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# Rules of Department of Economic Development

## Division 100—Division of Credit Unions

### Chapter 1—Organization

**4 CSR 100-1.010 General Organization**  
(Moved to 20 CSR 1100-1.010)

### Chapter 2—State-Chartered Credit Unions

**4 CSR 100-2.005 Frequency of Credit  
Union Examinations**  
(Moved to 20 CSR 1100-2.005)

**4 CSR 100-2.010 Location of Credit Union  
Records**  
(Moved to 20 CSR 1100-2.010)

**4 CSR 100-2.011 Accounting Manual and  
Procedures**  
(Moved to 20 CSR 1100-2.011)

**4 CSR 100-2.012 Accounting Machine  
Handbook**  
(Rescinded June 11, 1984)

*AUTHORITY: section 370.100, RSMo 1978. Original rule filed June 8, 1976, effective Sept. 11, 1976. Emergency rescission filed Feb. 14, 1984, effective Feb. 24, 1984, expired June 23, 1984. Rescinded: Filed March 12, 1984, effective June 11, 1984.*

**4 CSR 100-2.013 Data Processing Guide-  
lines**  
(Rescinded June 11, 1984)

*AUTHORITY: section 370.100, RSMo 1978. Original rule filed June 8, 1976, effective Sept. 11, 1976. Emergency rescission filed Feb. 14, 1984, effective Feb. 24, 1984, expired June 23, 1984. Rescinded: Filed March 12, 1984, effective June 11, 1984.*

**4 CSR 100-2.020 Membership**  
(Moved to 20 CSR 1100-2.020)

**4 CSR 100-2.030 Surety Bond Require-  
ment**  
(Moved to 20 CSR 1100-2.030)

**4 CSR 100-2.035 Special Standards for  
Newly Chartered Credit Unions**  
(Moved to 20 CSR 1100-2.035)

**4 CSR 100-2.040 Loans**  
(Moved to 20 CSR 1100-2.040)

**4 CSR 100-2.045 Member Business Loans**  
(Rescinded April 30, 2006)

*AUTHORITY: sections 370.070, 370.071, 370.100 and 370.310, RSMo 2000. Original rule filed March 7, 2000, effective Sept. 30, 2000. Amended: Filed Nov. 6, 2000, effective May 30, 2001. Amended: Filed Nov. 1, 2004, effective April 30, 2005. Rescinded: Filed Oct. 26, 2005, effective April 30, 2006.*

**4 CSR 100-2.050 Credit Union Interlend-  
ing**  
(Moved to 20 CSR 1100-2.050)

**4 CSR 100-2.055 Allowance for Loan Loss**  
(Moved to 20 CSR 1100-2.055)

**4 CSR 100-2.060 Delinquent Loan and  
Extension Agreements Reporting Proce-  
dures**  
(Moved to 20 CSR 1100-2.060)

**4 CSR 100-2.070 Completing Dissolution of  
Credit Union**  
(Moved to 20 CSR 1100-2.070)

**4 CSR 100-2.080 Fiscal and Financial Ser-  
vices**  
(Moved to 20 CSR 1100-2.080)

**4 CSR 100-2.085 Credit Union Service  
Organization (CUSO)**  
(Moved to 20 CSR 1100-2.085)

**4 CSR 100-2.090 Unlocatable Members:  
Small Share Balances: How to Handle**  
(Moved to 20 CSR 1100-2.090)

**4 CSR 100-2.100 Audits in Lieu of Exami-  
nation: Procedure**  
(Moved to 20 CSR 1100-2.100)

**4 CSR 100-2.110 Credit Union Invest-  
ments: Shares of Credit Unions, Credit  
Union Associations and Credit Union  
Financial Agencies**  
(Rescinded June 11, 1984)

*AUTHORITY: section 370.100, RSMo 1978. Original rule filed Sept. 14, 1972, effective Sept. 24, 1972. Amended: Filed Dec. 15, 1975, effective Dec. 25, 1975. Amended: Filed June 8, 1976, effective Sept. 11, 1976. Emergency rescission filed Feb. 14, 1984, effective Feb. 24, 1984, expired June 23, 1984. Rescinded: Filed March 12, 1984, effective June 11, 1984.*

**4 CSR 100-2.120 Credit Union Invest-  
ments: Savings and Loan Associations and  
Savings Banks**  
(Moved to 20 CSR 1100-2.120)

**4 CSR 100-2.130 Credit Union Invest-  
ments: United States Government Securi-  
ties and Obligations**  
(Moved to 20 CSR 1100-2.130)

**4 CSR 100-2.135 Credit Union Invest-  
ments: Other**  
(Moved to 20 CSR 1100-2.135)

**4 CSR 100-2.140 Dividends: Posting to  
Individual Accounts**  
(Rescinded June 11, 1984)

*AUTHORITY: section 370.100, RSMo 1978. Original rule filed Sept. 14, 1972, effective Sept. 24, 1972. Emergency rescission filed Feb. 14, 1984, effective Feb. 24, 1984, expired June 23, 1984. Rescinded: Filed March 12, 1984, effective June 11, 1984.*



**4 CSR 100-2.150 Real Property Acquired by Way of Pledge or Foreclosure**  
(Rescinded June 11, 1984)

*AUTHORITY: section 370.100, RSMo 1978. Original rule filed Dec. 15, 1975, effective Dec. 25, 1975. Emergency rescission filed Feb. 14, 1984, effective Feb. 24, 1984, expired June 23, 1984. Rescinded: Filed March 12, 1984, effective June 11, 1984.*

**4 CSR 100-2.160 Call Reports**  
(Moved to 20 CSR 1100-2.160)

**4 CSR 100-2.170 Audit of Supervisory Committee**  
(Moved to 20 CSR 1100-2.170)

**4 CSR 100-2.180 Investments in Capital Stock of Corporations Established to Assist Credit Union Operations**  
(Rescinded June 11, 1984)

*AUTHORITY: section 370.100, RSMo 1978. Original rule filed Dec. 15, 1975, effective Dec. 25, 1975. Emergency rescission filed Feb. 14, 1984, effective Feb. 24, 1984, expired June 23, 1984. Rescinded: Filed March 12, 1984, effective June 11, 1984.*

**4 CSR 100-2.185 Investments in Fixed Assets**  
(Moved to 20 CSR 1100-2.185)

**4 CSR 100-2.190 Special Shares and Thrift Accounts**  
(Moved to 20 CSR 1100-2.190)

**4 CSR 100-2.200 Share Insurance**  
(Rescinded September 11, 1976)

*AUTHORITY: section 370.100 RSMo Supp. 1975. Original rule filed Dec. 15, 1975, effective Dec. 25, 1975. Rescinded: Filed June 8, 1976, effective Sept. 11, 1976.*

**4 CSR 100-2.205 Deposit of Public Funds**  
(Moved to 20 CSR 1100-2.205)

**4 CSR 100-2.210 EDP and Other Machine Accounting Systems**  
(Rescinded October 10, 1993)

*AUTHORITY: section 370.100, RSMo 1986. Original rule filed Dec. 16, 1975, effective Dec. 25, 1975. Amended: Filed June 8, 1976, effective Sept. 15, 1976. Amended: Filed Oct. 17, 1985, effective Jan. 26, 1986. Rescinded: Filed April 21, 1993, effective Oct. 10, 1993.*

**4 CSR 100-2.220 External Deposits**  
(Moved to 20 CSR 1100-2.220)

## **Chapter 3—Federal Insurance of Credit Union Member Accounts**

**4 CSR 100-3.005 Insurance of Credit Union Member Accounts**  
(Moved to 20 CSR 1100-3.005)

**4 CSR 100-3.010 No Time Limitation on Credit Union Application**  
(Rescinded January 30, 1981)

*AUTHORITY section 370.100, RSMo 1978. This version of rule filed Dec. 15, 1975, effective Dec. 25, 1975. Rescinded: Filed Aug. 13, 1980, effective Jan. 30, 1981.*

**4 CSR 100-3.020 Procedure for Requesting Federal Insurance Coverage of Member Accounts Application**  
(Rescinded January 30, 1981)

*AUTHORITY: section 370.100, RSMo 1978. This version of rule filed Dec. 15, 1975, effective Dec. 25, 1975. Rescinded: Filed Aug. 13, 1980, effective Jan. 30, 1981.*

**4 CSR 100-3.030 Completing the Federal Insurance Coverage of Member Accounts Application**  
(Rescinded January 30, 1981)

*AUTHORITY: section 370.100, RSMo 1978. This version of rule filed Dec. 15, 1975, effective Dec. 25, 1975. Rescinded: Filed Aug. 13, 1980, effective Jan. 30, 1981.*

**4 CSR 100-3.040 Filing the Completed Application**  
(Rescinded January 30, 1981)

*AUTHORITY section 370.100, RSMo 1978. This version of rule filed Dec. 15, 1975, effective Dec. 25, 1975. Rescinded: Filed Aug. 13, 1980, effective Jan. 30, 1981.*

**4 CSR 100-3.050 Evaluation of the Application by the Director**  
(Rescinded January 30, 1981)

*AUTHORITY: section 370.100, RSMo 1978. This version of rule filed Dec. 15, 1975, effective Dec. 25, 1975. Rescinded: Filed Aug. 13, 1980, effective Jan. 30, 1981.*

**4 CSR 100-3.060 Evaluation of the Application by the National Credit Union Administration**  
(Rescinded January 30, 1981)

*AUTHORITY: 370.100, RSMo 1978. This version of rule filed Dec. 15, 1975, effective*

*Dec. 25, 1975. Rescinded: Filed Aug. 13, 1980, effective Jan. 30, 1981.*

**4 CSR 100-3.070 Issuance of the Certificate of Insurance by the National Credit Union Administration**  
(Rescinded January 30, 1981)

*AUTHORITY: section 370.100, RSMo 1978. This version of rule filed Dec. 15, 1975, effective Dec. 25, 1975. Rescinded: Filed Aug. 13, 1980, effective Jan. 30, 1981.*

**4 CSR 100-3.080 Federal and State Credit Union Laws, Which Applicable**  
(Rescinded January 30, 1981)

*AUTHORITY: section 370.100, RSMo 1978. This version of rule filed Dec. 15, 1975, effective Dec. 25, 1975. Rescinded: Filed Aug. 13, 1980, effective Jan. 30, 1981.*

**4 CSR 100-3.090 Credit Union Reserve Requirements**  
(Rescinded January 30, 1981)

*AUTHORITY: section 370.100, RSMo 1975. This version of rule filed Dec. 15, 1975, effective Dec. 25, 1975. Rescinded: Filed Aug. 13, 1980, effective Jan. 30, 1981.*

**4 CSR 100-3.100 The Examination of Credit Unions by Director of Credit Unions and National Credit Union Administration**  
(Rescinded January 30, 1981)

*AUTHORITY: section 370.100, RSMo 1978. This version of rule filed Dec. 15, 1975, effective Dec. 15, 1975. Rescinded: Filed Aug. 13, 1980, effective Jan. 30, 1981.*

## **Chapter 4—Sale of Insurance by a Credit Union**

**4 CSR 100-4.005 Automated Teller Network Interchanges**  
(Moved to 20 CSR 1100-4.005)

**4 CSR 100-4.010 Fiduciary Responsibility**  
(Moved to 20 CSR 1100-4.010)