36 through 38.....	39.	<input style="width: 80%; height: 20px;" type="text"/>	00	

PART 3: REFUND OR CREDIT FORWARD

40. Overpayment. Subtract lines 29, 37 and 38 from line 34 (or line 35c, if amending). If less than zero, leave blank. (See instructions.).....	40.	<input style="width: 80%; height: 20px;" type="text"/>	00
41. CREDIT FORWARD. Amount of overpayment on line 40 to be credited forward	41.	<input style="width: 80%; height: 20px;" type="text"/>	00
42. REFUND. Amount of overpayment on line 40 to be refunded.....	42.	<input style="width: 80%; height: 20px;" type="text"/>	00

Taxpayer Certification. I declare under penalty of perjury that the information in this return and attachments is true and complete to the best of my knowledge.		Preparer Certification. I declare under penalty of perjury that this return is based on all information of which I have any knowledge.	
<input type="checkbox"/> By checking this box, I authorize Treasury to discuss my return with my preparer.		Preparer's PTIN, FEIN or SSN <input style="width: 100%; height: 20px;" type="text"/>	
Taxpayer Signature		Preparer's Business Name (print or type) <input style="width: 100%; height: 20px;" type="text"/>	
Taxpayer Name (print or type)	Date	Preparer's Business Address and Telephone Number (print or type) <input style="width: 100%; height: 20px;" type="text"/>	
Title	Telephone Number		

Return is due April 30 or on or before the last day of the 4th month after the close of the tax year.

WITHOUT PAYMENT - Mail return to:

Michigan Department of Treasury
P.O. Box 30783
Lansing, MI 48909

WITH PAYMENT - Pay amount on line 39 and mail check and return to:

Michigan Department of Treasury
P.O. Box 30113
Lansing, MI 48909

Make check payable to "State of Michigan." Print the FEIN or TR Number and "MBT" on the front of the check. Do not staple the check to the return.

Instructions for Form 4590

Michigan Business Tax (MBT) Annual Return for Financial Institutions

Fiscal Year Filers: See “Supplemental Instructions for Initial Fiscal MBT Filers - Financial Institutions” on page 17.

Purpose

To calculate a tax liability and claim credits for a Financial Institution for MBT.

Special Instructions for Unitary Business Groups

A *Unitary Business Group (UBG)* is a group of United States persons, other than a foreign operating entity, that satisfies the following criteria:

- One of the persons owns or controls, directly or indirectly, more than 50 percent of the ownership interest with voting rights (or rights comparable to voting rights) of the other United States persons; AND
- The UBG has operations which result in a flow of value between persons in the UBG or has operations that are integrated with, are dependent upon, or contribute to each other. Flow of value is determined by reviewing the totality of facts and circumstances of business activities and operations.

All financial institution members of a UBG must file a combined Form 4590 for the group with a Designated Member (DM) who must be the controlling member of the group, unless the controlling member does not have nexus with Michigan. If that is the case, the controlling member may appoint a group member with nexus to serve as the DM.

NOTE: The *MBT Unitary Business Group Combined Filing Schedule* (Form 4580) must be filed before filing Form 4590.

For more information on UBG’s see the instructions for Form 4580 available on the web at www.michigan.gov/taxes.

NOTE: Under the foregoing definition, a UBG may include financial institutions, insurance companies, and standard taxpayers. A group containing a mixture of these three taxpayer types may be required to file two or three returns to properly report the activities of the different taxpayer types within the group.

Under Michigan Compiled Law (MCL) 208.1261(f), *Financial institution* means any of the following:

- i. A bank holding company, a national bank, a state chartered bank, an office of thrift supervision chartered bank or thrift institution, or a savings and loan holding company other than a diversified savings and loan holding company as defined in 12 USC 1467a(a)(F).
- ii. Any entity, other than an entity subject to the tax imposed under Chapter 2A, who is directly or indirectly owned by an entity described in (i) and is a member of the UBG.
- iii. A UBG of entities described in (i) or (ii), or both.

NOTE: Under MCL 1261(f)(ii), the definition of financial institution for MBT purposes includes any entity (except an insurance company) that is:

- Owned by a bank or other entity described in (f)(i); AND
- A member of a UBG with its parent.

This may cause an entity that is not commonly thought of as a financial institution to be defined as one for return filing purposes. A UBG that includes financial institutions must file a combined return on this Form 4590 that includes each member of the group that is a financial institution.

Taxpayer Certification

A return filed by a UBG must be signed by an individual authorized to sign on behalf of the DM. Provide the title and telephone number of that individual at the DM’s office.

Line-by-Line Instructions

Lines not listed are explained on the form.

Dates must be entered in MM-DD-YYYY format.

See page 7 for periods less than 12 months.

Every taxpayer engaged in business activity in Michigan must file an annual return. There is no minimum filing threshold **for financial institutions**. The MBT Act is found at MCL 208.1101 et seq. Sections specific to financial institutions are in Chapter 2B. General provisions elsewhere in the act also apply to financial institutions.

UBGs: Complete Form 4580 before beginning Form 4590.

Amended Returns: Check the box (upper-right corner, page 1) if this is an amended return, and attach a separate sheet explaining the reason for the changes. Include any supporting documents including an amended federal return or a signed and dated Internal Revenue Service (IRS) audit document.

Line 1: Enter the beginning and ending dates (MM-DD-YYYY) that correspond to the taxable period as reported to the IRS.

Tax year means the calendar year, or the fiscal year ending during the calendar year, upon the basis of which the tax base of a taxpayer is computed. If a return is made for a fractional part of a year, tax year means the period for which the return is made. Except for the first MBT return required, a taxpayer’s tax year is for the same period as is covered by its Federal Income Tax return. A taxpayer that has a 52- or 53-week tax year beginning not more than seven days before December 31 of any year is considered to have a tax year beginning after December of that tax year.

Example 1: A taxpayer with a federal tax year beginning on Monday, December 29, 2008, will be treated as follows:

- 2008 tax year end of December 31, 2008
- Due date of April 30, 2009
- 2009 tax year beginning January 1, 2009.

Example 2: A taxpayer with a federal tax year ending on Sunday, January 3, 2010, will be treated as follows:

- 2009 tax year end of December 31, 2009
- Due date of April 30, 2010
- 2010 tax year beginning on January 1, 2010.

Example 3: A 52- or 53-week year closing near the end of January is common in the retail industry. Such a taxpayer will be treated as follows:

- 2008-09 fiscal year end will be January 31, 2009.
- Due date will be May 31, 2009.
- 2009-10 fiscal year will begin on February 1, 2009.

Line 2: Country Code. If other than the United States, enter the country code. See the list of country codes on page 20.

UBGs: In the Name field, enter the name of the Designated Member for the financial institutions.

Line 3: Enter a brief description of the principal types of financial services in which the taxpayer is engaged.

Line 4: Enter the start date of first business activity in Michigan.

Line 5: Enter the entity's six-digit North American Industry Classification System (NAICS) code. For a complete list of six-digit NAICS codes, see the U.S. Census Bureau Web site at www.census.gov/eos/www/naics/, or enter the same NAICS code used when filing the entity's U.S. Form 1120, Schedule K, U.S. Form 1120S, or U.S. Form 1065.

Line 6: Enter the date, if applicable, on which taxpayer went out of existence. To complete the discontinuance for Michigan taxes, file the *Notice of Change or Discontinuance* (Form 163), which is available on the Department of Treasury Web site at www.michigan.gov/treasuryforms. If this taxpayer continues to exist, DO NOT use this line to report that this member has stopped doing business in Michigan.

Line 7: Use the taxpayer's Federal Employer Identification Number (FEIN) or the Michigan Treasury (TR) assigned number. Be sure to use the same account number on all forms. If the taxpayer does not have an FEIN or TR number, the taxpayer is encouraged to register online at www.michigan.gov/businessstaxes before filing this form. By registering online, an account number is usually assigned within seven days. The Department will notify the taxpayer when a TR number is assigned. Use that number on all future MBT filings and correspondence until the entity obtains its FEIN. If the taxpayer does not have the number by the time it files, leave this line blank.

UBGs: Enter the FEIN or TR Number for the DM of the financial group.

Line 8: Check the box that describes the organization type. A Trust or a Limited Liability Company (LLC) should check the appropriate box based on its federal return.

Line 8a: If the taxpayer meets the definition of financial institution and is filing this form, but is authorized to exercise only trust powers, check this box. See line 24 for additional instructions.

UBG: If any member of a UBG is a financial institution that is authorized to exercise only trust powers, the UBG should check this box.

Line 9: Check this box if filing a Michigan UBG return and attach Form 4580. For MBT, *taxpayer* means a person or a UBG liable for tax, interest, or penalty.

Lines 10a through 10c: A taxpayer may apportion on lines 10a through 10c only if its business activities are subject to tax

both within and outside of Michigan. A financial institution is *subject to tax in another state*, as that term is used here, only if:

- It is subject to a Business Privilege Tax, a Net Income Tax, a Franchise Tax measured by net income, a Franchise Tax for the privilege of doing business, or a corporate stock tax or a tax of the type imposed under the MBT Act in that other state; OR
- That other state has jurisdiction to subject the financial institution to one or more of the taxes listed above regardless of whether that state does or does not subject the financial institution to such a tax.

Under MCL 208.1261(g), *Gross business* means the sum of the following less transactions between those entities included in a UBG:

- i. Fees, commissions, or other compensation for financial services.
- ii. Net gains, not less than zero, from the sale of loans and other intangibles.
- iii. Net gains, not less than zero, from trading in stocks, bonds, or other securities.
- iv. Interest charged to customers for carrying debit balances of margin accounts.
- v. Interest and dividends received.
- vi. Any other gross proceeds resulting from the operation as a financial institution.

For a UBG that includes financial institutions, gross business includes gross business in Michigan of every financial institution included in that UBG without regard to whether the financial institution has nexus in Michigan. Gross business between financial institutions included in a UBG must be eliminated in calculating the gross business factor.

Gross business is determined to be in Michigan under extensive guidelines found at MCL 208.1269. These guidelines are summarized as follows:

- Receipts from credit card receivables including interest and fees or penalties in the nature of interest from credit card receivables and receipts from fees charged to credit card holders such as annual fees are in Michigan if the billing address of the credit card holder is located in Michigan.
- Credit card issuer's reimbursement fees are in Michigan if the billing address of the credit card holder is located in Michigan.
- Receipts from merchant discounts are in Michigan if the commercial domicile of the merchant is in Michigan.
- Loan servicing fees are in Michigan under any of the following circumstances:
 - For a loan secured by real property, if the real property for which the loan is secured is in Michigan.
 - For a loan secured by real property, if the real property for which the loan is secured is located both in Michigan and in one or more other states and more than 50 percent of the fair market value of the real property is located in Michigan.
 - For a loan secured by real property, if more than 50 percent of the fair market value of the real property for which the loan is secured is not located within any one state but the borrower is located in Michigan.
 - For a loan not secured by real property, the borrower is located in Michigan.

- Receipts from services are in Michigan if the recipient of the services receives all of the benefit of the services in Michigan. If the recipient of the services receives some of the benefit of the services in Michigan, the receipts are included in the numerator of the apportionment factor in proportion to the extent that the recipient receives benefit of the services in Michigan.
- Receipts from investment assets and activities and trading assets and activities, including interest and dividends, are in Michigan if the financial institution's customer is in Michigan. If the location of the financial institution's customer cannot be determined, both of the following apply:
 - Interest, dividends, and other income from investment assets and activities and from trading assets and activities, including, but not limited to, investment securities; trading account assets; federal funds; securities purchased and sold under agreements to resell or repurchase; options; futures contracts; forward contracts; notional principal contracts such as swaps; equities; and foreign currency transactions are in Michigan if the average value of the assets is assigned to a regular place of business of the taxpayer in Michigan. Interest from federal funds sold and purchased and from securities purchased under resale agreements and securities sold under repurchase agreements are in Michigan if the average value of the assets is assigned to a regular place of business of the taxpayer in Michigan. The amount of receipts and other income from investment assets and activities is in Michigan if assets are assigned to a regular place of business of the taxpayer in Michigan.
 - The amount of receipts from trading assets and activities, including, but not limited to, assets and activities in the matched book, in the arbitrage book, and foreign currency transactions, but excluding amounts otherwise sourced in this section, are in Michigan if the assets are assigned to a regular place of business of the taxpayer in Michigan.
- Interest charged to customers for carrying debit balances on margin accounts without deduction of any costs incurred in carrying the accounts is in Michigan if the customer is located in Michigan.
- Interest from loans secured by real property is in Michigan if the property is located in Michigan, if the property is located both within Michigan and one or more other states and more than 50 percent of the fair market value of the real property is located in Michigan, and if more than 50 percent of the fair market value of the real property is not located within any one state but the borrower is located in Michigan.
- Interest from loans not secured by real property is in Michigan if the borrower is located in Michigan.
- Net gains from the sale of loans secured by real property or mortgage service rights relating to real property are in Michigan if the property is in Michigan, if the property is located both within Michigan and one or more other states and more than 50 percent of the fair market value of the real property is located in Michigan, or if more than 50 percent of the fair market value of the real property is not located in any one state, but the borrower is located in Michigan.
- Net gains from the sale of loans not secured by real property or any other intangible assets are in Michigan if the depositor or borrower is located in Michigan.

- Receipts from the lease of real property are in Michigan if the property is located in Michigan.
- Receipts from the lease of tangible personal property are in Michigan if the property is located in Michigan when it is first placed in service by the lessee.
- Receipts from the lease of transportation tangible personal property are in Michigan if the property is used in Michigan or if the extent of use of the property in Michigan cannot be determined but the property has its principal base of operations in Michigan.

Fiscal Year Filers: See "Supplemental Instructions for Initial Fiscal MBT Filers - Financial Institutions" on page 17.

UBGs: Bring figure from Form 4580, line 37C, to line 10a, and bring figure from Form 4580, 38C, to line 10b. Leave lines 10e though 10g blank.

PART 1: FRANCHISE TAX

The following tax base calculation involves a five year average of net capital. Enter data from the current year and four most recent MBT and SBT tax years to complete the five year table. For purposes of this table, treat a partial year as a full year. If the current and four preceding tax periods include any short periods, the years printed in column headings for this part will not apply accurately. For example, assuming no short periods reported for federal purposes, a financial institution with a fiscal year-end of August 31 would average the net capital for tax years ending August 31, 2005, August 31, 2006, August 31, 2007, December 31, 2007, and August 31, 2008.

For the 2007-08 tax year, all fiscal filers must use the annual method for calculating their tax base, even if they used the actual method for their final SBT return

Fiscal Year Filers: For lines 11 through 16 and line 17a and 17b, enter the figures multiplied by the proration percentage on line 10g.

UBGs: If all members have the same year end and all have four or more years of operating history prior to the current filing period, the UBG shall enter its combined data on all lines of Form 4590. Otherwise, leave lines 11 through 20 blank, complete line 21 with combined data from Form 4580, line 52, and proceed with the rest of the lines on Form 4590.

Line 11: Enter equity capital as of the last day of the filing period, as computed in accordance with generally accepted accounting principles. If the financial institution does not maintain its books and records in accordance with generally accepted accounting principles, net capital must be computed in accordance with the books and records used by the financial institution, so long as the method fairly reflects the financial institution's net capital for purposes of MBT. If the financial institution owns a subsidiary that is an authorized insurance company, the equity capital of the insurance subsidiary is not included in the financial institution's equity capital.

Line 13: Under MCL 208.1261(k), *Michigan obligations* means a bond, note, or other obligation issued by a governmental unit described in Section 3 of the Shared Credit Rating Act, Public Act (PA) 227 of 1985, MCL 141.1053.

Line 14: Under MCL 208.1261(s), *United States obligations* means all obligations of the United States exempt from taxation under 31 USC 3124(a) or exempt under the United States constitution or any federal statute, including the obligations of any instrumentality or agency of the United States that are exempt from state or local taxation under the United States constitution or any statute of the United States.

Line 17a: If this taxpayer owns a subsidiary that is an authorized insurance company, enter actual amount of capital fund maintained within that subsidiary.

Line 17b: Enter the minimum capital fund amount required by regulations for that insurance subsidiary.

Line 24: If qualified to check box 8a and not part of a UBG, the taxpayer is not subject to the surcharge. Leave this line blank.

UBGs: UBG members with authority to exercise trust powers only are exempt from the surcharge. Calculate the pro forma tax liability of all exempt members to determine the amount of tax that must be subtracted from line 23 before computing the surcharge. Enter the surcharge amount calculated on the tax liability of the non-exempt members of the group on line 24. A copy of the calculation must be attached to the tax filing.

Line 26: Nonrefundable credits from the *MBT Nonrefundable Credits Summary* (Form 4568), line 37. If claiming nonrefundable credits, see Form 4568. Note that these credits have strict eligibility requirements, and only the following are available to a financial institution:

- SBT credit carryforwards (*Single Business Tax (SBT) Credit Carryforwards* (Form 4569))
- Compensation Credit (claimed on *MBT Credits for Compensation, Investment and Research and Development* (Form 4570))
- Renaissance Zone Credit (claimed on *MBT Renaissance Zone Credit Schedule* (Form 4595))
- Individual or Family Development Account Credit (claimed on Form 4573)
- Brownfield Redevelopment Credit (calculated on the *MBT Election of Refund or Carryforward of Credits* (Form 4584))
- Historic Preservation Credit (claimed on Form 4573)
- Film Infrastructure Credit (as assignee only)

Line 28: Recapture of certain credits is entered on *MBT Schedule of Recapture of Certain Business Tax Credits and Deductions* (Form 4587). For a financial institution, these are the Michigan Economic Growth Authority (MEGA) Employment Tax Credit and Brownfield Redevelopment Credit. If the taxpayer experienced recapture of any of these credits during the filing period, complete Form 4587 and bring the result to this line.

PART 2: PAYMENTS, REFUNDABLE CREDITS, AND TAX

UBGs: On lines 30 through 35, enter combined data for all members included on this combined return. Unlike tax base data earlier on this form, there is no place on Form 4580 to combine payment data before transferring it to this form.

Line 30: Enter overpayment credited from 2007 SBT or overpayment from first fiscal year 2008 MBT return.

Line 31: Enter total payments made with the *MBT Quarterly Return* (Form 4548), the MBT estimates paid with the *Combined Return for Michigan Taxes* (Form 160) or with Electronic Funds Transfer (EFT). Include all payments made toward the current filing period.

Line 33: Enter refundable credits from the *MBT Refundable Credits* (Form 4574), line 23. If claiming a Michigan refundable credit, see Form 4574. Only the following are available to a financial institution:

- MEGA Employment Tax Credit (claimed on *MBT Refundable Credits* (Form 4574))
- Brownfield Redevelopment Credit (calculated on Form 4584)
- Film Production Credit (as assignee only)

Amended Returns Only:

Line 35a: Enter payment made with original return.

Line 35b: Enter overpayment calculated on the original return (regardless of whether it was refunded or applied as a credit forward)

Line 35c: Add lines 34 and 35a and subtract line 35b from the sum.

Line 37: If penalty and interest are owed for not filing estimated returns or for underestimating tax, complete the *MBT Penalty and Interest Computation for Underpaid Estimated Tax* (Form 4582) to compute penalty and interest due. If a taxpayer chooses not to file this form, the Department will compute penalty and interest and bill for payment. (Form 4582 is available on the Web at www.michigan.gov/taxes.)

Line 38: Enter annual return penalty and interest. See “Computing Penalty and Interest” on page 8.

PART 3: REFUND OR CREDIT FORWARD

Line 40: If the amount of the overpayment, less any penalty and interest due on lines 37 and 38, is less than zero, enter the difference (as a positive number) on line 39. If the amount is greater than zero, enter on line 40.

Line 41: If the taxpayer anticipates an MBT liability in the filing period subsequent to this return, some or all of any overpayment from line 40 may be credited forward to the next period. Enter the desired credit forward amount here.

Attachments

Federal Forms: Attach copies of these forms to the return.

• **Corporations:** U.S. Form 1120 (pages 1 through 4), Schedule D, Form 851, Form 4562 and Form 4797. If filing as part of a consolidated federal return, attach a pro forma or consolidated schedule.

• **S Corporations:** U.S. Form 1120-S (pages 1 through 4)*, Schedule D, Form 851, Form 4562, Form 4797, Form 8825.

• **Fiduciaries:** U.S. Form 1041 (pages 1 through 4), Schedule D and Form 4797.

• **Limited Liability Companies:** Attach appropriate schedules shown above based on federal return filed.

* Do not send copies of K-1s. The Department will request them if necessary.

2008 Supplemental Instructions for Initial Fiscal Michigan Business Tax (MBT) Filers - Financial Institutions

NOTE: These instructions for fiscal year financial institution MBT filers are meant to supplement the general instructions, not to replace them.

The Single Business Tax (SBT) was repealed on business activity after December 31, 2007. The MBT became effective January 1, 2008.

A financial institution with a fiscal year beginning in 2007 and ending in 2008 must file two short period returns; one to report its final SBT liability, for the period from the beginning of its 2007-08 fiscal year through December 31, 2007, and the other to report its initial MBT liability, for the period from January 1, 2008, to the ending of its 2007-08 fiscal year.

A fiscal filer should use these forms to complete and file two MBT returns. The first return will calculate its initial MBT liability for the short period from January 1, 2008, to the ending of its 2007-08 fiscal year. The second return will calculate its entire 2008-09 fiscal year, utilizing 2009 tax year rates and amounts. The following instructions pertain only to the fiscal filer's initial MBT short period return.

Computing the Initial Return for a Period of Less Than 12 Months

A fiscal year financial institution with a tax year ending in 2008 may elect to compute the tax for the final, short-period SBT year in accordance with either the annual or actual method. The method the fiscal year financial institution employed for its final SBT return will not affect its initial MBT return. Fiscal year financial institutions are required to use the annual method for their initial MBT return.

Under the annual method, the tax is computed as if the MBT Act were effective throughout the financial institution's 2007-08 federal tax period. The tax base is then multiplied by a fraction, in which the numerator is the number of months of the federal period that fall in 2008, and the denominator is 12.

EXAMPLE: Using the annual method, a financial institution with a fiscal year-end of August 31 would compute the tax base on full year numbers (September 1, 2007, through August 31, 2008, annual accounting period), and then multiply that amount by 8/12 or 2/3 for the MBT short year of January 1, 2008, through August 31, 2008.

Filing for a Tax Year Less Than 12 Months: All standard practices pertaining to annualization and proration will apply for the qualification and calculation of credits and adjustments on filings for a period less than 12 months.

Due Date

Fiscal year taxpayers are granted an automatic extension for their 2008 fiscal year return. Returns for fiscal years ending in 2008 will be due the same date as 2008 calendar year returns, which is April 30, 2009. However, an extension of time to file is not an extension of time to pay. An extension request form need not be filed unless required to transmit payment of any tax due.

The tax must be paid by the original due date, which is the last day of the fourth month after the end of the fiscal year.

Additional Instructions for Specific Forms

Forms not addressed here need no supplemental instructions.

MBT Annual Return for Financial Institutions (Form 4590)

Line 1: Enter January 1 as the beginning date, and enter the ending date that corresponds to the taxable period as reported to the Internal Revenue Service (IRS). Enter all dates in MM-DD-YYYY format.

Unitary Business Groups (UBGs): Regardless of whether the Designated Member (DM) is a fiscal year filer or calendar year filer, all fiscal year financial institutions must use the annual method to compute their initial MBT tax liability. See the *MBT Unitary Business Group Combined Filing Schedule* (Form 4580) instructions for more details.

Line 10e: Enter the number of months in the MBT tax period.

Line 10g: Calculate the proration percentage by dividing line 10e by 12.

PART 1

The following tax base calculation involves a five year average of net capital. Enter data from the current year and four most recent MBT and SBT tax years to complete the five year table. For purposes of this table, treat a partial year as a full year. If the current and four preceding tax periods include any short periods, the years printed in column headings for this part will not apply accurately. For example, assuming no short periods reported for federal purposes, a financial institution with a fiscal year-end of August 31 would average the net capital for tax years ending August 31, 2005, August 31, 2006, August 31, 2007, December 31, 2007, and August 31, 2008.

On a separate copy of the form, for each of lines 11 through 18, columns A through E, determine the response based on the full fiscal year reported in each column. Do not file this copy; retain it in the taxpayer's file.

For each of lines 11 through 17 specified below, columns A through E, multiply, by the proration percentage, the full fiscal year data for each of the tax years reported and enter the result on the form filed with the Department of Treasury.

Line 11 (columns A-E): Calculate equity capital as of the last day of the filing period. Multiply this amount by the proration percentage on line 10g. Enter the product.

Line 12 (columns A-E): Multiply goodwill by the proration percentage on line 10g. Enter the product.

Line 13 (columns A-E): Calculate the average daily book value of Michigan obligations based on the full fiscal year reported in each column. Multiply this amount by the proration percentage on line 10g. Enter the product.

Line 14 (columns A-E): Calculate the average daily book value of U.S. obligations based on the full fiscal year reported in each column. Multiply this amount by the proration percentage on line 10g. Enter the product.

Line 17a: Multiply the amount of capital fund maintained within that subsidiary by the proration percentage on line 10g. Enter the product.

Line 17b: Multiply minimum capital funds required by regulations for that insurance company by the proration percentage on line 10g. Enter the product.

Single Business Tax Credit Carryforwards (Form 4569)

Fiscal filers filing their MBT return ending in 2009 should claim the credit carryforward from their immediately preceding MBT return.

MBT Credits for Compensation, Investment and Research and Development (Form 4570)

All credits against the tax must be earned and calculated based on the actual payments made in 2008, regardless of the method used for tax calculation.

Line 2: Enter the actual compensation paid after December 31, 2007.

MBT Miscellaneous Nonrefundable Credits (Form 4573)

To claim the Historic Preservation Credit, the certificate must show a completion date after December 31, 2007, but on or before the fiscal year end date in 2008. To be eligible for the Next Energy Business Activity Credit, Start-Up Business Credit, Film Job Training Credit or Film Infrastructure Credit, the appropriate certificate must be received on or before the fiscal year end date in 2008.

MBT Refundable Credits (Form 4574)

All credits against the tax must be earned and calculated based on the actual payments made in 2008, regardless of the method used for tax calculation.

To be eligible for the MEGA Employment Tax Credit, the MEGA certificate must be received on or before the fiscal year end date in 2008.

MBT Unitary Business Group Combined Filing Schedule (Form 4580)

Line 1: In general, for each group member on the combined return to which this Form 4580 is attached, include activity from the member's federal tax period(s) that ends with the filing period of the DM.

One consequence of this filing period requirement is that if, for example, the DM has a federal year of April 1, 2007, through March 31, 2008, and a member had a federal year of July 1, 2007, through June 30, 2008, that member will not be included on the combined return for the period ending March 31, 2008. List that member on line 53, and use Reason Code 5 in column 53D. The excluded member will be included in the UBG's subsequent combined return for the tax year ending 2009.

Line 2: Column 1 is used to identify a person that was a member of a UBG for less than its entire federal tax year due to

changes in ownership. Do not include in column 21 any member that uses a fiscal year and that reports on this combined return all of its activity from January 1, 2008, through the end of its 2007-08 fiscal year.

MBT Renaissance Zone Credit Schedule (Form 4595)

For purposes of the calculation required for taxpayers first located with a Renaissance Zone before December 31, 2002, fiscal year filers may use the 2007 12 month calendar year amounts for payroll and Renaissance Zone business activity, or the final 12 month fiscal year ending in 2007. The same choice must be made for each component of this calculation.

A fiscal year taxpayer's phase-out percentage for the final three years of the Renaissance Zone credit is determined by the beginning of the taxpayer's filing period. No proration of months is allowed.

For example:

- Renaissance Zone designation expires on December 31, 2010.
- The three years in which the credit is subject to the phase-out reduction are 2008, 2009, and 2010.
- In the taxpayer's tax year which commences on July 1, 2008, and ends on June 30, 2009, its Renaissance Zone Credit will be reduced by 25 percent.
- In the taxpayer's tax year which commences on July 1, 2009, and ends on June 30, 2010, its Renaissance Zone credit will be reduced by 50 percent.
- In the taxpayer's tax year which commences on July 1, 2010, and ends on July 30, 2011, the business activity factor of the MBT Act Renaissance Zone Credit is calculated as if the taxpayer was within the Renaissance Zone for a period less than the full tax year, and that credit amount is reduced by 75 percent.

Application for Extension of Time to File Michigan Tax Returns (Form 4)

Fiscal year MBT taxpayers are granted an automatic extension for their 2008 fiscal year annual returns, with the extended due date of April 30, 2009. If the regular MBT extension period is not sufficient to allow a fiscal year taxpayer to gather necessary information for its 2008 fiscal year MBT return, the Department will, upon request, grant a special extension appropriate to the circumstances.

To request additional time beyond April 30, submit a letter to the Department requesting an extension. The letter must include the taxpayer's name, Federal Employer Identification Number (FEIN) or Michigan Treasury (TR) assigned number, tax year and an explanation of need.

Revenue Administrative Bulletins

- 2008-5** Interest Rate
- 2008-4** Michigan Business Tax Nexus Standards
- 2007-6** Michigan Business Tax - "Actively Solicits" Defined
- 2005-3** Penalty Provisions
- 1996-4** Credit or Refund of Overpayment of Taxes or Credits in Excess of Tax Due and Applicable Interest
- 1994-1** Challenge of Assessment, Decision or Order Limited by Statute
- 1989-38** Officer Liability

For a complete list, go to www.michigan.gov/taxes.

Country Codes

Countries are identified by two-letter codes – Country Codes – which are required on some Michigan Business Tax (MBT) forms, including the annual returns. The following is a list of countries and their codes.

AF	Afghanistan	KM	Comoros	HN	Honduras	MP	N.Mariana Islnd	SO	Somalia
AL	Albania	CK	Cook Islands	HK	Hong Kong	NA	Namibia	ZA	South Africa
DZ	Algeria	CR	Costa Rica	HU	Hungary	NT	NATO	KR	South Korea
VI	Amer.Virgin Is.	CI	Cote d'Ivoire	IS	Iceland	NR	Nauru	ES	Spain
AD	Andorra	XX	Countries-Other	IN	India	NP	Nepal	LK	Sri Lanka
AO	Angola	HR	Croatia	ID	Indonesia	NL	Netherlands	KN	St Kitts&Nevis
AI	Anguilla	CU	Cuba	IR	Iran	NC	New Caledonia	LC	St. Lucia
AQ	Antarctica	CY	Cyprus	IQ	Iraq	NZ	New Zealand	VC	St. Vincent
AG	Antigua/Barbuda	CZ	Czech Republic	IE	Ireland	NI	Nicaragua	PM	St.Pier,Miquel.
AR	Argentina	CD	Dem. Rep. Congo	IL	Israel	NE	Niger	SD	Sudan
AM	Armenia	DK	Denmark	IT	Italy	NG	Nigeria	SR	Suriname
AW	Aruba	DJ	Djibouti	JM	Jamaica	NU	Niue	SJ	Svalbard
AU	Australia	DM	Dominica	JP	Japan	NF	Norfolk Islands	SZ	Swaziland
AT	Austria	DO	Dominican Rep.	JO	Jordan	KP	North Korea	SE	Sweden
AZ	Azerbaijan	AN	Dutch Antilles	KZ	Kazakhstan	NO	Norway	CH	Switzerland
BS	Bahamas	TP	East Timor	KE	Kenya	OM	Oman	SY	Syria
BH	Bahrain	TL	East Timor	KI	Kiribati	OR	Orange	TW	Taiwan
BD	Bangladesh	EC	Ecuador	KW	Kuwait	PK	Pakistan	TJ	Tajikistan
BB	Barbados	EG	Egypt	KG	Kyrgyzstan	PW	Palau	TZ	Tanzania
BY	Belarus	SV	El Salvador	LA	Laos	PS	Palestine	TH	Thailand
BE	Belgium	GQ	Equatorial Guin	LV	Latvia	PA	Panama	TG	Togo
BZ	Belize	ER	Eritrea	LB	Lebanon	PG	Pap. New Guinea	TK	Tokelau Islands
BJ	Benin	EE	Estonia	LS	Lesotho	PY	Paraguay	TO	Tonga
BM	Bermuda	ET	Ethiopia	LR	Liberia	PE	Peru	TT	Trinidad,Tobago
BT	Bhutan	EU	European Union	LY	Libya	PH	Philippines	TN	Tunisia
BL	Blue	FK	Falkland Islnds	LI	Liechtenstein	PN	Pitcairn Islnds	TR	Turkey
BO	Bolivia	FO	Faroe Islands	LT	Lithuania	PL	Poland	TM	Turkmenistan
BA	Bosnia-Herz.	FJ	Fiji	LU	Luxembourg	PT	Portugal	TC	Turksh Caicosin
BW	Botswana	FI	Finland	MO	Macau	PR	Puerto Rico	TV	Tuvalu
BV	Bouvet Islands	FR	France	MK	Macedonia	QA	Qatar	UG	Uganda
BR	Brazil	PF	Frenc.Polynesia	MG	Madagascar	CG	Rep.of Congo	UA	Ukraine
IO	Brit.Ind.Oc.Ter	GF	French Guayana	MW	Malawi	RE	Reunion	GB	United Kingdom
VG	Brit.Virgin Is.	TF	French S.Territ	MY	Malaysia	RO	Romania	UN	United Nations
BN	Brunei Daruss.	GA	Gabon	MV	Maldives	RU	Russian Fed.	UY	Uruguay
BG	Bulgaria	GM	Gambia	ML	Mali	RW	Rwanda	US	USA
BF	Burkina Faso	GE	Georgia	MT	Malta	GS	S. Sandwich Ins	AE	Utd.Arab Emir.
MM	Burma	DE	Germany	MH	Marshall Islnds	ST	S.Tome,Principe	UZ	Uzbekistan
BI	Burundi	GH	Ghana	MQ	Martinique	SH	Saint Helena	VU	Vanuatu
KH	Cambodia	GI	Gibraltar	MR	Mauretania	WS	Samoa	VA	Vatican City
CM	Cameroon	GR	Greece	MU	Mauritius	AS	Samoa, America	VE	Venezuela
CA	Canada	GL	Greenland	YT	Mayotte	SM	San Marino	VN	Vietnam
CV	Cape Verde	GD	Grenada	MX	Mexico	SA	Saudi Arabia	WF	Wallis,Futuna
CF	CAR	GP	Guadeloupe	FM	Micronesia	SN	Senegal	EH	West Sahara
KY	Cayman Islands	GU	Guam	UM	Minor Outl.Isl.	CS	Serbia/Monten.	YE	Yemen
TD	Chad	GT	Guatemala	MD	Moldova	SC	Seychelles	ZM	Zambia
CL	Chile	GN	Guinea	MC	Monaco	SL	Sierra Leone	ZW	Zimbabwe
CN	China	GW	Guinea-Bissau	MN	Mongolia	SG	Singapore		
CX	Christmas Islnd	GY	Guyana	MS	Montserrat	SK	Slovakia		
CC	Coconut Islands	HT	Haiti	MA	Morocco	SI	Slovenia		
CO	Colombia	HM	Heard/McDon.Isl	MZ	Mozambique	SB	Solomon Islands		

File with confidence. E-file.

- ⚡ **It's Accurate.** E-filed returns have much less chance of error compared to paper returns. The computer program checks for math errors before the return is accepted, and new explanations pinpoint the location of any errors in the return.
- ⚡ **It's Fast.** E-filed returns are processed much faster than paper returns. Paper-filed returns take considerably longer to process.
- ⚡ **It's Convenient.** Prepare and submit your Michigan Business Tax (MBT) return electronically using software approved by the Michigan Department of Treasury, and receive electronic proof from both the Internal Revenue Service (IRS) and State of Michigan that your returns were accepted.
- ⚡ **It's Secure.** Only preparers and their clients see the returns. Confidential information is protected by Secure Socket Layer (SSL) 128-bit encryption.



www.MIfastfile.org

E-file Software Companies

The following companies have indicated their commitment to develop software for MBT e-file. They may need to be contacted to determine when their software will be available. Additional company contact information is available on Treasury's Web site at www.michigan.gov/taxes.

1040 Works

www.1040works.com

CCH Small Firms Services - ATX

www.atxinc.com

CCH Small Firms Services - TaxWise

www.taxwise.com

CCH, a Wolters Kluwer Business

www.CCHGroup.com

CORPTAX, LLC

www.corptax.com

Data Technology Group

www.taxdimensions.com

Drake Enterprises

www.drakesoftware.com

Express Tax

www.expresstaxservice.com

Greatland

www.greattaxpro.com

Lacerte

www.lacertesoftware.com

Lamson Tech

www.lamsontech.com

Pro Series

www.proseries.com

Rhodes Computer Services

www.taxslayerpro.com

Tax Technologies, Inc.

www.taxtechnologies.com

TAX\$IMPLE, INC.

www.taxsimple.us

Taxsation Inc.

www.taxsation.com

TaxVision

www.ntslinks.net

TaxWorks, Inc.

www.taxworks.com

Thomson Reuters Tax & Accounting

www.es.thomsonreuters.com

www.Onesource.ThomsonReuters.com

www.cs.thomsonreuters.com

Vertex, Inc.

www.vertexinc.com

Treasury and the State of Michigan do not endorse or warrant these companies or their products or services. The decision to use or not to use any of these products and services will not result in any special treatment from Treasury.

Unclaimed Property Reporting for Businesses

Michigan's Uniform Unclaimed Property Act (Public Act (PA) 29 of 1995) requires holders of unclaimed property to report and remit property belonging to owners who cannot be located or for whom there is no known address. Every business that has uncashed checks (payroll, vendor, dividends, etc.) must file a report and turn the funds over to the Michigan Department of Treasury, Unclaimed Property Division. Unclaimed property could also include cash, deposits, interest, stocks,* or contents from safe deposit boxes.

Section 31 (2) of PA 29 gives the State Treasurer the authority to conduct unclaimed property examinations to determine compliance with the act.

WHO MUST REPORT

Every Individual, Partnership, or Corporation who has unclaimed property belonging to someone whose last known address is in Michigan must report. If the owner's last known address is in another state or country and the holder does not report under the provisions of that state or country, then report those interests to Michigan.

DORMANCY PERIODS

Generally, property in your custody that belongs to someone else and has gone unclaimed for five years must be reported. However, dormancy periods will vary based on the type of property. Visit Treasury's Web site at www.michigan.gov/unclaimedproperty for more detailed information about dormancy periods.

*A 2004 law change reduced the dormancy period for reporting stock and dividends from seven to three years.

REPORTING DUE DATE

Holder reports are due by November 1 each year and must contain all items considered unclaimed as of June 30. Enclose payment with the report to cover the amount reported. If you have unclaimed property and fail to pay or deliver it timely to the State of Michigan, you may be liable for interest at the current monthly rate of one percentage point above the adjusted prime rate on the value of the property. Civil penalties may also apply for not filing.

CLAIMING FUNDS

To check if funds are being held for you, your family, or your business entity, visit Treasury's Web site at www.michigan.gov/unclaimedproperty.

FOR MORE INFORMATION



Visit www.michigan.gov/unclaimedproperty



Call the Unclaimed Property Division at 517-636-5320



Write to: Unclaimed Property Division
Michigan Department of Treasury
P.O. Box 30756
Lansing, MI 48909