

OHIO DIVISION OF UNCLAIMED FUNDS

Annual Report of Unclaimed Funds



Forms, Instructions & Information

Table of Contents

Electronic Reporting Options	1
News and Notes	2
Unclaimed Funds: Exempt Accounts	2
How to File an Unclaimed Funds Report	3
Annual UCF Review Guidelines	4
Forms Included in this Booklet	9
Frequently Asked Questions	10
Website Resources	11
Automatic Filing Extension	12
OUF-1 Instructions and Form	13
OUF-2 Instructions and Form	16
OUF-4 Instructions and Form	20
OUF-5 Instructions and Form	22
OUF-8 Instructions and Form	25
Nature of Funds Codes	27
Final Checklist Before Mailing	28
Relationship Codes	28
Requirements for Joint Accounts	29

Ted Strickland
Governor

Kimberly A. Zurz
Director

Yaw Obeng
Superintendent

Who Must File?

All businesses that operate in the State of Ohio or hold funds due to Ohio residents are required to file an Annual Report of Unclaimed Funds. CPAs or Attorneys that are in private practice are required to file an Annual Report of Unclaimed Funds. **CPAs and Attorneys not in private practice do not have to file separately from the firms for which they work.**

IRC 501(C)(3) hospitals and political subdivisions are exempt from filing

ANNUAL FILING GUIDE

BUSINESSES OTHER THAN LIFE INS. CO.'S

Accounts Dormant as of: June 30

Reporting Deadline: November 1

LIFE INSURANCE COMPANIES

Accounts Dormant as of: December 31

Reporting Deadline: Following May 1

See Page 27 for a complete list of dormancy periods

Toll Free 1-877-OHIO-UCF (644-6823)

ELECTRONIC REPORTING OPTIONS

Reporting Media Accepted: 1.44Mb Diskette or CD-Rom

On-Line Filing through the Ohio Business Gateway

File your **NEGATIVE (NONE) REPORT** On-line through the **Ohio Business Gateway** at www.business.ohio.gov Ohio's award winning government eCommerce site on the Internet. See page 7-8 for registration and filing details.

HRS Pro - Holder Reporting System

The *HRS Pro - Holder Reporting System* and the *HRS Pro User's Guide* may be downloaded through a link on the Ohio Division of Unclaimed Funds website: www.com.ohio.gov/unfd. In the right hand column under **How Do I...** click on the **Report Unclaimed Funds?** icon. You will see *Download HRS Pro – Holder Reporting System*. Click on this link to access the *HRS Download* page. This page allows you to download the *HRS Pro* and the *HRS Pro User's Guide*. The guide is a *Portable Document File (PDF)* that can be viewed and printed with an *Adobe Acrobat Reader*. You may also review *Version Notes* which identify the most recent updates to the *HRS Pro* application and *HRS System Requirements*.

Downloading and Installing the HRS Pro – Holder Reporting System: Under *HRS Download and Installation* you can *Click Here* to download the *HRS Pro* installation file *HRS_Pro_Setup.EXE*. The *HRS_Pro_Setup.EXE* is a self expanding, executable file. Download the file to your *Windows Desktop*. Double click on the *HRS_Pro_Setup.EXE* icon and follow the prompts to install the *HRS Pro* application. Once you install the *HRS Pro*, you must restart your computer before using it.

Downloading and Printing the HRS Pro User's Guide: Under *HRS Documentation*, you can *Click Here* to download the *PDF* version of the *HRS Pro User's Guide*. When you *Click Here* to download the *PDF* version of the *HRS Pro User's Guide*, your *Adobe Acrobat Reader* will start and the *HRS Pro User's Guide* will open for viewing and printing. To save a copy of the guide to a disk or your harddrive, click on the *Diskette (Save As)* icon in the left hand corner of the screen. Select a directory and type in *HRS Pro User's Guide* as the file name and click *Save*. Once you have saved the file to a directory, you can view and print the guide with your *Adobe Acrobat Reader*.

NAUPA Standard Electronic File Format

In order to accommodate companies with a mainframe system and those that use a third party vendor to file their Annual Report of Unclaimed Funds, the Ohio Division of Unclaimed Funds accepts reports in *NAUPA Standard Electronic File Format*. This electronic file format was developed by NAUPA, the National Association of Unclaimed Property Administrators and is accepted by forty (40) states for unclaimed funds reports.

To obtain the most current version of the *NAUPA Standard Electronic File Format* go to www.wagers.net and click on **Naupa Standard** to have your *Adobe Acrobat Reader* open the *PDF* for viewing and printing. To save a copy of the *PDF* to a disk or your harddrive click on the *Diskette (Save As)* icon in the left hand corner of the screen. Select a directory and type in *NAUPA Standard Electronic File Format* as the file name and click *Save*. Once you have saved the file to a directory, you can view and print the guide with your *Adobe Acrobat Reader*.

NEWS AND NOTES

UPDATES AND CHANGES IN REPORTING REQUIREMENTS: There are no changes in Ohio's unclaimed funds filing requirements for the current reporting cycle.

PLEASE PROVIDE ALL AVAILABLE ACCOUNT INFORMATION: The State encourages companies to review all available account documentation so that when an account is reported as unclaimed the owner information includes the correct full name and address of record of the owner as it appears on the books and records of the company, the account number and any other owner identification number(s) and the Social Security Number (SSN) or Federal Tax Identification Number (FEIN) of the owner(s).

Other than the owner's name, the most important information that you can furnish is the owner's SSN or FEIN. This greatly assists the State in its owner location activities and in the correct payment of claims. All SSN and FEIN information should contain nine numbers with no alpha characters. The State will hold all SSN and FEIN information in strictest confidence. They will be disclosed only to those State of Ohio employees involved with the identification of owners and payment of claims. **When companies report all available owner and account information this provides the State with the best opportunity to return funds to the rightful owners.**

UNCLAIMED FUNDS: EXEMPT ACCOUNTS

O.R.C. 169.02(N) Wages Less Than or Equal to \$50.00: Effective August 29, 2002 any wages less than or equal to \$50.00 issued on or after July 1, 2000 reportable as unclaimed in 2002 and following years are exempt from unclaimed funds reporting requirements. Any wages less than or equal to \$50.00 issued prior to July 1, 2000 still in the possession of the filing company are reportable as unclaimed funds.

O.R.C. 169.01(B)(2)(d) Merchandise Gift Certificates: Effective June 6, 2001 a credit due a retail customer that is represented by a gift certificate, gift card, merchandise credit, or merchandise credit card redeemable for merchandise is exempt from unclaimed funds reporting requirement.

O.R.C. 169.01(B)(2)(b) & (c) Business to Business Transactions: Effective September 14, 2000 any payment or credit due to a business association from a business association representing sums payable to suppliers, or for services rendered and sums received by a business association from a business association for the sale of tangible goods or services performed, became exempt from unclaimed funds reporting requirements. This Business to Business Exemption effectively eliminates wholesale trade from the jurisdiction of the Law. In addition, the changes not only eliminate unclaimed funds resulting from business to business transactions that were due by November 1, 2000, but also retroactively exempted any unclaimed funds from such transactions that were reportable in prior years still in the possession of the business association.

The Business to Business Exemption includes, but is not limited to, any check, credit, memorandum, overpayment, unidentified remittance, nonrefundable overcharges, discount, refund and rebate that is due to a business association from a business association. However, equity, dividend and interest payments from a business association to a business association could still become unclaimed as they do not result from wholesale trade. In addition, payments due from or received by a business association from a customer that is a private individual are still reportable unclaimed funds. This exemption also does not apply to funds payable due to a policy of insurance or any deposit to secure membership in a trade organization.

O.R.C. 169.02(O) Unredeemed Gift Certificate Exclusion: Effective June 18, 1991 unredeemed gift certificates were excluded from the definition of unclaimed funds.

HOW TO FILE AN UNCLAIMED FUNDS REPORT

1

IDENTIFY DORMANT ACCOUNTS: The company's Accountant or Controller should review records to identify dormant accounts that they may be holding. See page 27 of this booklet for a schedule of dormant account descriptions, dormancy periods and Nature of Funds Codes. The dormant accounts should be researched to eliminate accounting errors.

2

MAIL THE OUF-8 NOTICE OF UNCLAIMED FUNDS: Companies are required to send an OUF-8 Notice of Unclaimed Funds, or a similar notice that meets statutory requirements, to the last known address of the owner or beneficiary of dormant accounts with a balance of \$50.00, and less than \$1,000.00, via first class mail. *Also, Effective October 21, 2003 companies are required to provide the mandatory notice of unclaimed funds to the owner or beneficiary of accounts with a value of \$1,000.00 or more by certified mail, return receipt requested. The company is authorized to charge up to \$20.00 against each account subject to the mailing to reimburse themselves for the certified mail cost.* Include a self-addressed, stamped, return envelope. **Allow a minimum of thirty (30) days for the owner or beneficiary to respond to the notice prior to reporting their funds as unclaimed.**

3

SELECT A REPORTING METHOD: The Division encourages companies with more than fifty (50) unclaimed accounts to file an electronic report on 1.44Mb diskette or CD-Rom in *NAUPA Standard Electronic File Format* or by using the *HRS Pro - Holder Reporting System* that may be downloaded without charge from the division's website www.com.ohio.gov/unfd. Please see page one (1) for detailed instructions on how to obtain the *HRS Pro application*, the *HRS Pro User's Manual* and *NAUPA Standard Electronic File Format*.

Paper Forms: To report by paper, complete the applicable forms contained in this booklet. **ALL FORMS MAY BE PHOTOCOPIED.** You may print this booklet from the Division's website: www.com.ohio.gov/unfd. See page 11 for instructions.

4

REPORTING UNCLAIMED ACCOUNTS: Report all accounts of \$50.00 or more, for which you received no response to the OUF-8 Notice of Unclaimed Funds, if the Notice was returned due to bad address or if the owner's address is UNKNOWN. No mailing is required for accounts less than \$50.00, however, applicable accounts would be reportable as an AGGREGATE total. There is no minimum amount reportable. See pages 2 and 6-7 of this booklet for additional information.

FILING A NEGATIVE (NONE) REPORT: If a diligent search has shown that the company is not holding any unclaimed funds, or if all owners respond to the *OUF-8 Notice of Unclaimed Funds* mailing, you must file a *Negative (NONE) Report* using the *OUF-1 Unclaimed Funds Reporting Form*. Complete the top portion of the *OUF-1* form. If the company does not have unclaimed funds to report, check **NO** and sign the report Verification. *The Verification must be signed by the Holder, an officer of the Holder or a duly authorized Agent and include the Holder's SSN or FEIN for the Negative Report to be valid.* You may mail the *Negative (NONE) Report* to the address below or fax it to (614) 728-9769. **Please do not do both.** The negative reporting requirement is outlined in section 1301:10-3-03(B) of the *Ohio Administrative Rules*.

OHIO BUSINESS GATEWAY-NEGATIVE (NONE) REPORT FILING: Companies may also elect to file their Negative (NONE) Report on-line via the Ohio Business Gateway at www.business.ohio.gov. See page 7-8 for registration and filing instructions.

MAIL THE COMPLETED REPORT, REMITTANCE CHECK, SECURITIES AND SAFE DEPOSIT BOX CONTENTS TO:

Ohio Department of Commerce
Division of Unclaimed Funds
77 S. High St., 20th Floor
Columbus, OH 43215-6108

Annual Unclaimed Funds Review Guidelines

I. IDENTIFYING DORMANT ACCOUNTS

Public and private businesses, financial institutions and all other entities (**except for I.R.C. 501(C)(3) tax exempt hospitals and political subdivisions**) that maintain account balances, write checks or hold funds in escrow for another person or persons, **must** file an Annual Report of Unclaimed Funds even if they have no unclaimed funds to report. The annual report is due by November 1, for accounts dormant as of the preceding June 30, for all entities except life insurance companies. Annual reports from life insurance companies are due by May 1, for accounts dormant as of the preceding December 31.

Example: Payroll checks are dormant after one (1) year. As of June 30 payroll checks that have were issued one (1) or more years ago, but that have not cleared the bank, are dormant. **Checks do not have to be in the possession of the company to be dormant.** Dormant checks would include all outstanding checks that meet dormancy requirements as well as checks returned to the company by the post office, checks not picked up by the employee, **checks redeposited to the company’s checking account by a payroll agent** and checks written off to income or against expense.

Listed in **Table 1** and **Table 2** you will find examples of the types of accounts that can become unclaimed funds in a typical public or private corporation and a financial institution. For a complete listing of the types of accounts that could become unclaimed funds in your company, their dormancy periods and Nature of Funds Codes please see page 27 of this booklet.

Table 1

Public/Private Corporation Nature of Funds Codes

Nature of Funds Codes	Description of Funds	Dormancy Period in Years
CK10	Expense (Reimbursement) Checks	3
CK12	Credit Refund Checks - Retail	3
CK17	Refund and Rebate Checks - Retail	3
MS01	Wages - Payroll & Salary	1
MS02	Commissions	1
MS03	Worker's Compensation Benefits	1
MS09	Accounts Receivable Credit Balances or Memos	3
SC01	Dividends	5
SC02	Interest Payments Due for Bonds & Debentures	3
SC03	Principal Payments Due for Bonds & Debentures	3
SC08	Undeliverable Shares of Stock	5
SC12	Underlying Shares of Stock	5
SC19	Dividend Reinvestment Plans	5
TR03	401K Plan Distributions	3

Table 2

Financial Institution Nature of Funds Codes

Nature of Funds Codes	Description of Funds	Dormancy Period in Years
AC01	Checking Accounts	5
AC02	Savings Accounts	5
AC03	Certificates of Deposit	5
AC04	Christmas/Vacation Funds	5
AC07	Unidentified Deposits & Remittances	1
AC09	IRA & Keogh Accounts	3
CK01	Cashier's Checks	5
CK02	Certified Checks	5
CK03	Registered Checks	5
CK04	Treasurer's Checks	5
CK05	Bank Drafts	5
CK07	Money Orders	5
CK16	CD Interest Checks	5
MS05	Customer Overpayments	3

Agent Issued Stale Dated Payroll Checks: If your company uses a payroll processing agent to issue checks that clear on the agent’s account, the agent will periodically notify the company of stale dated payroll checks that have not cleared their account. They will then redeposit these funds to the company’s checking account and the checks will no longer be negotiable. The company then has the responsibility for controlling and reporting the redeposited payroll checks as unclaimed.

If the payroll processing agent does not redeposit stale dated payroll checks back to the company’s account you need to contact the agent to determine if they review outstanding payroll checks for unclaimed funds reporting. **If the agent reviews outstanding payroll checks for unclaimed funds reporting purposes then no additional work is required.** If they do not then you should obtain an outstanding checklist from the agent, or the issuing bank, and request that funds for dormant accounts be returned so that they can be reviewed to identify reportable unclaimed accounts. **Wages, salary and commissions become dormant (1) year from the date payable.** The unclaimed funds law requires that the full name and last known address of the owner be reported for each item \$50.00 or more. Please obtain this information from your payroll processor.

Effective August 29, 2002 wages, salary and commission payments less than or equal to \$50.00, payable on or after July 1, 2000, are exempt from unclaimed funds reporting. See page 2 for additional information.

Third Party Administrators for Worker’s Compensation Payments or Health Benefits: If your company is self insured for worker’s compensation or health benefits, the uncashed disbursement checks should be reviewed annually for unclaimed funds reporting. Any monies from uncashed disbursements held by, or returned to you by a third party administrator (TPA) would be reportable as unclaimed funds. Contact your TPA to determine if they report unclaimed funds for your company. If they do not then you should obtain an outstanding checklist and request that funds for dormant accounts be returned so that they can be reviewed to identify reportable unclaimed accounts. **Worker’s compensation payments become dormant one (1) year from the date payable and health benefit disbursements become dormant three (3) years from the date payable.**

401K Accounts (Qualified Plans) of Former Employees with Bad Addresses: Problems with bad address accounts can occur if mandatory distribution of 401K monies, or other qualified plan monies, is not required when an employee leaves the company. These bad address accounts, with a balance of less than or equal to \$1,000.00, may be reported as unclaimed thirty (30) days after completing the mailing of an OUF-8 Notice of Unclaimed Funds. The Employees Retirement Income Security Act (ERISA) requires accounts of more than \$1,000.00 be maintained for the owner with a designated trustee.

Underlying Shares of Stock: An underlying share of stock may or may not be in the possession of the owner. **The underlying shares are considered dormant and subject to unclaimed funds reporting if dividends and any other sums payable have remained unclaimed (uncashed or RPO - Returned by the Post Office) by the owner for five (5) years.** Any dividends or other distributions payable to the owner would also be reportable as unclaimed funds with the shares. The reportable underlying shares should be cancelled and a balance certificate issued to the Ohio Department of Commerce, Division of Unclaimed Funds.

II. RESEARCHING THE ACCOUNTS

Once the dormant accounts have been identified, you should research them to determine if checks have been voided and reissued, voided and not issued (duplicate payments) or cleared the bank without being removed from the outstanding checklist. These items would not be unclaimed funds. Document your research and retain any workpapers in the annual reporting file for five (5) years or until an examination is conducted, whichever comes first.

III. DUE-DILIGENCE MAILING REQUIREMENT

Companies are required to send an OUF-8 Notice of Unclaimed Funds, or a similar notice that meets statutory requirements, to the last known address of owner or beneficiary of dormant accounts via first class mail with a balance equal to \$50.00 and less than \$1,000.00. *Effective October 21, 2003 companies are required to provide the mandatory notice of unclaimed funds to the owner or beneficiary of accounts with a value of \$1,000.00 or more by certified mail, return receipt requested . The company is authorized to charge up to \$20.00 against each account subject to the mailing to reimburse themselves for the certified mail cost.* Include a self-addressed, stamped, return envelope.

Allow a minimum of thirty (30) days for the owner or beneficiary to respond to the notice prior to reporting their funds as unclaimed. Accounts with a balance of \$50.00 or more with mail returned for bad address, and those whose owner or beneficiary do not respond, are reportable unclaimed funds. **No mailing is required to owners of dormant accounts less than \$50.00, however, applicable accounts would still be reportable unclaimed funds as an Aggregate total.**

IV. REPORTING UNCLAIMED ACCOUNTS

Companies are required to report the following information for accounts with identifiable owners and a balance greater than or equal to \$50.00: full name & last known address of the owner, social security number (if available), account number, amount, date of last transaction, nature of the funds and the owner's relationship to the account. Provide the account number, amount and date of last transaction for accounts with a balance greater than \$50.00 with an unknown name and address. Provide the owner's name, account number, amount and date of last transaction for accounts with a balance greater than \$50.00 with an unknown address. **Applicable accounts less than \$50.00 are reported as aggregate totals by Nature of Funds Code, no owner or address information is necessary.** Companies must maintain a list of the accounts and balances that make up the aggregate total in order to provide account verification if the owner makes a claim.

Reportable unclaimed accounts should be closed out and listed on the OUF-2 List of Owners of Unclaimed Funds. Also, submit an OUF-1 Unclaimed Funds Reporting Form and a check for the total of the unclaimed accounts made payable to: The Ohio Department of Commerce, Division of Unclaimed Funds. If shares of stock are reportable as unclaimed, a certificate for the unclaimed shares should be issued to: The Ohio Department of Commerce, Division of Unclaimed Funds. Instructions for completing reporting forms are contained in this booklet. Stock certificates from safe deposit boxes or other safekeeping repository should be reported as found. The company is held harmless by the State and is relieved of liability from any and all claims once the unclaimed accounts are reported, as long as the due-diligence mailing requirements of section 169.03 O.R.C. are met.

AUTOMATIC FILING EXTENSION: To obtain an automatic extension of time to file an Annual Report of Unclaimed Funds beyond November 1 (May 1 for Life Insurance Companies) complete the Application for Automatic Extension to File the Annual Report of Unclaimed Funds. Please include your company's Federal Tax ID (FEIN). Specify how long an extension is needed by placing a check mark in one of the boxes indicating the extended due date. The application must be signed and is not valid without a signature and FEIN. Mail the Application to: **Ohio Division of Unclaimed Funds, 77 S. High St., 20th Floor, Columbus, OH 43215-6108 or fax it to (614) 728-9769 or (614) 752-5078. THE EXTENSION IS AUTOMATIC UPON FILING THE EXTENSION FORM, NO CONFIRMATION WILL BE SENT.**

V. EARLY REPORTING OF UNCLAIMED ACCOUNTS

The dormancy periods listed for unclaimed accounts are the **maximum** periods that dormant accounts may be held prior to unclaimed funds verification and reporting. Dormant accounts may be reported prior to the expiration of their dormancy periods (Per section 169.11 O.R.C.) if the company complies with the due-diligence mailing and reporting requirements described in III and IV.

VI. NEGATIVE (NONE) REPORT REQUIREMENT

If a diligent search has shown that the company is not holding any unclaimed funds, or if all owners respond to the OUF-8 Notice of Unclaimed Funds mailing, you must file a Negative (NONE) Report using the OUF-1 Unclaimed Funds Reporting Form. Complete the top portion of the form. If the company does not have unclaimed funds to report, check **NO** and sign the report Verification. *The Verification must be signed by the Holder, an Officer of the Holder or a duly authorized Agent and include the Holders SSN or FEIN for the Negative Report to be valid.* The negative reporting requirement is outlined in section 1301:10-3-03(B) of the Ohio Administrative Code. The OUF-1 Unclaimed Funds Reporting Form can be printed from the Division's website www.com.ohio.gov/unfd.

VII. OHIO BUSINESS GATEWAY ON-LINE NEGATIVE (NONE) REPORTING

The Ohio Division of Unclaimed Funds, in conjunction with the Ohio Business Gateway (OBG), is pleased to offer companies the option of filing their Negative (None) Report on-line via the Internet. You may currently file selected reports with the Department of Taxation, Bureau of Job and Family Services, Bureau of Workers' Compensation as well as the Department of Commerce, Division of Unclaimed Funds. To file your company's Negative (NONE) Report on-line login to www.business.ohio.gov and follow these instructions:

How to Register with the Ohio Business Gateway

First Time Filers: First time on-line filers will need to register as a user with the OBG. Login to the OBG at www.business.ohio.gov and on the right hand side of the screen click on **Login Now (for new and existing users)** and then click on **Create an OBG Username**.

Establish a State of Ohio Electronic Signature: The OBG requires that you "sign" the Negative (NONE)

Report using an **electronic signature**. An **electronic signature** is similar to your handwritten signature. Through the use of an **electronic signature**, you agree that the information you provide is accurate and complete to the best of your knowledge. Read the State of Ohio Electronic Signature page, enter your initials and click **I Agree** to create your **electronic signature**.

Registration Information: In order to register with the OBG you must have the following information:

- a) Your company's Federal Employer ID Number (FEIN) or your Social Security Number (SSN).
- b) Your company's legal business name. This is the name registered with the Ohio Secretary of State's office.
- c) *Optional:* Your company's corporate name if different from the legal name.
- d) *Optional:* Your company's trade name.
- e) The name, telephone number and email address of the person that will be the Company Contact. This would be the person to contact with questions about the business.
- f) The name, title and telephone number of the person who will be the Primary User of the OBG to file returns and reports.
- g) You are also asked to enter an eight (8) to ten (10) character case sensitive User name. You must also select a secret question to help you remember your Username and enter the answer.

All fields marked with an asterisk '*' are required fields. You must enter the information in order to register. Once you have completed the **Registration Information** click on **Submit**. You will be notified that your account has been created and your **Password** will be sent to the email address you entered during registration. You will need your **Username** and **Password** to login to the OBG.

Confirm Registration Information: The registration information that you entered will be displayed on the screen. If you need to make changes, at the bottom of the page you may select: **Edit User Information, Manage Users or Edit Company Information**. If the information is correct select **File Reports**.

How to File Your Negative (NONE) Report

The OBG Negative Report Filing Application has on-line help with a general overview of the application and an on-line Users Guide to help you through the filing process. For additional assistance by phone, call the OBG Help Desk at 866-OHIO-GOV (866-644-6468). The OBG Help desk is available Monday through Friday 8 A.M. - 5 P.M., excluding state holidays.

VII. UNCLAIMED FUNDS RECORD RETENTION

Unclaimed funds reports and their supporting documentation must be retained for five (5) years or until an examination is conducted, whichever comes first. The following backup documentation for the Annual Report of Unclaimed Funds must be maintained to identify the disposition of dormant accounts identified on June 30, or December 1 for Life Insurance Companies. This documentation should include, but is not limited to:

- A. A copy of the final unclaimed funds report filed with the State.
- B. June 30 dormant account list(s).
- C. Signed OUF-8 Notice of Unclaimed Funds forms.
- D. Documentation of Certified Mailing to accounts with a balance of \$1,000.00 or more.
- E. Documentation used to exclude accounts with a balance of \$1,000.00 or more from the Certified Mail requirement.
- F. Bad address mail from the OUF-8 mailing.
- G. Other research documentation used to exclude accounts from unclaimed funds reporting.

FORMS INCLUDED IN THIS BOOKLET

ALL FORMS IN THIS BOOKLET MAY BE PHOTOCOPIED

FORM	DESCRIPTION
	Application of Automatic Extension of Time to File the Annual Report of Unclaimed Funds: File this form to obtain up to 120 additional days to file your Annual Report of Unclaimed Funds. See page 12 for the instructions and form.
OUF-1	Unclaimed Funds Reporting Form: This form provides information about the company reporting unclaimed funds. It is also used to calculate the total unclaimed funds, penalties and interest that are reportable. See pages 13-15 for the instructions and form.
OUF-2	List of Owners of Unclaimed Funds: This form is used to report the owner name, address, account information and the cash value of unclaimed accounts. See pages 16-19 for the instructions and form.
OUF-4	List of Owners of Unclaimed Stock and Other Securities: This form is used to report unclaimed stock, bonds and other securities in certificate form and any interest or dividends associated with them. See page 20-21 for the instructions and form.
OUF-5	List of Owners of Safe Deposit Box Contents and Safekeeping: This form is used to report unclaimed intangible property such as coins, currency, stamps, stocks and bonds from safe deposit boxes or other safekeeping repository. See page 22-24 for the instructions and form.
OUF-8	Notice of Unclaimed Funds: The State requires that this form, or one similar to it that meets statutory requirements, be sent to owners of dormant accounts with a balance of \$50.00 or more, before the funds are reported as unclaimed. Effective October 21, 2003 companies are required to provide the mandatory notice of unclaimed funds to the owners of accounts with a value of \$1,000.00 or more by certified mail, return receipt requested. The company is authorized to charge up to \$20.00 against each account subject to the mailing to reimburse themselves for the certified mail cost. See page 6(III) for additional information. The owner must be given a minimum of thirty (30) days to respond before their funds are officially reportable to the State as unclaimed funds. See page 25-26 for the instructions and form.

FREQUENTLY ASKED QUESTIONS

WHAT ARE UNCLAIMED FUNDS?

- All intangible property unclaimed by its owner for a specific period of time which may include: dormant savings and checking accounts, unclaimed wages, dividends, credit balances and any type of outstanding checks. For a detailed list of unclaimed funds see the Nature of Funds Codes on page 27.

WHO MUST FILE AN ANNUAL REPORT OF UNCLAIMED FUNDS?

- All businesses that operate in the State of Ohio or hold funds due to Ohio residents are required to file an Annual Report of Unclaimed Funds. CPAs or Attorneys that are in private practice are required to file an Annual Report of Unclaimed Funds. **CPAs and Attorneys not in private practice do not have to file separately from the firms for which they work. The only entities exempt from reporting are political subdivisions of the State, Counties, Cities, Townships and I.R.C. 501(C)(3) hospitals (Per section 169.01(D)(2) O.R.C.).**

WHO DO I MAKE THE CHECK (CERTIFICATE) OUT TO?

- The check for the remittance of unclaimed funds should be made payable to the Ohio Department of Commerce, Division of Unclaimed Funds.
- Securities, other than those from safe deposit box contents, must be remitted in the name of the Ohio Department of Commerce, Division of Unclaimed Funds. Stock certificates from safe deposit boxes or other safekeeping repository are reportable as found.

WHY DOES OHIO HAVE AN UNCLAIMED FUNDS LAW?

- To protect the property rights of the owner and to reunite the owner with the funds.
- To provide the companies relief from liability.
- To provide a centralized location of contact for potential owners of unclaimed funds.

IS A NEGATIVE REPORT REQUIRED AND IS THERE A MINIMUM DOLLAR AMOUNT TO BE REMITTED?

- If a diligent search has shown that the company is not holding any unclaimed funds or if all owners respond to the OUF-8 Notice of Unclaimed Funds mailing, you must file a Negative (NONE) Report. The Negative (NONE) Report may be filed either using the paper forms or electronically through the Ohio Business Gateway. See page 7(VI) and 7(VII) for instructions. The negative reporting requirement is outlined in section 1301:10-3-03(B) of the Ohio Administrative Code. There is no minimum amount reportable.

HOW SHOULD MUTUAL FUNDS BE REMITTED TO OHIO?

- Mutual Funds are to be liquidated from the owners account(s), and the proceeds remitted, along with complete owner detail. **Mutual fund shares may not be transferred into an unauthorized account in the name of the State of Ohio.**

WHAT ARE OHIO'S DORMANCY PERIODS, AGGREGATE LIMIT AND REPORTING DEADLINES?

- Dormancy periods are listed in relation to the Nature of Funds Codes on page 27.
- The aggregate limit is \$50.00. **Applicable accounts less than \$50.00 must be reported as an Aggregate total.** See Page 2 of this booklet for exemptions.
- The reporting deadline for all companies, with the exception of life insurance companies, is November 1. The reporting deadline for life insurance companies is May 1.

WHAT HAPPENS IF A COMPANY DOES NOT REPORT?

- The company may incur two (2) civil penalties of \$100.00 per day and criminal penalties of up to \$500.00 a day for failure to report unclaimed funds, or under reporting unclaimed funds and interest at a rate of 1% per month on the balance of unclaimed funds due.

WHAT ATTEMPTS ARE MADE TO FIND THE RIGHTFUL OWNERS?

- The first attempt to find the rightful owner is by the company. A notice is mailed to the owner of unclaimed funds at the owner's last known address.
- Once the company reports the owner's account to the State of Ohio, the Division of Unclaimed Funds attempts to search for the owner.
- The names of the owners with \$50.00 or more of unclaimed funds are published in local newspapers of all counties in the State of Ohio. Numerous other outreach activities are conducted by the Division. The unclaimed funds database can be accessed on-line at: ***www.missingmoney.com***
- The State of Ohio serves as custodian for these funds until they are properly claimed.

CAN UNCLAIMED FUNDS BE REPORTED EARLY?

- Yes, section 169.11 O.R.C. allows for the early reporting of funds. The company must comply with the due diligence mailing requirement and reporting requirements of section 169.03 O.R.C., see page 6(III) and 6(IV) of this booklet for further information regarding these requirements.

WEBSITE RESOURCES

WEBSITE ADDRESS: www.com.ohio.gov/unfd

You may access the Ohio Division of Unclaimed Funds website at www.com.ohio.gov/unfd. It is a valuable source of information about reporting requirements and claiming unclaimed funds. The following is a list of resources available from the Division's website.

CHAPTER 169, O.R.C., THE OHIO UNCLAIMED FUNDS LAW

A current version of Chapter 169 O.R.C., the Ohio Unclaimed Funds Law can be accessed under *Resources* on the left hand side of the page by clicking on the *Laws, Rules & Guidelines* icon. You will see a listing of code sections. Click on any of the code sections to access **Anderson's On-line Ohio Documents**. You can then reference a copy of **Chapter 169, ORC, the Unclaimed Funds Law** under **Title I State Government**.

ON-LINE TREASURE HUNT: www.missingmoney.com

The on-line *Treasure Hunt* at www.missingmoney.com allows individuals and businesses to research their names for unclaimed funds held by the State of Ohio, and other states. If you identify unclaimed funds that may belong to you or a relative you may print out a claim form from the website, or have one mailed to you, .

ANNUAL REPORT OF UNCLAIMED FUNDS FORMS BOOKLET

In the right hand column under *How Do I...* click on the *Report Unclaimed Funds?* the click on the *Annual Report of Unclaimed Funds Forms, Instructions & Information*. Your *Adobe Acrobat Reader* will open the booklet for viewing and printing. To save a copy of the booklet to a disk or your harddrive, click on the *Diskette (Save As)* icon in the left hand corner of the screen. Select a directory and type in *Annual Report of Unclaimed Funds Forms, Instructions & Information* and click *Save*. Once you have saved the file to a directory, you can view and print the forms and instructions with your *Adobe Acrobat Reader*.

If you do not have an *Adobe Acrobat Reader* you may download the most current version by clicking on the *Adobe Get Acrobat Reader* icon on the *Unclaimed Funds Reporting Forms & Applications* page.

ELECTRONIC REPORTING APPLICATION AND INFORMATION

Reporting Media Accepted: 1.44Mb Diskette or CD-Rom

Companies that would like to file their Annual Report of Unclaimed Funds electronically have two options. First, the *HRS Pro-Holder Reporting System* is a user-friendly *Windows* based application that will run on a personal computer. Second, to accommodate companies with a mainframe system, and those using a third party vendor to file their Annual Report of Unclaimed Funds, the State now accepts reports submitted in *NAUPA Standard Electronic File Format*. This electronic file format was developed by NAUPA, the National Association of Unclaimed Property Administrators, and is accepted by forty (40) states for unclaimed funds reports.

Please see the detailed instructions for obtaining the *HRS Pro application, HRS Pro User's Manual* or *NAUPA Standard File Format* on page one (1) of this booklet. If you would like to have the *HRS Pro* application or any of the above described information mailed, or sent to you via email please call (614) 644-7281 or write to the Compliance Section, Ohio Division of Unclaimed Funds, 77 S. High St., 20th Floor, Columbus, Ohio 43215-6108.

OUF-1 INSTRUCTIONS

PURPOSE: This form provides information about the company reporting unclaimed funds. **THE OUF-1 IS ALSO USED TO FILE A NEGATIVE REPORT OF UNCLAIMED FUNDS.**

MAILING LABEL: Remove the mailing label from the front of the **Important Information for Unclaimed Funds Filers postcard** that was sent to you and affix in the upper left hand box as indicated. If there are any changes, do not use the mailing label. Please enter the company's name and address information, FEIN, contact person, contact phone number, contact fax number, state of incorporation and year incorporated in the space provided. The contact person should be the individual who would be able to answer any questions concerning the report.

IF YOU DO NOT HAVE A MAILING LABEL: Please enter the company's name and address information, FEIN or SSN, contact person, contact phone number, contact fax number, state of incorporation and year incorporated in the space provided. The contact person should be the individual who would be able to answer any questions concerning the report.

REPORT YEAR: For all entities, except Life Insurance companies, the Report Year for unclaimed funds reports due by November 1st is the four (4) digit calendar year of the preceding June 30th cut-off used to identify dormant accounts. For Life Insurance companies the Report Year for unclaimed funds reports due by May 1st is the four (4) digit calendar year of the preceding December 31st cut-off used to identify dormant accounts.

DOES THE COMPANY LISTED HAVE UNCLAIMED FUNDS TO REPORT? - Check either NO or YES and follow the filing instructions.

VERIFICATION: The report Verification on the OUF-1 Unclaimed Funds Reporting Form must be signed by the Holder, an Officer of the Holder or a duly authorized Agent for the report to be valid. Unclaimed funds reports will not be accepted without proper Holder signature and FEIN or SSN.

AUTOMATIC EXTENSION: To obtain an automatic extension of time to file your Annual Report of Unclaimed Funds beyond November 1 (May 1 for Life Insurance Companies) complete the Application for Automatic Extension to File the Annual Report of Unclaimed Funds.

OUF-2 INSTRUCTIONS Page 1 of 3

PURPOSE: This form is used to report the cash value of unclaimed accounts. Use form OUF-4 to report shares of stock, bonds or debentures in certificate form and related cash such as dividends or interest.

PAGE NUMBER: Form OUF-2 pages should be numbered consecutively (Example: Page 1 of 24) at the top, right hand corner of the form.

AGGREGATE AMOUNT: ALL ACCOUNTS LESS THAN \$50.00 MUST BE REPORTED AS AN AGGREGATE TOTAL. Enter the total number of items and amount being remitted (Example: 20 items less than \$50.00 totaling \$964.50) on the first line, first page of the OUF-2 form. You must maintain a list of the accounts and balances that make up the aggregate total in your annual reporting file to provide verification of the report year and the amount remitted if the owner makes a claim.

ACCOUNTS WITH AN UNKNOWN OWNER AND/OR ADDRESS: Please list account number, amount and date of last transaction for accounts with a balance of \$50.00 or more with an unknown name and address. Please list the owner's name, account number, amount and the date last active for accounts with a balance of \$50.00 or more with an unknown address.

DESCRIPTION: You may enter a description or note up to fifty (50) characters in this field for the unclaimed account.

ACCOUNT NO.: Enter an identifying number for the unclaimed funds submitted, such as the account number, check number, certificate number or insurance policy number.

NATURE OF FUNDS CODE: Enter the Nature of Funds Code corresponding to the description of funds. The Nature of Funds Codes and descriptions are listed on page 27 of this booklet.

AMOUNT REMITTED: The unclaimed amount includes accrued interest, dividends, payment of principal or other sum held or owed to the owner, less any lawful claims. A lawful claim may be defined as any reasonable charge applied to an account, authorized by federal and state statutes or administrative rules. Also, a valid contract must exist between the owner of the funds and the holder of the funds, the terms of which the owner has full knowledge and to which they consent prior to imposition of the charge.

DATE LAST ACTIVE: The date last active is the date the funds became payable, demandable, returnable or the date of the last **owner generated transaction** on the account. The issue date for checks and drafts is the date last active. The date of last deposit or withdrawal could be the date last active for savings or checking accounts at a financial institution. The date of computer conversion, the crediting of interest or dividends or other transaction automatically generated by the holder is **NOT** the date last active.

LAST NAME OR BUSINESS NAME: Enter the owner's last name or if a business list the corporation, partnership, association or trade name exactly as it appears on the unclaimed account for each account with a balance of \$50.00 or more.

FIRST NAME: Enter the owner's first name for each unclaimed account with a balance of \$50.00 or more.

INITIAL: Enter the owner's middle initial for each unclaimed account with a balance of \$50.00 or more.

STREET ADDRESS: Report the last known address of the owner, beneficiary, payee, or trustee as shown by your records, even though mail has been returned from such address. If the address is unknown, insert "Unknown".

Some companies mistakenly believe that if their records do not reflect the owner's current address then this field should contain "Unknown". **This field should contain the last known address as reflected by the company's records.**

STREET ADDRESS: This second address line may be used as needed. See the instructions above.

CITY: Enter the city for the owner's last known address. **DO NOT** abbreviate city names.

STATE: Enter the state for the owner's last known address. Use standard Post Office abbreviations for state.

ZIP CODE: Enter the zipcode for the owner's last known address.

SOCIAL SECURITY NUMBER OR FEDERAL ID NUMBER: Other than the owner's name, the most important information that you can furnish is the owner's Social Security Number (SSN) or Federal Tax Identification Number (FEIN). This greatly assists the Division in its owner location activities and in the correct payment of claims.

The Division will hold all Social Security Numbers in strictest confidence. They will be disclosed only to those State of Ohio employees involved with the identification of owners and payment of claims.

RELATIONSHIP CODE: Enter the appropriate Relationship Code which best describes the **owner's relationship to the funds**. There are examples of owner records for most relationships with explanations on page 17-18. The Relationship Codes with descriptions and the Requirements for Reporting Joint Account Information are listed on pages 28-29 of this booklet.

PAGE TOTAL: Enter the sum of the "Amount Remitted" for the accounts on the page.

REPORT TOTAL: Enter the sum of the "Amount Remitted" for all accounts reported on the last page of the report, and on line 1 on the back of the OUF-1 form.

OUF-2 INSTRUCTIONS-Page 2 of 3

EXAMPLES OF OWNER RECORDS FOR UNCLAIMED FUNDS DUE IN 2008

Example	Account Number	Nature of Funds Code	Amount Remitted	Date Last Active	Last Name or Business Name	First Name	Initial	Street Address	Street Address	City	State	Zipcode	Social Security # or FEIN	Relationship Code
#1	23	CK99	\$115.00		Aggregate									
#2	35687	CK07	\$3,536.00	1/20/2003	Unknown			Unknown						
#3	875-01	AC03	\$15,906.78	12/28/2002	Ryan	William	B	Unknown						SO
#4	8587	MS19	\$78.95	4/3/2007	Filling Station The			425 Northwest St		Celina	OH		34-8974536	SO
#5	923456	AC01	\$10,456.35	7/21/2002	Smith	Jill	A	129 Red Rd		Akron	OH	44320	343-55-6646	SO
#6	978	AC02	\$250.00	9/27/2002	Jones	John	G	23 Park Pl		Columbus	OH	43215	126-99-8877	JY
	978	AC02	\$0.00	9/27/2002	Jones	Sally		23 Park Pl		Columbus	OH	43215	127-55-6543	JY
#7	432196	SC03	\$800.00	11/3/2004	Brown	Sarah		5675 Clark St		Dayton	OH	45309	315-69-2741	TI
	432196	SC03	\$0.00	11/3/2004	Brown	Jim	B	42 E. Second St		Dayron	OH	45309	237-29-4378	TI
#8	5647213	MI50	\$56.29	5/31/2007	Case	Thomas	K	10187 Crater Dr		Youngstown	OH	44512	451-72-9216	TI
	5647213	MI50	\$0.00	5/31/2007	Case	Roberta	C	10187 Crater Dr		Youngstown	OH	44512	896-45-1237	TI
#9	4397	IN01	\$5,000.00	12/20/2004	Jones	Nancy		493 Fifth Ave		Columbus	OH	43215	432-55-1739	BF
	4397	IN01	\$0.00	12/20/2004	Smith	John		153 N. 3rd St		Columbus	OH	43215	432-55-1739	IN
#10	285746	TR03	\$2,750.00	3/21/2005	McScott	Judy		423 E. 22nd St		Middletown	OH	45042	278-43-2169	BF
	285746	TR03	\$0.00	3/21/2005	Holworth	Marva		326 Maytown Rd		Columbus	OH	43229	859-46-2187	E
	285746	TR03	\$0.00	3/21/2005	Veley	John	X	C/O Brunswick & Mailer LLP	427 N. High St.	Worthington	OH	43228		AF
#11	45-25867	IN01	\$25,000.00	8/25/2004	Mathers	Scott		65 S. Oak St		Perrysburg	OH	43228	846-75-3924	BF
	45-25867	IN01	\$0.00	8/25/2004	Mathers	Jennifer		715 Danninger Apt #11		New Bremen	OH	43276	243-45-2157	CF

EXPLANATION OF OWNER RECORD EXAMPLES

- Example 1 AGGREGATE RECORD:** 23 checks less than \$50.00 totaling \$115.00 are reported in the aggregate in this example. All unclaimed accounts less than \$50.00 are reported as an aggregate total by Nature of Fund Code.
- Example 2 UNKNOWN OWNER:** Money order #35687 for \$3,536.00, the owner's name and address are unknown. Please list account #, amount and date of last transaction for accounts with unknown name and address that have a balance greater than \$50.00.
- Example 3 UNKNOWN ADDRESS:** William B. Ryan is the only known owner of Certificate of Deposit #875-01 for \$15,906.78. His address is unknown. The Relationship Code for a single owner account is "SO" - Sole Owner.
- Example 4 BUSINESS OWNER:** The name of the corporation, partnership, association or trade name should be listed exactly as it was on the account that is being reported. The Relationship Code for a single owner account is "SO" - Sole Owner.
- Example 5 SINGLE OWNER:** Jill A. Smith is the only known owner of checking account number 923456 for \$10,456.35. The Relationship Code for a single owner account is "SO" - Sole Owner.
- Example 6 JOINT OWNER w/OR RELATIONSHIP AND RIGHT OF SURVIVORSHIP:** John G. OR Sally Jones are the joint owners of a \$250.00 savings account. Because of the "OR" relationship between the owners, either owner is entitled to claim the entire amount of the unclaimed funds.

The holder has account documentation that states that **each owner has the Right of Survivorship**, therefore, the surviving owner is entitled to claim the entire balance of the account if the other has died. With the "OR"

OUF-2 INSTRUCTIONS-Page 3 of 3

relationship and **Right of Survivorship** both owners would be coded “**JY**”.

Example 7 JOINT OWNER w/ AND RELATIONSHIP & NO RIGHT OF SURVIVORSHIP: Sarah Brown AND Jim B. Brown as the joint owners of the \$800.00 of bond principle. Because of the “**AND**” relationship between the owners both owners must present a claim in order to claim the unclaimed funds.

The holder has account documentation that states that there is **NO Right of Survivorship** for the surviving owner, therefore, the surviving owner is entitled one-half of the balance of the account if the other has died. The deceased owner’s estate would be entitled to the other half of the account. With the “**AND**” relation and **NO Right of Survivorship** both owners would be coded “**TI**”.

Example 8 JOINT OWNER w/ UNKNOWN RELATIONSHIP & UNKNOWN RIGHT OF SURVIVORSHIP: Thomas K. Case AND/OR Roberta C. Case are the joint owners of \$56.29 of mineral proceeds. The relationship of the owners to the account is **UNKNOWN** and there is **no documentation of the Right of Survivorship**. If no information is evident of the relationship of the owners then an “**AND**” relationship is assumed. Based on the Ohio Supreme Court decision Wright v. Bloom 69 Ohio St. 3d 596 (1994) if no information is evident of the existence of the Right of Survivorship then it is assumed that it does not exist. With an **UNKNOWN** relationship and **UNKNOWN Right of Survivorship** both owners would be coded “**TI**”.

Example 9 MULTIPLE RELATIONSHIP - INSURED & BENEFICIARY: Nancy Jones is the beneficiary of the \$5,000.00 insurance policy of John Smith. Since Nancy Jones is the beneficiary of the \$5,000.00, this amount is listed on the line with her name. She would be assigned a “**BF**” (Beneficiary) relationship code. The insured party John Smith is then listed on a separate line with a \$0.00 amount reported. He would be assigned an “**IN**” (Insured) relationship code.

Example 10 MULTIPLE RELATIONSHIP - HEIR, ESTATE OF & ATTORNEY FOR: Judy McScott is the heir to \$2,750.00 from the Estate of Marva Holworth. The attorney for the estate is John X. Veley. Since Judy McScott is the heir to the \$2,750.00, this amount is listed on the line with her name. She would be assigned an “**BF**” (Beneficiary) relationship code. The funds are payable from the Estate of Marva Holworth which is listed on a separate line with a \$ 0.00 amount reported. The estate would be assigned an “**E**” (Estate of) relationship code. Finally, as attorney for the estate John X. Veley would be listed on a third line with a \$0.00 amount reported. He would be assigned an “**AF**” (Attorney for) relationship code.

Example 11 MULTIPLE RELATIONSHIP - BENEFICIARY & CUSTODIAN/GUARDIAN: Scott Mathers is the beneficiary of a \$25,000.00 individual life insurance policy benefit. Jennifer Mathers is his Custodian/ Guardian. Since Scott Mather is the beneficiary of the \$25,000.00 this amount is listed on the line with his name. He would be assigned a “**BF**” (Beneficiary) relationship code. Jennifer Mathers as his Custodian/ Guardian would be listed on a separate line with a \$ 0.00 amount reported. She would be assigned a “**CF**” (Custodian for) relationship code.

Note: See page 28-29 for further explanation and table that will help you select the proper Relationship Code for joint owners and accounts with multiple relationships. Account documentation that identifies owner relationships should be retained with your annual reporting records.

HOLDER GENERATED REPORTING FORMS

The Ohio Division of Unclaimed Funds will accept computer generated reporting forms, as long as the owner and account information required by statute is provided in the order listed on page one (1) of the instructions for the OUF-2 List of Owners of Unclaimed Funds. Please submit reports on 8 1/2” X 11” white paper and use the largest possible font size when printing reports to be substituted for the OUF-2 as they are manually entered into our data processing system.

OUF- 4 INSTRUCTIONS

PURPOSE: This form is used to report unclaimed stock, bonds and other securities, and any interest or dividends associated with them. Attach reportable unclaimed securities to the OUF-4 form. Reportable unclaimed securities must be canceled and reregistered in the name of the Ohio Department of Commerce, Division of Unclaimed Funds. Remit one certificate for each issue. Use the OUF-2 List of Owners of Unclaimed Funds to report the cash value of securities unclaimed from cash for stock acquisitions or mergers. Unclaimed securities from safe deposit boxes or other safekeeping repositories are reported on the OUF-5 List of Owners of Contents of Safe Deposit Boxes or Other Safekeeping Repositories as found.

The Federal Tax Identification Number is 31-1409347, Ohio Department of Commerce, Division of Unclaimed Funds-MIF.

PAGE NUMBER: Form OUF-4 pages should be numbered consecutively (Example: page 1 of 24; 2 of 24) at the top, right-hand corner

ACCOUNTS WITH AN UNKNOWN OWNER AND/OR ADDRESS: Please list account number, amount and date of last transaction for accounts with an unknown name and address. Please supply the owner's name, account number, amount and date last active for accounts with an unknown address.

ISSUE NAME: List the name of the company which issued the securities.

DESCRIPTION: You may enter a description or note up to fifty (50) characters in this field for the unclaimed account.

ACCOUNT NO.: Enter the shareholder identification number for the unclaimed account submitted.

NATURE OF FUNDS CODE: Enter the Nature of Funds Code corresponding to the description of funds. The Nature of Funds Codes and descriptions are listed on page 27 of this booklet.

RELATED CASH REMITTED: The related cash remitted includes accrued interest, dividends, payment of principal or other sum held or owed to the owner less any lawful claims. A lawful claim may be defined as any reasonable charge applied to an account that is authorized by federal and state statutes or administrative rules. Also, a valid contract must exist between the owner of the funds and the holder of the funds, the terms of which the owner has full knowledge and to which they consent prior to imposition of the charge.

DATE LAST ACTIVE: The date last active is the date the funds became payable, demandable, returnable or the date of the last **owner generated transaction** on the account. The issue date for checks and drafts is the date last active. The date of last deposit or withdrawal could be the date last active for savings or checking accounts at a financial institution. The date of computer conversion, the crediting of interest or dividends or other transaction automatically generated by the holder is not the date last active.

LAST NAME OR BUSINESS NAME: Enter the owner's last name or if a business list the corporation, partnership, association or trade name exactly as it appears on the unclaimed account.

FIRST NAME: Enter the owner's first name for each unclaimed account.

INITIAL: Enter the owner's middle initial for each unclaimed account.

STREET ADDRESS: Report the last known address of the owner, beneficiary, payee, or trustee as shown by your records, even though mail has been returned from such address. If the address is unknown, insert "Unknown".

Some companies mistakenly believe that if their records do not reflect the owner's current address then this field should contain "Unknown". **This field should contain the last known address as reflected by the company's records.**

STREET ADDRESS: This second address line may be used as needed. See the instructions above.

CITY: Enter the city for the owner's last known address. **DO NOT** abbreviate city names.

STATE: Enter the state for the owner's last known address. Use standard Post Office abbreviations for state.

ZIPCODE: Enter the zipcode for the owner's last known address.

SOCIAL SECURITY NUMBER OR FEDERAL ID NUMBER: Other than the owner's name, **the most important information that you can furnish is the owner's Social Security Number (SSN) or Federal Tax Identification Number (FEIN)**. This greatly assists the Division in its owner location activities and in the correct payment of claims. All SSN and FEIN information should contain nine numbers with no alpha characters. The Division will hold all Social Security Numbers in strictest confidence. They will be disclosed only to those State of Ohio employees involved with the identification of owners and payment of claims.

NO. OF SHARES: Enter the number of unclaimed shares remitted for the owner.

RELATIONSHIP CODE: Enter the appropriate Relationship Code which best describes the **owner's relationship to the funds**. There are examples of owner records for most relationships with explanations on pages 17-18. The Relationship Codes with descriptions and the Requirements for Reporting Joint Account Information are listed on pages 28-29 of this booklet.

PAGE TOTAL & PAGE TOTAL SHARES: Enter the sum of the Related Cash Remitted & No. of Shares for the accounts on the page.

REPORT TOTAL & REPORT TOTAL SHARES: Enter the sum of the Related Cash Remitted & No. of Shares for all accounts reported on the last page of the report. Enter the sum of the Amount Remitted and Related Cash Remitted for all accounts from the OUF-2 and OUF-4 on line 1 on the back of the OUF-1 Annual Report of Unclaimed Funds form.

OUF-5 INSTRUCTIONS

PURPOSE: This form is used to report unclaimed intangible property such as coins, currency, stamps, stocks and bonds from safe deposit boxes or other safekeeping repository. **DO NOT SEND TANGIBLE ITEMS SUCH AS LEGAL DOCUMENTS, PHOTOGRAPHS, PASSPORTS, JEWELRY OR PRECIOUS STONES.** Do not send a check in place of actual coins and currency, unless the unclaimed items have been sold and the proceeds exceed any lawful claims of the holder. If contents are liquidated, remit the funds using the OUF-2 form and identify as Nature of Funds Code SD06, Funds from Sale of Safe Deposit Box Contents.

The Division suggests that you deliver safe deposit box contents or other reportable safekeeping items by courier service. If you choose U.S. Postal Service be sure to request return receipt to verify delivery.

ACCOUNTS WITH AN UNKNOWN OWNER AND/OR ADDRESS: Please list account number, amount and date of last transaction for accounts with unknown name and address. Please supply the owner's name, account number, amount and date last active for accounts with unknown address.

SAFE DEPOSIT BOX NUMBER: Enter the safe deposit box number, if available.

LEASE EXPIRATION DATE: Enter the date when the lease or rental period expired. Use the lease expiration as the date of last transaction to age safe deposit box contents for unclaimed funds reporting.

DESCRIPTION: You may enter a description or note up to fifty (50) characters in this field for the unclaimed account.

SPACE IS PROVIDED FOR TWO (2) OWNERS TO ALLOW FOR JOINT ACCOUNTS AND MULTIPLE RELATIONSHIPS.
See pages 28-29 for a schedule of Relationship Codes with descriptions and Requirements for Reporting Joint Account Information.

LAST NAME OR BUSINESS NAME: Enter the owner's last name or if a business list the corporation, partnership, association or trade name exactly as it appears on the unclaimed account for each account.

FIRST NAME: Enter the owner's first name for each unclaimed account.

INITIAL: Enter the owner's middle initial for each unclaimed account.

STREET ADDRESS: Report the last known address of the owner, beneficiary, payee, or trustee as shown by your records, even though mail has been returned from such address. If the address is unknown, insert "Unknown".

Some companies mistakenly believe that if their records do not reflect the owner's current address then this field should contain "Unknown". **This field should contain the last known address as reflected by the company's records.**

STREET ADDRESS: This second address line may be used as needed. See the instructions above.

CITY: Enter the city for the owner's last known address. **DO NOT** abbreviate city names.

STATE: Enter the state for the owner's last known address. Use standard Post Office abbreviations for state.

ZIPCODE: Enter the zipcode for the owner's last known address.

SOCIAL SECURITY NUMBER OR FEDERAL ID NUMBER: Other than the owner's name, **the most important information that you can furnish is the owner's Social Security Number (SSN) or Federal Tax Identification Number (FEIN).** This greatly assists the Division in its owner location activities and in the correct payment of claims. All SSN and FEIN information should contain nine numbers with no alpha characters. The Division will hold all Social Security Numbers in strictest confidence. They will be disclosed only to those State of Ohio employees involved with the identification of owners and payment of claims.

RELATIONSHIP CODE: Enter the appropriate Relationship Code which best describes the **owner's relationship to the funds.** There are examples of owner records for most relationships with explanations on pages 17-18. The Relationship Codes with descriptions and the Requirements for Reporting Joint Account Information are listed on pages 28-29 of this booklet.

Please group like items during the inventory process and provide the following for each item or group of items remitted as unclaimed:

NATURE OF FUNDS CODE: Enter the Nature of Funds Code corresponding to the description of funds. The Nature of Funds Codes and descriptions are listed on page 27 of this booklet.

NUMBER OF ITEMS: Enter the number of items for this item or group of items remitted. Coins should be wrapped according to denomination or placed in appropriate containers.

DESCRIPTION OF THE CONTENTS: Enter a description that best describes the unclaimed safe deposit box contents remitted. If reporting stock include the registered owner's name, issuing company and number of shares.

OUF-8 INSTRUCTIONS

Companies are required to send an OUF-8 Notice of Unclaimed Funds, or a similar notice that meets statutory requirements, to the last known address of owner or beneficiary of dormant accounts with a balance of \$50.00 and less than \$1,000.00 via first class mail. *Also, Effective October 21, 2003 companies are required to provide the mandatory notice of unclaimed funds to the owner or beneficiary of accounts with a value of \$1,000.00 or more by certified mail, return receipt requested. The company is authorized to charge each account subject to the mailing up to \$20.00 to reimburse themselves for the certified mail cost.* Include a self-addressed, stamped, return envelope.

Allow a **minimum of thirty (30) days for the owner or beneficiary to respond to the notice prior to reporting their funds as unclaimed.** Accounts with a balance of \$50.00 or more with mail returned for bad address, and those whose owner or beneficiary do not respond, are reportable unclaimed funds. **No mailing is required to owners of dormant accounts less than \$50.00, however, applicable accounts would still be reportable unclaimed funds as an Aggregate total.**

REQUIREMENTS FOR HOLDER GENERATED NOTICES

Companies may devise their own notice of unclaimed funds. Company generated notices must meet the following requirements:

- Disclose the owner's account number or other identifying number.
- Describe the type of dormant account.
- Identify the amount of the dormant account.
- Disclose to the owner that after thirty (30) days the funds will be reported to the State as unclaimed. The owner must be given a **minimum** of thirty (30) days to respond to the notice prior to reporting their account to the State as unclaimed funds.
- The notice must require the owner to sign and return the form as acknowledgment of ownership, or reactivate the account, to prevent it from being reported as unclaimed funds.
- Disclose the 5% administrative fee assessed by the State for the recovery of funds reported as unclaimed.

NATURE OF FUNDS CODES

See page 2 of this booklet for a current listing of accounts exempt from unclaimed funds reporting in Ohio.

Code	Description of Funds	Dormancy Period	Code	Description of Funds	Dormancy Period
ACCOUNT BALANCES			UNCASHED CHECKS		
AC01	Checking Accounts or Share Draft Accounts	5	CK01	Cashier's Checks	5
AC02	Savings Accounts or Share Accounts	5	CK02	Certified Checks	5
AC03	Matured CD's, Savings Certificates or Share Certificate Accounts	5	CK03	Registered Checks	5
AC04	Christmas or Vacation Club Accounts	5	CK04	Treasurer's Checks	5
AC05	Money on Deposit to Secure Funds	1	CK05	Bank Drafts	5
AC06	Security Deposits	1	CK06	Warrants	5
AC07	Unidentified Deposits	1	CK07	Money Orders	5
AC08	Suspense Account Credits	3	CK08	Travelers Checks	15
AC09	IRA or Keogh Accounts	3	CK09	Foreign Exchange Checks	5
AC50	Other Account Balances Owing	3	CK10	Expense Reimbursement Checks	3
AC99	Aggregate Reporting of Account Balances Less Than \$50.00		CK11	Pension Checks	1
MINERAL PROCEEDS INTEREST			CK12	Credit Refund Checks	3
MI01	Oil, Gas, Mineral Net Revenue Interest	1	CK15	Other Miscellaneous Outstanding Checks	3
MI02	Royalties	1	CK16	CD Interest Checks	5
MI50	Other Mineral Proceeds Owing	1	CK17	Refund or Rebate Checks	3
MI99	Aggregate Reporting of Mineral Interests Less Than \$50.00		CK99	Aggregate Reporting of Unclaimed Checks Less Than \$50.00	
MISC CHECKS & INTANGIBLE PROPERTY			SECURITIES		
MS01	Wages- Payroll or Salary	1	SC01	Dividends	5
MS02	Commissions	1	SC02	Interest Payable Bonds or Debentures	3
MS03	Worker's Compensation Benefits	1	SC03	Principal Payments Due for Bonds or Debentures	3
MS04	Payments for Goods & Services	1	SC04	Equity Payments	5
MS05	Customer Overpayments	3	SC05	Unidentified Overages (Cash Over Receipts)	5
MS06	Unidentified Remittances	3	SC06	Funds Paid to Purchase Shares	5
MS07	Unrefunded Overcharges	3	SC07	Funds Paid for Stocks	5
MS09	Accounts Receivable Credit Balances or Memos	3	SC08	Undeliverable Shares of Stock (RPO)	5
MS10	Discounts Due	3	SC09	Cash for Fractional Shares	5
MS11	Refunds Due	3	SC10	Unexchanged Stock of a Successor Corp.	5
MS13	Unclaimed Loan Collateral	3	SC11	Other Certificates of Ownership	5
MS14	Sums Payable Under Pension or Profit Sharing Plans	1	SC12	Underlying Shares of Stock	5
MS15	Distributions for Dissolution or Liquidations	1	SC13	Cash Held for Redemption/ Liquidation of Stocks	5
MS16	Any Other Miscellaneous Checks	3	SC14	Debentures	3
MS17	Any Other Miscellaneous Intangible Property	3	SC15	US Government Securities	3
MS18	Funds Held in Suspense Liabilities	3	SC16	Mutual Fund Shares	5
MS19	Deposits for Rent, Leases or Unused Services	1	SC17	Warrants (Rights)	5
MS20	Other Deposits or Advance Payments	1	SC18	Matured Bonds	3
MS21	Funds Due Ohio Residents by the US Government or Other States	3	SC19	Dividend Reinvestment Plans (DRIP)	5
MS22	Real Estate Escrow Funds	2	SC20	Credit Balances	5
MS23	Funds Held for Layaways	3	SC21	Intangible Property Held or Owed by Securities Broker/ Dealer	5
MS99	Aggregate Reporting of Miscellaneous Property Less Than \$50.00		SC50	Other Equity Securities Funds Held or Owing	5
TRUST & ESCROW ACCOUNTS			SC99	Aggregate Reporting of Securities and/or Related Cash Less Than \$50.00	
TR01	Securities Paying Agent Accounts	5	INSURANCE		
TR02	Undelivered or Uncashed Dividends	5	IN01	Individual Policy Benefits or Claim Payments	3
TR03	Funds Held or Owed by a Fiduciary	3	IN02	Group Policy Benefits or Claim Payments	3
TR04	Escrow Accounts	3	IN03	Proceeds Due Beneficiaries	3
TR05	Trust Vouchers	3	IN04	Proceeds from Matured Policies, Endowments or Annuities	3
TR06	Funds Paid for Bonds or Debentures	3	IN05	Premium Refunds	3
TR07	Cash Held for Redemption/ Liquidation of Bond or Debentures	3	IN06	Unidentified Remittances	3
TR50	Other Paying Agent Funds Held or Owing	3	IN07	Other Amounts Due Under Policy Terms	3
TR99	Aggregate Reporting of Intangible Trust Property Less than \$50.00		IN08	Agent Credit Balances	3
SAFE DEPOSIT BOXES & SAFEKEEPING			IN09	Drafts Not Presented for Payment	3
SD01	Coins	3	IN50	Other Insurance Monies Owing	3
SD02	Currency	3	IN99	Aggregate Reporting of Insurance Property Less Than \$50.00	
SD03	Stamps	3	UTILITIES		
SD04	Stocks	3	UT01	Utility Deposits	1
SD05	Bonds	3	UT02	Utility Membership Fees	1
SD06	Funds from Sale of Safe Deposit Box Contents	3	UT03	Utility Refunds or Rebates	1
SD07	Funds from Sale of Personal Property in a Self Service Storage Facility	2	UT50	Other Utility Monies Owing	1
SD50	Other Intangible Property in Safekeeping	3	UT99	Aggregate Reporting of Intangible Utility Property Less Than \$50.00	
			PROPERTY NOT LISTED ABOVE		
			ZZZZ	Intangible Property Not Identified Above	3

RELATIONSHIP CODES

SINGLE AND MULTIPLE RELATIONSHIP CODES				JOINT RELATIONSHIP CODES	
SO	Sole Owner	FB	For Benefit Of	JY	Joint 'OR' account, with Right of Survivorship
AD	Administrator	IN	Insured	JO	Joint 'OR' account, NO Right of Survivorship
AF	Attorney For	TE	As Trustee For	JO	Joint 'OR' account, UNKNOWN Right of Survivorship
AG	Agent For	EX	Executor or Executrix	TY	Joint 'AND' account, with Right of Survivorship
BF	Beneficiary	PA	Payee	TI	Joint 'AND' account, NO Right of Survivorship
CC	Co-Conservator	PO	Power of Attorney	TI	Joint 'AND' account , UNKNOWN Right of Survivorship
CF	Custodian For	RE	Remitter	TI	Joint account, UNKNOWN relationship, UNKNOWN Right of Survivorship
CN	Conservator	UG	Uniform Gift to Minors Act (UGMA)		
E	Estate of	GR	Guardian For		

NOTES:

- (A) Each owner of a joint account receives the same code. Do not combine single and multiple relationship codes with joint relationship codes.
- (B) Please see page 29 for the Requirements for Reporting Joint Account Information.

FINAL CHECKLIST BEFORE MAILING

- √ Did you furnish all identifying information for owner accounts, including the social security number, if available?
- √ Have all accounts been coded with Nature of Funds Codes? (See page 27)
- √ Have all accounts been coded with Relationship Codes? (See page 28-29)
- √ Did you make the check payable to the Ohio Department of Commerce, Division of Unclaimed Funds?
- √ Has a certificate for all unclaimed securities been issued to the Ohio Department of Commerce, Division of Unclaimed Funds? Securities from safe deposit boxes are reported “as is”.
- √ **AUTOMATIC FILING EXTENSION:** To obtain an automatic extension of time to file your Annual Report of Unclaimed Funds beyond November 1 (May 1 for Life Insurance Companies) complete the Application for Automatic Extension to File the Annual Report of Unclaimed Funds. Please include your company’s Federal Tax ID (FEIN). Specify how long an extension is needed by placing a check mark in one of the boxes indicating the extended due date. The Application will not be accepted without a signature and an FEIN. **Mail the application to the Ohio Division of Unclaimed Funds, 77 S. High St., 20th Floor, Columbus, OH 43215-6108 or fax it to (614)728-9769. Please do not do both. Confirmation of receipt is not provided.**

If you have any additional questions please call (614) 644-7281 or (614) 644-9586.

Requirements for Reporting Joint Account Information

When reporting an unclaimed account with joint owners it is necessary to determine the relationship between those owners and their Right of Survivorship. If no information is evident of the relationship of the owners, it is unknown if the joint account is a joint "AND" or a joint "OR" account, then an "AND" relationship is assumed. This means that all owners of the joint account must file a claim to receive their share of the unclaimed funds unless one of the owners has a release from the other owner, or the surviving owner has proof that the other joint owner is deceased, at which point the Right of Survivorship becomes an issue.

Based on the Ohio Supreme Court decision Wright v. Bloom 69 Ohio St. 3d 596 (1994), if no information is evident of the existence of the Right of Survivorship, then NO Right of Survivorship is assumed. This means that if a joint account is reported with unknown Right of Survivorship then it is assumed that it does **not** exist.

Please review unclaimed joint accounts for the "AND" or "OR" relationship of the owners and the existence of the Right of Survivorship. The following table will help to determine the proper Relationship Code for joint accounts.

DETERMINING THE RELATIONSHIP CODE FOR A JOINT ACCOUNT

Relationship Code	Relationship of Owners	Right of Survivorship	Who may claim unclaimed funds and how much they are entitled to using the Wright v. Bloom guidelines.
JY	"OR"	YES	Due to the "OR" owner relationship either owner may assert a claim on the entire balance of unclaimed funds. With Right of Survivorship the surviving owner is entitled to the entire balance of unclaimed funds.
JO	"OR"	NO	Due to the "OR" owner relationship either owner may assert a claim on the entire balance of unclaimed funds. With NO Right of Survivorship the surviving owner is entitled to one-half the unclaimed funds account balance. The deceased owner's estate would be entitled to the remaining half of the unclaimed funds.
JO	"OR"	UNKNOWN	Due to the "OR" owner relationship either owner may assert a claim on the entire balance of unclaimed funds. With UNKNOWN Right of Survivorship assume there is No Right of Survivorship. The surviving owner is entitled to one-half the unclaimed funds account balance. The deceased owner's estate would be entitled to the remaining half of the unclaimed funds.
TY	"AND"	YES	Due to the "AND" owner relationship all owners must file a claim to receive their share of an unclaimed account. With Right of Survivorship the surviving owner is entitled to the entire balance of unclaimed funds.
TI	"AND"	NO	Due to the "AND" owner relationship all owners must file a claim to receive their share of an unclaimed account. With NO Right of Survivorship the surviving owner is entitled to one-half of the unclaimed funds account balance. The deceased owner's estate would be entitled to the remaining half of the unclaimed funds.
TI	"AND"	UNKNOWN	Due to the "AND" owner relationship all owners must file a claim to receive their share of an unclaimed account. With UNKNOWN Right of Survivorship assume there is No Right of Survivorship. The surviving owner is entitled to one-half the unclaimed funds account balance. The deceased owner's estate would be entitled to the remaining half of the unclaimed funds.
TI	UNKNOWN	UNKNOWN	Due to the unknown owner relationship, an "AND" relationship is assumed and all owners must file a claim to receive their share of an unclaimed account. With UNKNOWN Right of Survivorship assume there is No Right of Survivorship. The surviving owner is entitled to one-half the unclaimed funds account balance. The deceased owner's estate would be entitled to the remaining half of the unclaimed funds.

NOTE: The shares of an account to which joint owners are entitled may differ when there are more than two (2) joint owners.