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State of Michigan
Department of Treasury
Unclaimed Property Division

MANUAL FOR REPORTING UNCLAIMED PROPERTY

Revised October 2008

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GLOSSARY

Abandoned Property Tangible or intangible property that is unclaimed by its rightful owner.

Activity Action taken on property by the owner which may include making a deposit, a withdrawal of money, a written memorandum to the holder, or any action that state statute deems adequate.

Administrator The State Treasurer

Apparent Owner The person whose name appears on the records of the holder as the person entitled to property held, issued, or owing by the holder.

Attorney General The chief legal officer of this State.

Banking Organization A bank, trust company, savings bank, industrial bank, land bank, safe deposit company, private banker, or any organization defined by law as a bank or banking organization.

Business Association A nonpublic corporation, joint stock company, investment company, business trust, partnership, or association for business purposes of two or more individuals, whether or not for profit, including a banking organization, financial organization, insurance company, or utility.

Domicile The state of incorporation of a corporation, or the state of the principal place of business of an unincorporated person.

Due Diligence The effort required by statute that a holder of abandoned property must use to find the true owner of the property, before the holder reports the property to the state.

Dormant Period The time when an owner of property does not take action on his or her property (see activity).

Dormancy Date/Date of Last Activity The date of last contact by the owner with the listed holder.

Escheat A transfer of property that makes the state the legal custodian of the property.

Financial Organization A savings and loan association, cooperative bank, building and loan association, savings bank, or credit union.

Holder A person, wherever organized or domiciled, who is in possession of property belonging to another, a trustee, or is indebted to another on an obligation.

Insurance Company An individual, association, corporation, fraternal or mutual benefit organization, or any other legal entity, whether or not for profit, that is engaged or attempting to engage in the business of making insurance or surety contracts.

Intangible Property Includes all of the following: money, checks, drafts, deposits, interest dividends, and income; credit balances, customer overpayment, gift certificates, security deposits, refunds, credit memos, unpaid wages, unused airline tickets, and unidentified remittances; stocks and other intangible ownership interest in business associations; money deposited to redeem stocks, bonds, coupons, and other securities, or to make distributions; amounts due and payable under the terms of insurance policies; amounts distributable from a trust or custodial fund established under a plan to provide health, welfare, pension, vacation, severance, retirement, death, stock purchase, profit sharing, employee savings, supplemental unemployment insurance, or similar benefits.

Last Known Address A description of the location of the apparent owner, sufficient for the purpose of the delivery of mail.

Owner A depositor, in the case of a deposit: a beneficiary, in the case of a trust other than a deposit in trust, creditor, claimant, or payee, in the case of other tangible property; or a person having a legal or equitable interest in property subject to this act. Owner includes the legal representative of the person defined as an owner in the subdivision.

Person An individual, business association, state, or other government, governmental subdivision agency, public corporation, public authority, estate, trust, two or more persons having a joint or common interest, or any other legal or commercial entity.

Property Tangible or intangible personal property owned by a person.

State Any state, district, commonwealth, territory, insular possession, or any other area subject to the legislative authority of the United States.

Tangible Property Includes items in safe deposit boxes.

UPD Unclaimed Property Division

Unclaimed Property Tangible or intangible property that is unclaimed by its rightful owner.

Underlying Shares Shares of stock issued by a business association, banking organization, or financial organization; certificates which are in the possession of the shareholders who have failed to either cash dividend checks, correspond with the issuing corporation, or respond to the issuing corporation's attempts to make contact. In other words, an underlying share of stock is an ownership interest in a business entity, the certificate, or other evidence of which is presumably in the possession of the missing owner.

Utility A person who owns or operates for public use any plant, equipment, property, franchise, or license for the transmission of communications or the production, storage, transmission, sale, delivery, or furnishing of electricity, water, steam or gas.

NOTICE TO HOLDERS

The Michigan Department of Treasury is undertaking an education and enforcement initiative to improve compliance with the Uniform Unclaimed Property Act (Public Act 29 of 1995). This initiative will include auditing of entities (holders) that have not been filing unclaimed property reports. Entities that voluntarily file past-due reports will not be charged penalty and interest. Unclaimed property audits conducted by the State will focus on holders who have not voluntarily filed reports for the past four years. State-conducted audits will cover the last ten years and holders will be subject to penalties and interest as authorized by the Unclaimed Property Act.

HOLDER REPORTING SOFTWARE (HRS)

HRS is available to assist holders in reporting unclaimed property to State of Michigan. Available at *www.wagers.net/hrs*, the Web site provides instructions on how to download the software and report in the required format.

NEGATIVE REPORTS

Holders who do not have unclaimed property to remit are **not** required to file a negative report.

FILING DEADLINE

The unclaimed property report is due annually on November 1.

For questions regarding this manual, or the responsibility of a holder of unclaimed property, contact the Unclaimed Property Division (UPD) at (517) 636-5320, or at the following address:

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

WHAT'S NEW IN THIS MANUAL

1. Reporting net proceeds from the sale of abandoned vehicles.

2. Changes in the law pertaining to gift cards and gift certificates.

CHAPTER 1

GENERAL INFORMATION

How to Use This Manual

This manual has been prepared to help organizations file unclaimed property reports. It does not address legal issues relating to unclaimed property, nor does it describe all types of property that must be reported. However, it will provide instructions for reporting the most common types of unclaimed property.

PLEASE KEEP THIS MANUAL. This manual may be copied for use in an organization.

The manual is divided into three chapters.

Chapter 1	General Information	Gives an overview of unclaimed property reporting
Chapter 2	Reporting Specific Property	Discusses in detail some of the more common types of unclaimed property, as well as any requiring extra care, like securities.
Chapter 3	Preparing Your Report	Gives step-by-step instructions for filing the property report.
Appendix		Various codes, abbreviations, standards and samples.
Forms		Samples of various holder forms.

Thank you for your cooperation and your continued support in our mutual goal to reunite unclaimed property to the rightful owner or heir.

Where to Get Help

Questions or problems, write or call?

<u>Mailing address:</u>

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

(517) 636-5320

<u>Street address for courier deliveries only:</u>

Unclaimed Property Division
Michigan Department of Treasury
7285 Parsons Drive
Dimondale, MI 48821

Reporting Methods

Use one of the following three types of media to report unclaimed property to Michigan.

1. **CD Rom vs. Diskette.** Michigan prefers CD Rom reporting since this electronic media is more durable when mailed. See chapter 3, "Instructions for Reporting on Magnetic Media."

2. **Paper Reporting.** Use this method **only** if reporting fewer than ten properties for the entity each year. Blank forms provided in this manual may be photocopied. Even if fewer than ten properties to report, UPD encourages holders to report on a diskette or CD Rom. When using any type of commercial software to report, the holder must send the electronic file on a diskette or CD Rom. Paper copies of reports that are not filed on the *Michigan Annual Report of Unclaimed Cash and/or Safe Deposit Boxes* (Form 1223), will not be accepted.

Frequently Asked Questions

Who administers the law?

The Michigan State Treasurer is the administrator of the Uniform Unclaimed Property Act and acts as custodian of the property on behalf of the owner.

Why does Michigan have an unclaimed property law?

Michigan's Uniform Unclaimed Property Act protects unclaimed property and returns it to its rightful owners or their heirs. The State Treasurer takes custody of the property so the owner may claim it, even if the original holder (like a financial institution) is no longer in business. The law also centralizes the search for lost property. Michigan citizens trying to locate forgotten bank accounts and other property need only look in one place: the UPD of the Michigan Department of Treasury.

Does the State simply go in and take the money?

No. Unclaimed property is turned over to the State Treasurer, after the following have occurred:

1. There has been no owner-generated activity in the account for a specific amount of time (usually five years).

2. Attempts to contact the owner fail. If these attempts are unsuccessful, the money is turned over to the State Treasurer where the owner or the owner's heirs may claim it.

Does a customer have to go to the bank or other business every year to keep the account from becoming dormant?

No. A customer may write or telephone the holder, in most cases, every five years to keep the account from being reported to the State as a dormant account. The holder must maintain records that show how it tracks communications from the customer.

Why do companies, banks, and financial institutions have to turn over unclaimed funds to the State Treasurer?

Holders are required to report and remit accounts or other property that belong to owners who cannot be located, or for whom there is no known address.

The Michigan Uniform Unclaimed Property Acts protects accounts belonging to owners whose whereabouts is unknown. Companies, banks, and other financial institutions identify accounts for which there has not been any owner-generated activity during the applicable dormancy period and the owner has not responded to mail or telephone inquiries.

If the owner does not respond or contact the holder within five years and does not respond to the due diligence notice sent by the holder, the account must be turned over to the State Treasurer. The account is held by the State until the owner or the owner's heirs are located and the funds are claimed.

If an owner just lets his or her account "sit" and accumulate interest or dividends, is it considered active?

No. If interest or dividends are automatically deposited into an account, it is not considered active because there is no customer contact or customer activity. However, if an owner endorses an interest check and deposits the check, this is considered owner-generated activity. There are many ways to keep an account active, including customer contact by mail or telephone (when document by the holder). In addition, a financial institution or company may cross-reference an inactive account with an active account having the same owner.

Must a claimant pay a fee to get his or her money back?

No. This is a public service provided by the State of Michigan.

How can a person search for unclaimed property?

A person can search for unclaimed property by visiting the Department of Treasury Web site at *www.*michigan.*gov/treasury* or by calling UPD at (517) 636-5320.

Can a holder reimburse a customer or reactivate a customer's account?

A bank or any other company may reimburse a customer or reactivate an account even though the money has already been sent to the State Treasurer. If choosing to reinstate an account, substantiated claim may be filed with the UPD and reimbursement issued for the funds. See "Claims Process for Holders" section, Filing for Reimbursements and Refunds, on page 1-8.

Will the State return an owner's money after it has already been remitted?

Yes. Unclaimed property always belongs to the rightful owner. The State Treasurer acts only as a custodian of the funds. No time limit is set for claiming these funds and the State Treasurer never charges an owner or heir for returning the funds. See "Claims Process for Holders" section, on page 1-7.

Am I obligated to report and remit unclaimed property to other states?

Yes. The Supreme Court ruling in *Texas vs. New Jersey* dictates that unclaimed property must be reported and remitted to the state of the owner's last known address. If the owner's last known address is not known, the property must be sent to the holder's state of incorporation.

What happens to money that is never claimed by the owner?

Owners or heirs can always claim their property. There is no time limit for making a claim to the State Treasurer. While the State Treasurer often is successful in reuniting people with their money, many owners are never located.

Should an owner hire a fee finder or heir finder?

UPD encourages owners to contact UPD directly to search for funds before signing a contract with a finder. The UPD will refund only to owners of their heirs.

UPD strongly discourages revealing information about an owner's account to a finder or third-party agent to protect the integrity of the account.

Reporting Information and Requirements

The State of Michigan requires businesses and government agencies who have unclaimed property to remit and file unclaimed property reports annually with the State Treasurer.

All holders remitting property must complete a *Michigan Holder Transmittal Annual Report of Unclaimed Property* (Form 2011). This form provides information to UPD about the holder. It establishes a reporting history and provides information about the report being filed (e.g., amount of report, shares of stock reported). See Chapter 3 for completing form 2011.

Reporting Methods

This manual contains instructions for the use of CD Rom/Diskette, or paper reporting. UPD requires all holders who are reporting ten or more unclaimed property accounts to report on CD Rom/Diskette. Reports **must** be in Michigan's format. Reports received that cannot be processed will be returned to the holder. Reports received in the wrong format will be considered **not** filed timely.

Information from these reports will be used to compile a list of persons who own unclaimed property and to pay claims. The report will be the basis for UPD's advertising and public information campaign to locates missing owners.

Report and Remit

All holders are required to remit the property when they file their reports. The amount on form 2011 must equal the amount of the report. Include a check payable to the "State of Michigan" for the total amount remitted with the report.

Negative Reports

If there is no unclaimed property to remit, it is not necessary to file a report.

Notice to Owners-Due Diligence

Michigan law requires holders to send written notice to owners at their last known address informing them that they hold property subject to being turned over to the State. This requirement only applies if all of the following conditions exist.

1. The address for the owner does not appear to be inaccurate.
2. The property has a value of $50 or more.
3. The statute of limitation does not bar the claim of the owner.

Notice must be sent not less than 60 days, nor more than 365 days before the filing of the report. See the Appendix for samples of due diligence letters.

Mail Not Returned by Post Office

Mail not returned to holder by the post office does not, by itself, qualify as a contact with the owner or activity on the account. When reviewing records for unclaimed property, look for the last documented communication or other contact with the owner or the last debit or credit generated by the owner on any account. Other methods of verifying the whereabouts of owners are:

1. Cross-referencing records to show that the individuals have other active accounts within the organization.

2. Signed W-9 forms, change of address notices, or other correspondence from customers that prove they are aware the property exists.

Aggregate Reporting

Holders may report a group of accounts each valued at less than $50 using one of nine available aggregate codes. List the number of properties for each type of property. Below is an example of the two most commonly used aggregate codes:

15	AC99 (Aggregate Savings Account)	Aggregate Total
10	CK99 (Aggregate Unclaimed Checks)	Aggregate Total

If the account is interest bearing, list all like interest amounts with the applicable property type.

15	AC99 (Savings Account)	Interest 3%	Aggregate Total
15	AC99 (Savings Account)	Interest 4%	Aggregate Total

Do not combine different interest rates in the same property type.

However, special rules apply when reporting dividends. See Chapter 2 for reporting securities and securities-related cash.

Holders are encouraged to provide UPD with the separate detail list of owner names and amount due each owner for the aggregate properties. This will reduce the need for UPD to refer the owner back to the holder for verification.

Unknown Owners

For property where the owner is not known, enter "unknown" in the Last Name field. List any descriptive or identifying information in the property description field.

Consolidated Reports

Michigan does accept consolidated reports. A consolidated report is one that is filed on behalf of more than one legal holder (e.g., a parent company that files one report for itself and a number of subsidiaries).

Record Keeping

Copies of reports and supporting records must be kept for ten years. Information on the unclaimed property report must be supported by an adequate audit trail.

Early Reporting

Section 28 of the Unclaimed Property Act allows a holder to report and remit property after two years of dormancy. Refer to the Act for conditions that must be present to remit unclaimed property early.

Incomplete Reports

Check the report before submitting it to ensure all requested information has been provided. An incomplete report is not considered filed timely.

Fines and Penalties

Every holder is required to file and remit property within the time prescribed. Any holder who fails to file a report of unclaimed property is subject to the following fines and penalties as provided in the Uniform Unclaimed Property Act, Public Act 29 of 1995 (Michigan Compiled Laws 567.221 et seq.).

A person who fails to pay or deliver property within the time prescribed by the act shall pay interest at the current monthly rate of one percentage point above the adjusted prime rate, per year, per month, on the property or value of the property, from the date the property should have been delivered.

A person who willfully fails to render any report or perform other duties required under the act shall pay a civil penalty of $100 for each day the report is withheld, or the duty is not performed, but not more than $5,000.

A person who willfully fails to pay or deliver property to the administrator, as required under the act, shall pay a civil penalty equal to 25 percent of the value of the property that should have been paid or delivered.

A person who willfully refuses after written demand by the administrator to pay or deliver property to the administrator, as required under the act, is guilty of a misdemeanor and upon conviction may be punished by a fine of not less than $500, nor more than $25,000, or imprisonment for not more than six months or both.

The State Treasurer may waive interest and civil fines imposed under the act.

Additional Forms

Blank forms provided with this manual may be photocopied. Forms are also available on the Department of Treasury Web site at *www.michigan.gov/treasury.*

Claims Process for Holders

The main objective of UPD is to reunite owners or heirs with their lost or forgotten funds. UPD's goal is to process claims in less than 90 days.

When UPD processes a claim, proof provided by a claimant is compared with owner information and property descriptions provided by the holder. When preparing the report, assume each owner listed is a potential claimant. It is **essential** that all available information that identifies owners and properties is listed on the report. Social Security numbers, last-known address, property descriptions, and account or check numbers are items used to verify ownership during the claim process. Providing this and other descriptive information on your report will reduce the need for UPD to contact the holder for more information during the claim process.

UPD may contact the holder for clarification or more information where ownership of the account is uncertain.

Filing for Reimbursement and Refunds

There are two types of payments UPD will make to holders after unclaimed property has been remitted. The most common type is a reimbursement, the second is a refund.

Reimbursement. In this process, a holder decides to pay an owner and then files a claim with UPD for reimbursement. UPD encourages holders to use the reimbursement process for their customers. UPD makes every effort to respond to requests as quickly as possible. The requirements for obtaining reimbursement are:

1. Completing and filing *Michigan Holder Request for Refund* (Form 3165).

2. Attaching proof of payment for each owner paid and listed on the holder reimbursement form (a copy of the cleared item like original cashier's check with the endorsement of the owner or the proof that the account was reactivated).

After UPD receives a reimbursement request and proof of payment to the owner, a refund is mailed to the holder in about two to four weeks.

Refunds. Refunds are made when holders overpay on an unclaimed property report. The overpayments are usually due to accounting errors or other mistakes.

To file for a refund, complete a *Michigan Holder Request for Refund* (Form 3165). Provide proof or explanation of how the error was made. A refund will be mailed to a holder in approximately two to four weeks.

How an Owner May File a Claim

If a search for unclaimed property on Treasury's Web site reveals an individual's name or company name or an individual has reason to believe the UPD is holding funds which belong to him or her, the individual should file a *"Unclaimed Property Inquiry"* (Form 3433).

The law requires UPD to verify the claim. The documentation we require varies with the type and amount of property being claimed and whether the claimant is an owner, an heir, or an officer of a company. UPD will research a name and process a claim at no charge for the owner.

Holders are encouraged to reimburse the customer or reactivate an account and file with UPD for a reimbursement. If company policy does not allow this, the customer can be helped by completing *Claim for Refund of Unclaimed Property* (Form 3277). Instruct the customer to mail the claim for to the Michigan Department of Treasury and attach a copy of the customer's Social Security card and current driver's license. More information may be required to prove ownership before a refund will be issued. Included in the forms packet is a *Claim for Refund of Unclaimed Property* (Form 3277), which can be used to help customers file claims.

Note: UPD cannot provide personalized claim forms to third parties; UPD must deal directly with the claimant.

Recommended Timeline for Unclaimed Property Review

June 30	Generate reports with parameters that reflect all accounts that are inactive and could be reportable as unclaimed property.
July 15	Prepare and mail due diligence letters to those customers listed as inactive for whom no other active account has been identified.
September 15	Provide a list of customers with whom contact has been lost to the person preparing the report due in November.
October 1	Begin preparing the report.
November 1	Mail report and remittance to the UPD.

If Help Is Needed

If special help is needed, or there are questions about preparing the unclaimed property report for remitting property, write or call:

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

(517) 636-5320

CHAPTER 2

REPORTING SPECIFIC PROPERTY

Uncashed Checks

Most unclaimed property holders have uncashed checks. The period of abandonment for these items varies from one to seven years and begins on the date of the last contact with the payee, which in most cases is the date the check was issued. Reissuing a check does not change the date it should be remitted to the UPD.

The abandonment date of the item is the original date the item was payable to the owner, which in most cases is the date the check was issued.

Below are the property types and dormancy periods which describe the more common types of unclaimed checks. Also included is the additional information the holder should provide in the property description field.

Property Types	Additional Information
Cashiers Check (CK01)(5)	Purchaser's name (list payee name as owner)
Wages, Commissions (MS01, MS02)(1))	Dates of employment
Dividends (SC01 (3), TR02 (5))	Issue name of security
Customer Overpayment (MS05)(5)	Account number
Utility Refunds (UT03)(5)	Service address, account number
Certificate of Deposit (CD) Interest Checks (CK16)(5)	CD account number
Refunds Due (MS11)(5)	Account number
Payments for Goods or Services, Vendor Checks (MS04(5), CK13(5))	Invoice number
Pension Checks (CK11)(5)	Employer name if different from reporting holder
Escrow Accounts Held by Title Company (TR04)(5)	File number, property address
Insurance claim checks (IN01(5), IN02(5))	Claim number, name of insured, policy number (if death benefit, list beneficiary as owner)

Property Reported by Financial Institutions

Certificates of Deposit (CDs)

The dormancy period for a matured CD is five years. The dormancy begins the day after the first maturity of the certificate (i.e., the day after the end of the first term). Thus, CDs must be reported five years from the dates the owners were first able to recover funds without penalties.

Automatically Renewable CDs

An automatically renewable CD is considered unclaimed after 15 years. The 15-year dormancy period begins at the first maturity in the absence of depositor contact. For example, in the absence of depositor contact, the dormancy period of an automatically renewable two-year account issued in April 2006 would begin in April 2008. The account would be renewed every two years until the 15-year dormancy period was reached.

Do not report an account until after the period during which there are owner penalties for early withdrawal has expired. If an owner contact is established during renewal term, the dormancy period will run from the date of such contact.

IRAs and Keoghs

An IRA (Individual Retirement Account) account or Keogh plan becomes inactive under the terms of the account or plan. If the plan or account requires a distribution at a certain point in time, then the five-year dormancy period begins at that point.

Custodian Accounts

Accounts held in trust for a minor or accounts opened under the Uniform Gift to Minors Act (MCL 554.451 et seq.) are considered unclaimed after 15 years. Also see "Personal Trust Property" below.

Remember: If deposit owners have other active accounts with a financial institution, or the financial institution has other contact with deposit owners, the inactive accounts may not be reported or remitted.

Personal Trust Property

Remember to list beneficiaries of trusts as primary owners. The parents should be listed as additional owners for accounts held under the Uniform Gift to Minors Act. Dormancy period varies with type of property.

If trust properties being held are securities related, see page 2-5 for reporting securities. Report any personal trust properties that are not securities related the same way as other properties.

Corporate Trust Property and Paying Agent Accounts

Corporate trust property and paying agents accounts are considered unclaimed after three years. File separate reports for each issue of stock and provide each issuing company's federal employee identification number (FEIN). This requirement does not apply to bearer bonds.

Follow all other requirements for reporting securities-related property. See page 2-5 for reporting securities.

Unclaimed Loan Collateral

Unclaimed loan collateral is considered unclaimed after five years. This period begins on the date the loan was paid in full. There are three criteria for collateral to be reported as unclaimed:

1. The loan has been paid in full or charged off.

2. There has been no customer contact for five years.

3. The owner's whereabouts are unknown.

When reporting unclaimed loan collateral use of one of two property type codes. For tangible property set aside for a loan, use property type code "SD03." Examples of tangible property are jewelry, stock certificates, deeds, etc. See page 2-8 for reporting safe deposit or safekeeping property.

Code loan collateral reported as cash with a property type code "MS13." Examples of cash loan collateral are savings accounts and CDs. When reporting this type of property, the following information is required:

1. Collateral receipt number

2. Loan number

3. Description of collateral (e.g., issuing bank and the number of the CD; bank name and account number for the bank account).

The owner of the property is the person or entity who pledged the loan. If the loan was in the name of a person or entity other than the owner of the collateral, enter the loan name in the description field of the report.

Property Reported by a Court, Governmental Agency, or Public Corporation or Authority

The dormancy period is one year for any type of unclaimed property held by a court, state, or other government, governmental subdivision or agency, public corporation, or public authority. This includes bonds issued by government agencies and entities. Unclaimed child support payments reported by county Friend of the Court offices should be reported using property type code "CT06."

Escrow Funds Reported by Title Companies

Escrow accounts are considered unclaimed after five years.

Escrow balances include accounts where money is held because of the nonperformance of the conditions of the escrow agreement. In transactions involving earnest money, both the buyer and seller have an undivided interest in the entire amount. Both the buyer and seller are considered the owners and both should be listed on the report. Report the person who placed the money in escrow, usually the buyer, as primary owner; list the other parties as additional owners.

If the contract stipulates that the seller may claim the funds under specific conditions and documenting evidence in your file indicates that those conditions exist, the seller is considered the owner and is listed on the report. The buyer is not considered an owner in this instance.

If you have contact with one party, but a release cannot be secured from the other party, report the funds five years from the date of last contact with the missing party or date of scheduled closing.

Other Escrow Funds

Report amounts placed in escrow at closing in the name of the party who provided the funds. For example, part of a seller's payoff is held to ensure all taxes are paid and repairs are complete. Once these conditions are met, if the funds remain unclaimed, report the seller's name as the owner of the funds. The buyer is not entitled to the funds.

Report escrow funds using code "TR04."

Insurance-Related Property

Insurance-related property is considered unclaimed after five years. Unclaimed properties must be assigned property type codes reported. The choice of codes is important because it determines what kind of information will be required from claimants. Review the following list to determine which code to use. Each property type describes what information is required when remitting these funds.

Code	Description
IN01	Individual policy benefits or claim payments. Provide name of insured, policy number, and claim number if applicable.
IN02	Group policy benefits or claim payments excluding death benefits. Provide employer names and policy numbers and claim numbers if applicable.
IN03	Death benefits on individual or group policies. Provide policy number and name of insured claim number if applicable; dates of birth of insured if known.
IN04	Proceeds from matured policies, endowments, or annuities. Provide policy number and name of insured.

IN05 Premium refunds on individual policies. Provide policy number and name of insured.

IN06 Unidentified remittance or premium payments. Provide any information available; report owner's name as "unknown."

IN07 Other amounts due under policy terms. All other insurance-related property not described above. Provide a complete description of the property.

IN08 Agent credit balances. Provide Social Security number of agent and dates of employment.

IN99 Aggregate properties under $50.

Reporting State of Michigan Property

If the owner of the property is listed as a Michigan State agency (e.g., Department of Transportation), enter the owner name as "State of Michigan," then enter the agency name (e.g., Transportation, Attorney General, etc.).

Securities and Securities-Related Cash

CD Rom/Diskette reporting is the best media to select if securities or securities-related cash is being reported. See Chapter 3 "Preparing Your Report." Instructions for Reporting on Magnetic Media.

If paper reports are filed, complete the *Report of Unclaimed Securities* (Form 3164) and/or *Annual Report of Unclaimed Cash and Safe Deposit Boxes* (Form 1223). Instructions for completing the forms are in Chapter 3.

General Rules for Reporting

Regardless of the media selected for reporting securities-related property, observe the following rules:

1. Provide each issue's Committee on Uniform Securities Identification Procedures (CUSIP) number.

2. List minor children as primary owners of properties on Uniform Gift to Minors Act (UGMA) accounts. List the trustee/custodians as additional owners.

3. List owners who are owned more than one amount of the same property type only once (e.g., four quarterly dividend payments). Combine all the amounts due the owner during the applicable reporting period into one total. Provide the ending date through which the amounts were payable. **Do not** report dividends in aggregate.

4. If reporting bearer bonds or unclaimed interest on the bonds, list the owners of the properties "as unknown." Provide complete descriptions of the bonds in the applicable fields or boxes. Descriptions must include the issue name, series, bond number, and all outstanding coupon numbers.

5. If reporting dividends received in nominee name, list the stock issues in the description fields or boxes. List the nominee name as the owner of the property.

6. Provide the amounts and issue names of any outstanding shares (e.g., still in the possession of the shareholders) when reporting underlying, unexchanged, unredeemed, or unsurrendered shares.

7. If remitting underlying shares or undelivered shares returned by the post office (RPO shares), or both, combine all shares of the same issue and class. The report, however, must reflect the number of underlying shares and the number of shares which are RPO for each of the owners.

Determining What Property to Report

The dormancy period for stock and dividends has been reduced to three years. The shares of stock should be escheated if the following two conditions apply:

1. The shareholder, for more than three years, has not claimed a dividend, distribution, or other sum payable, or has not communicated in writing with the holder.

2. The holder does not know the location of the shareholder at the end of the three-year period.

The return of official shareholder notifications or communications by the postal service as undeliverable is evidence the holder does not know the location of the shareholder.

At the time the shares of stock are escheated, any dividend, distribution, or other sum held for or owing to the shareholder should also be escheated.

Property Type Codes and Property Descriptions

Assign a property type code to each property listed on your report. The choice of codes is important because it determines what kind of information we require of a claimant. Descriptions of some of the more frequently used codes are below. See Appendix A for a complete list.

Code	Securities-Related CASH Code Description
SC01	Cash dividends. Include the issue name of the security in the Description field.
SC02	Registered bond interest due an owner of a registered corporate security. **Do not** use this code to report interest paid on a bearer bond.
SC03	Registered bond principal due an owner of a corporate-issued bond.

SC07 Municipal bond interest and matured principal. List the owner as "unknown," if reporting a bearer bond. Provide a complete description, including issue name, series, bond number, and all outstanding coupon numbers. Also provide the total cash amount of unclaimed interest and principal in the Cash Amount Remitted field.

SC09 Cash for fractional shares. Provide the issue name of the security in the Description field or box. **Do not** report liquidation proceeds under this code. Use the "SC13" code for liquidation proceeds.

SC13 Liquidation or redemption proceeds (cash only). List the issue name of the liquidated security and number of shares presumed to be in the possession of the shareholder in the Description field. **Do not** complete the Shares Remitted field. Provide the total cash amount due each shareholder in the Cash Amount Remitted field.

SC20 Credit balances due missing owners.

Stock and Bond Codes

Code	Description
SC08	Undelivered shares that are returned by the post office (RPO shares). These shares are normally the result of a stock split or stock dividend. Include the issue name of the security in the Description field.
SC10	Unexchanged shares resulting from a merger or buy-out. Provide the number of shares of the successor corporation in the Shares Remitted field. These are the shares that will be remitted to UPD with the report. Indicate the issue name of the successor corporation's stock and the unexchanged stock in the Description field. **Example:** XYZ Corporation merged into ABC Corporation. One share of XYZ is exchangeable for ¼ share of ABC. An owner fails to exchange 100 shares of XYZ. The 25 shares of ABC (unexchanged) are outstanding and presumed to be in the possession of the owner. If there is a claim. UPD will request the 100 unexchanged shares of XYZ from the owner before releasing the 25 shares of ABC.
SC12	Underlying shares. The shares are presumed to be in the possession of the shareholder. The certificates must be canceled on the books of the issuer and reissued to the State Treasurer. Provide the issue name and number of underlying shares held by the owner. Report all cash and stock dividends payable on the underlying shares as of the date of remittance.

Securities Registration and Mailing Instruction/Guidelines for all Holders Reporting Securities

It is very important that these instructions are followed when submitting a report and securities to UPD so receipt can be verified.

Although the securities will be transferred to a different location, they must be transferred at the same time the report and cash are mailed to UPD.

Stocks

A DTC (Depository Trust Company) transfer is required for delivering all DTC-eligible securities. A DTC transfer is performed by depositing shares to DTC 0954 for credit to account AUZF0241702, Agent Bank 26017. Where a security is not DTC-eligible and physical certificates are being delivered, the stock certificates must be registered in the State of Michigan's nominee name of "Spartans & Co.," Tax ID number 30-0187543.

At least one day in advance of a DTC deposit, fax the following information concerning the deposit to (617) 722-9660, Attn: Custody Department. Questions can be directed to the State Client Liaison at (617) 722-9674.

State of MI "#AUZF0241702"
Name of Security:
CUSIP number:
Your DTC number:
Number of Shares:

If sending physical certificates, mail them with the unclaimed property report to:

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

Dividend Reinvestment Plans (DRPs)

DRPs are to be transferred into the name of the Michigan Department of Treasury using tax ID number 38-6000134. **The account statements showing the transfer of shares to the Michigan Department of Treasury should be sent together with the holder report to:**

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

Mailing the Remittance Report

Mail report and a check payable to the "State of Michigan" for the total amount of cash reported to the following address:

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

If any questions, call (517) 636-5320.

Mutual Fund Shares, Distributions and Checks

CD Rom/Diskette reporting is the best media to select if securities or securities-related cash are being reported. See Chapter 3, "Preparing Your Report," Instructions for Reporting on Magnetic Media.

If paper reports are filed, complete the *Report of Unclaimed Securities* (Form 3164) and/or *Annual Report of Unclaimed Cash and Safe Deposit Boxes* (Form 1223). Instructions for completing the forms are included in Chapter 3.

SC16 Mutual Fund Shares
SC01 Dividends

Identifying Unclaimed Shares

The dormancy period begins when either a sum payable is unclaimed or the first time a piece of mail is returned by the post office (RPO). Determine the date of the first RPO event and use this date. Note this may be different than what is on the holder's information system. At the time the shares become unclaimed, the entire account and any cash proceeds due the owner are also considered unclaimed. Report shares using property type code "SC16" and the cash proceeds as credit balances with property type code "SC20."

Identifying Unclaimed Distribution and All Other Checks

Mutual fund companies may also hold unclaimed income or capital gains distributions for various reasons. Distribution proceeds may not have been reduced to check form. If a check was issued, it may have never been reported. Checks for closed accounts may be outstanding or RPO'd and should be reported as credit balances, using property type code "SC20."

Registration Instructions for Mutual Funds

Mutual fund shares must be transferred to an account in the name of the Michigan Department of Treasury at the same time the report and cash are mailed to UPD.

Mutual Funds are to be transferred to the Michigan Department of Treasury using tax ID number 38-6000134. **The account statement should be sent together with the holder report to:**

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

Mailing the Remittance Report

Mail report and a check payable to "State of Michigan" for the total amount of cash reported to the following address:

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

Safe Deposit Boxes or Safekeeping Property

Report all property that is unclaimed with an unknown or missing owner after five years. The five-year dormancy period begins on the date of the last contact with the property owner. For example, a safe deposit box is considered unclaimed and must be reported five years after there last rental payment that was not paid. If the owner has other active accounts at the institution, or there is other evidence of owner contact, do not report owner's property.

Report safe deposit box contents, safekeeping, and other tangible property on CD Rom/Diskette or paper reporting forms. **Do not** combine these property types on the same reports or CD Rom/Diskettes with other types of intangible property, such as checking or savings accounts.

Safekeeping and Other Tangible Property

Safekeeping items (not safe deposit contents) may be items being held for an owner whose whereabouts is unknown or for a deceased person's heirs. Items may include personal property from a prisoner or personal effects from a hospital patient. Unclaimed property may also include items being held as collateral or as a convenience for a customer. It might include stock certificates, insurance policies, deeds, wills, or tangible items like a ring or silver tea set. **Do not** value safekeeping items.

Use one of these two property type codes for this kind of tangible property:

SD02 Safekeeping
SD03 Other tangible property

Safe Deposit Box Contents

Many safe deposit boxes are empty when drilled. To avoid unnecessary work, holders are encouraged to drill the boxes before preparing their report. **Do not report empty boxes.** The property type code for safe deposit boxes is "SD01."

Preparing Inventory

Describe each safekeeping item and the contents of each safe deposit box using *Report of Unclaimed Property Safe Deposit Boxes* (Form 3167) or an authorized bank inventory form. Include two copies of the inventory form for each box (one copy in each box and one copy attached to the Holder Transmittal form with the detailed form or disk). Be certain to complete **all** entries on the form so contents can be recorded properly. UPD encourages holders to keep a copy of the inventory for their records in case the owner should contact them.

When the itemized description of contents is completed, list each item according to these categories (**do not** put in a paragraph format):

Categories	Description
Papers of Value	For life insurance policies, deeds, wills, funeral agreements, cemetery contracts, purchase agreements for land, powers of attorney, partnership agreements, checking or savings books with a balance left, uncashed checks, pawn shop tickets, etc.
Securities	Include descriptions of stocks, bonds, and other securities (e.g., the registered owner's name, issuing company, and number of shares, etc.).
Cash	List coins by denomination. Normal looking currency should be converted to a bank cashier's check payable to the State of Michigan and submitted with the other safe deposit box contents. Unusual or distinctive currency should be remitted with the rest of the box's contents. Note on the inventory sheet that the cash has been converted to a check.
Jewelry	When describing jewelry or loose stones, describe the gems by color (e.g., gold tone ring with small blue stone).
Other Miscellaneous Items	Include other property not included in the above categories (e.g., baseball cards, gold/silver ingots, stamp collections, etc.).
Firearms and Controlled Substances	The local law enforcement agency must be contacted if firearms or controlled substances are found in safe deposit boxes. **Do not** send firearms to UPD. The local law enforcement agency should confiscate any controlled substances and any live ammunition. Make a note on the inventory sheet explaining the items were found but turned over to the local law enforcement agency.

Examples of property UPD **will** accept are:

- Money (coins, coin collections)
- Jewelry (costume or valuable)
- Antiques, rate items (in good condition)
- Silver and/or gold items (gold tooth crowns)
- Miscellaneous items (stamp and baseball collections, bicentennial commemorative medals)
- Tool sets or power tools in reasonable and working condition
- Electrical equipment (working units determined saleable)
- Papers, including but not limited to, military records, identification documents, Social Security cards, passports, original travelers checks or money orders, legal documents (e.g., birth, adoption, or death records; wills; court papers; mortgage papers; or abstracts).

As a safety precaution, any items of value that are covered with bodily fluids should be cleaned before packaging for shipping to Treasury.

Place each box or safekeeping item in an individual envelope. Label each envelope with the owner's name, box number (if a safe deposit box), and holder's name. Place the original **typed** inventory inside the corresponding envelope. Attach a copy of the inventory to the report.

Place the labeled envelopes in a shipping container. Label the outside of each container with the box numbers contained within (e.g., Bag 1 of 3; Boxes 210,515, 600; Bag 2 of 3; Box 615, 700, 725; Bag 3 of 3; Box 726, 890, 920; etc.).

Examples of property UPD **will not** accept are:

- Clothing
- Toiletries, personal care items, dentures (unless they contain gold fillings)
- Any food or alcoholic beverages
- Loose tools or keys
- Fireworks, explosives
- Weapons of any type, including guns or ammunition (turn these over to the local authorities)
- Controlled substances (turn these over to the local authorities)
- Used toy cap guns, balls, etc., that have a value less than cost of sale
- Drug paraphernalia (drugs, pipes, needles, etc.) (turn these over to the local authorities)
- Incidental items (paper clips, rubber bands, scrap paper, etc.).
- Purses or wallets (excluding important papers)
- Papers (e.g., credit cards, blank checks, personal correspondence, and pictures).

Items listed that will not be accepted, or that are believed worthless may be disposed of and so noted on the inventory sheet by the holder.

Guidelines for Preparing the Report for Safe Deposit Boxers or Safekeeping Property

The separate inventory sheets discussed above are the only place safe deposit box contents and safekeeping property should be itemized. When the *Annual Return for Unclaimed Property* (Form 1223) is completed, include only the information requested on that form. Leave the amount field blank. The description field should state "safe deposit box."

Report Requirements

Your tangible unclaimed property report should include the following:

1. *Michigan Holder Transmittal* (Form 2011)
2. *Michigan Annual Report of Unclaimed Cash and Safe Deposit Boxes* (Form 1223) - to be used for reports of under ten boxes.

   or

   Diskette in National Association of Unclaimed Property Administrators (NAUPA) format - to be used for reports of ten boxes or more.

3. *Inventory Report of Unclaimed Property: Safe Deposit Box Contents* (Form 3167) or an authorized bank inventory form (one copy attached to transmittal form and one copy within each box).

Courier service is recommended when property has significant value (holders must contact UPD to confirm a delivery date or when sending a large shipment). Property with a smaller value should be sent via Federal Express or United Parcel Service (UPS). Do not send tangible property by U.S. Mail.

Following is the mailing address for Federal Express, UPS, or Armored Truck Delivers (**do not use this address for U.S. Mail deliveries):**

Michigan Department of Treasury
Unclaimed Property Division
7285 Parsons Drive
Dimondale, MI 48821
(517) 636-5320

Keep a copy of the inventory sheets and the report for business records.

Abandoned Vehicles Auction Proceeds

Net proceeds from the sale of abandoned vehicles in accordance with Section 252g of the Michigan Vehicle Code (PA 300 of 1949) are to be escheated to UPD. The holder (towing company or police department) shall report and remit payment together with a copy of the completed Abandoned Vehicle Bill of Sale (Michigan Department of State form TR-52).

Gift Certificates/Gift Cards

The Unclaimed Property Act was amended through Senate Bill 388 of 2008, in which a gift certificate or gift card that does not charge an inactivity fee and has an expiration date of five years or greater, is not subject to escheat. This legislation was passed together with changes to the Consumer Protection Act pertaining to gift certificates and gift cards (please refer to Public Acts 209, 210 and 211 of 2008 for further details).

CHAPTER 3

PREPARING YOUR REPORT

Instructions for Reporting on Magnetic Media

Holder reports containing more than ten properties must be filed on a CD Rom/Diskette. Diskettes must be IBM PC/AT compatible 1.44 MB and 3 ½ ". Reports must be in the NAUPA standard electronic reporting file format.

The Holder Reporting System (HRS), available at *www.wagers.net/hrs,* is a free software package for creating unclaimed property reports on electronic media for submission to the Michigan Department of Treasury. Holders using HRS need to update to the current version each year.

Holders wishing to use other software can obtain the NAUPA standard electronic file format at either *www.wagers.net* or *www.naupa.org.*

Holder reports filed using HRS are automatically encrypted. UPD recommends holder reports filed using other software be encrypted.

Instructions for Reporting Cash and Safe Deposit Boxes on Paper

If reporting more than ten accounts, submit report on CD Rom or diskette.

Holders reporting on paper forms must complete the *Annual Report of Unclaimed Cash and Safe Deposit Boxes* (Form 1223). **Do not** report securities on this form. For securities, use the *Annual Report of Unclaimed Securities* (Form 3164). All forms needed for paper reporting are provided with this manual. The forms may be photocopied.

1. **Page Number.** Number all detail sheets 1 of 3, 2 of 3, 3 of 3, etc.

2. **Holder Name**. Enter the name of the company or institution that is reporting. Do not use any punctuation (periods, commas, apostrophes, etc.). If the name of the company starts with the word "the," place it at the end (e.g., The Smith Company should read Smith Company The). Do not abbreviate the first word of the company name (e.g., American vs. Amer., National vs. Natl). Do not use numbers in the Holder Name field. The word "First" should never be abbreviated as "1st." Exceptions can be made when a number is a part of a company logo or registered trademark (e.g., A1 Inc. or 84 Lumber). Company names containing initials should have spaces between the initials (e.g., J J Reynolds vs. JJ Reynolds).

3. **Holder Branch Number.** If any other departments or branches of the organization file unclaimed property reports using the same tax ID number entered on your report, contact UPD to receive a branch number. The branch number will be used to direct questions to the correct reporting department/branch. If your business files only one report, enter "00." See Chapter 1 "General Information" for UPDs telephone number.

4. **Holder Federal Employer Identification Number.** Enter the nine-digit FEIN assigned by the federal government. If the FEIN is not known, contact the company's payroll, accounting, or tax department.

5. **Holder Report Year.** Enter the four-digit year in which the property is being reported. Michigan's report period ends June 30, 2008, so the holder report year would be 2008.

6. **Holder Report Number.** If this is the first report filed by the holder for the report year, enter "01." If multiple reports are filed under the same FEIN and extension during the year, increase this number by one for each additional report.

7. **Properties:**

   A. Property Description. Describe the type of property being reported (e.g., checking or savings account, IRS, etc.).

   B. Property Type Code. This field is **required**. The property type code distinguishes one property type from another. Select four-character code that best describes the original property of the missing owner from Appendix A. For example, a closed savings account converted to check form would still be reported as a savings account ("AC02").

      Note: Enter a property type code even if reporting in aggregate or for unknown owners. See Chapter 2 "Reporting Specific Property for Aggregate and Unknown Owners."

   C. Owner's Name. Enter the owner's last name, first name, and middle initial or the company name if it is a business. If the additional owner is a business, enter the business name exactly as adopted except when the first work is "The." If the name of the company starts with the work "the," place it at the end (e.g., The Smith Company should read Smith Company The). Do not abbreviate the first word of the company name (e.g., American vs. Amer., National vs. Natl). Do not use numbers in the Holder Name field. The word "First" should never be abbreviated as "1st." Exceptions can be made when a number is part of a company logo or registered trademark, such as A1 Inc. or 84-Lumber. Company names containing initials should be with spaces between them (e.g., J J Reynolds vs JJ Reynolds). If the owner of the property is listed as a state agency in Michigan (e.g., Department of Transportation), enter the owner name as "State of Michigan," then enter the agency (e.g., Transportation, Attorney General, etc.).

      Enters the owner's suffix or title last (e.g., Jr., Sr., III, Dr., Rev.). See Appendix F for suggested owner title abbreviation. This field may be left blank.

      Enter the owner's last known address. The last known address must be listed even if the mail has been returned by the post office. When establishing whether the claimant is the rightful owner, confirmation of this address is very important. If the owner's street address is unknown, leave blank. **Do not** fill with "unknown" or "address unknown."

Enter the city of the last known address of the owner. If the owner's last know address is not in the United States, list the province, etc. If the owner's city is unknown, leave blank. **Do not** fill with "unknown" or "city unknown."
Enter the standard two-character postal abbreviation of the owner's state of last known address. See Appendix B for state abbreviations.

Enter the owner's five- or nine-digit zip code. If only a five-digit zip code, leave the last four blank.

If a property is owned by more than one persona, see Additional Owners below.

D. Owner Type. Enter "P" to denote primary owner information.

E. Additional Owners. If the property has more than one owner, enter the second owner's name in item 7C below the primary owner's name. Enter the last name, first name, middle initial of the owner, and the last known address, relationship code, and SSN or FEIN. Enter "cont't" in the Amount field. Continue until all owners for this property are listed.

Note: Corresponding relationship codes must be entered for each additional owner in item 7D. The owner type code indicates who must claim the property. See Appendix C for relationship codes (e.g., for a life insurance policy the policy holder would be the primary owner and the beneficiary of the policy would be the additional owner with a relationship code of "BF."

F. Owner Tax Identification Number. Enter the owner's SSN or the company's FEIN. When establishing ownership, the SSN/FEIN is very important. This number will not be released as public information but will be used for identification.

G. Deductions. This applies to safekeeping and safe deposit box contents only. Report safekeeping fees and liens. Enter the type of fee and/or lien and the amount. This amount is **not** deducted from the amount remitted.

DR = drilling fees and unpaid rent

H. Date of Last Activity. Enter the date on which the last deposit/withdrawal occurred, the date the mail was returned, or the date on which the property became payable, redeemable, or returnable (e.g., issue date of a check).

Most holders will complete the Date of Last Activity field (YYYYMMDD). If months or days are unknown, use the first month or first day (e.g., 20080601 or 20080101).

If reporting property with periodic payments, such as oil and gas royalties or commission checks, enter the ending date through which the amounts were payable. Total all amounts due the owner during the applicable time period and list the payments as one amount.

I. Identifying Number. List any information that will help identify the owner of the property. Enter identifying numbers, such as check number, account number, policy number or cashier's number.

J. Quantity. Enter the total number of items being reported for this owner. If reporting aggregates under $50, refer to Chapter 1 "Reporting Information and Requirements," Aggregate Reporting.

K. Interest Bearing. Enter the applicable interest rate at the time the property is reported. Enter as a percentage (e.g., 3%).

L. Amount Remitted. Enter the cash amount remitted on behalf of the missing owner. List owners who are owed more than one amount of the same property type only once on the report, with all the amounts combined into one total. If reporting property in aggregate or unknown owners, total each property type and enter that amount.

Enter the total amount remitted for this page only in the bottom-right corner.

8. **Totals.** Complete this item **only** on the last page of the report. Enter the total remitted for this report.

   Complete the *Michigan Holder Transmittal* (Form 2011). Prepare a check payable to "State of Michigan" for the total amount due. Mail report and remittance on or before November 1.

Keep a copy of this report for company records.

Instructions for Reporting Securities on Paper

If reporting more than ten accounts, submit report on CD Rom or Diskette.

If reporting securities-related property, review the following instructions for a better understanding of the information that must be included with the property report. Use only the *Annual Report of Unclaimed Securities* (Form 3164) to report securities-related property. See Chapter 2 "Reporting Specific Property" for registration and delivery requirements for securities and mutual funds.

1. **Page Number.** Number all detail sheets 1 of 3, 2 of 3, 3 of 3, etc.

2. **Holder Name.** Enter the name of the company or institution that is reporting. Do not use any punctuation (periods, commas, apostrophes, etc.). If the name of the company starts with the word "the," place it at the end (e.g., The Smith company should read Smith Company The). Do not abbreviate the first word of the company name (e.g., American vs. Amer., National vs. Natl). Do not use numbers in the Holder Name field. The word "First" should never be abbreviated as "1st." Exceptions can be made when a number is a part of the company logo or registered trademark (e.g., A1 Inc. or 84 Lumber). Company names containing initials should have spaces between the initials (e.g., J J Reynolds vs. JJ Reynolds). If the owner of the property is listed as a state agency in Michigan (e.g., Department of Transportation) enter the owner name as "State of Michigan," then enter the agency (e.g., Transportation, Attorney General, etc.).

3. **Holder Branch Number.** If any other departments or branches of the organization file unclaimed property reports using the same FEIN entered on the report, contact UPD to receive a branch number. The branch number will be used to direct questions to the correct reporting department/branch. If the business files only one report, enter "00." See Chapter 1 "General Information" for UPD's telephone number.

4. **Holder Federal Employer Identification Number.** Enter the nine-digit FEIN assigned by the federal government. If not familiar with the holder's ID number, contact the company's payroll, accounting, or tax department.

5. **Holder Report Year.** Enter the four digits of the year in which the property is being reported. For example, Michigan's report period ends June 30, 2008, so the holder report year would be 2008.

6. **Holder Report Number.** If this is the first report filed by the holder for the report year, enter "01." If multiple reports are filed under the same FEIN and extension during the year, increase this number by one for each additional report.

7. **Properties.** When reporting stock where the owner has different issues and these issues will be due the owner, there should be an owner record for each issue that will be due that owner. For example, Paul Smith had an account with XYZ Broker. In the account Mr. Smith owned 12 shares of ABC Office Supply Common, four shares of ABC Office Supply $2.75 preferred and 20 shares of After School Snack Company Common. There should be three property records for Mr. Smith.

   A. Issue Name. Enter the name of the security issue, which is due the owner. **Do not** enter more than one issue per owner record (e.g., brokers must provide one property record for each issue held in an owner's account). If this is redemption, this field should contain the name of successor. Make sure to indicate the type of stock if it is other than common.

   B. Property Type Code. This field is **required**. The property type code distinguishes one property type form another. Select the four-character code that best describes the original property of the missing owner from Appendix A. See Chapter 2 "Securities and Securities-Related Cash" for more information.

C. Owner's Name. Enter the owner's last name, first name, and middle initial or the company name if it is a business. If the additional owner is a business, enter the business name exactly as adopted except when the first word is "The." If the name of the company starts with the word "the," place it at the end (e.g., The Smith Company should read Smith Company The). Do not abbreviate the first word of the company name (e.g., American vs. Amer., National vs. Natl). Do not use numbers in the Holder Name field. The word "First" should never be abbreviated as "1st." Exceptions can be made when a number is part of a company logo or registered trademark, such as A1 Inc. or 84 Lumber. Company names containing initials should be with spaces between them (e.g., J J Reynolds vs. JJ Reynolds). If the owner of the property is listed as a state agency in Michigan (e.g., Department of Transportation), enter the owner name as "State of Michigan," then enter the agency (e.g., Transportation, Attorney General, etc.).

Enter the owner's suffix or title last (e.g., Jr., Sr., III, Dr., Rev.). See Appendix F for suggested owner title abbreviation. This field may be left blank.

Enter the owner's last known address. The last known address must be listed even if the mail has been returned by the post office. When establishing whether the claimant is the rightful owner, confirmation of this address is very important. If the owner's street address is unknown, leave blank. **Do not** fill with "unknown" or "address unknown."

Enter the city of the last known address of the owner. If the owner's last known address is not in the United States list the province, etc. If the owner's city is unknown, leave blank. **Do not** fill with "unknown" or "city unknown."

Enter the county name of the owner's last known address, the holder's branch location, or principal place of business in the reporting state. If the county name is unknown, leave blank. See Appendix D for a listing of county abbreviations.

Enter the standard two-character postal abbreviation of the owner's state of last known address. See Appendix B for state abbreviations.

Enter the standard two-character postal abbreviation of the owner's state of last known address. See Appendix B for state abbreviations.

Enter the owner's five- or nine-digit zip code. If only a five-digit zip code, leave the last four blank.

D. Additional Owners. If the property has more than one owner, enter the second owner's name in item 7C below the primary owner's name. Enter the last name, first name, and initial of the owner and the last known address, owner type, and SSN or FEIN. Enter "cont't" in the Continued field. Continue until all owners for this property are listed.

Note: A corresponding owner type must be entered for each additional owner in item 7D. The owner type code indicates who must claim the property. See Appendix C for relationship codes.

E. Owner type. Enter "P" to denote primary owner information.

F. Owner Tax Identification Number. Enter the owner's SSN or the company's FEIN. When establishing ownership, the SSN/FEIN is very important. This number will not be released as public information but will be used for identification.

G. Stock CUSIP Number. Enter the CUSIP number of the security issue named in item 7A which is due the owner (e.g., what is being reported to Michigan).

H. Date of Last Activity. Enter the date (YYYY/MM/DD) on which the property became payable or redeemable (e.g., issue date of the dividend check or exchange date of a security), or the date any kind of documentable contact was made with the owner. If month or day is unknown, the first month or first day should be used (e.g., 20080601 or 20080101).

I. Property Description. Enter the type of property being reporting (e.g., stock common, capital debenture, warrant, bonds, etc.). List bond coupon numbers here.

J. Number of Shares. Enter the number of shares which is being remitted for the owner (i.e., the total number of shares remitted for the owner for this issue).

K. Original Certificate Number. Enter the original certificate number of the security that was issued to the owner if known; otherwise, leave blank.

8. **Totals.** Complete this item **only** on the last page of the report. Enter the total remitted for this report.

   Complete the *Michigan Holder Transmittal* (Form 2011). Prepare a check payable to "State of Michigan" for the total amount due. Mail report and remittance on or before November 1. Be sure check amount and/or shares remitted match the grand total(s) on report.

See Chapter 2 "Securities and Securities-Related Cash" for registration and delivery instructions.

Keep a copy of this report for company records.

Instructions for Completing the Holder Transmittal

The *Michigan Holder Transmittal* (Form 2011) must be filed annually by all holders remitting property. Attach this form to the CD Rom/Diskette or paper reports *(Annual Report of Unclaimed Cash and Safe Deposit Boxes* (Form 1223) or *Annual Report of Unclaimed Securities* (Form 3164). Also attach payment for the property which is identified as unclaimed. The transmittal provides information to UPD about the company or institution and will serve as a guideline for the report.

Complete the forms using the following instructions.

Transmittal

1. **Holder Report Year.** Enter the four-digit year in which the property is being reported. For example, Michigan's report period ends June 30, 2008, so the holder report year would be 2008.

2. **Holder Name.** Enter the name of the company or institution for being reported. Do not use any punctuation (periods, commas, apostrophes, etc.). If the name of the company starts with the work "the," place it at the end (e.g., The Smith Company should read Smith Company The). Do not abbreviate the first work of the company name (e.g., American vs. Amer., National vs. Natl). Do not use numbers in the Holder Name field. The word "First" should never be abbreviated as "1st." Exceptions can be made when a number is part of a company logo or registered trademark, such as A1 Inc. or 84 Lumber. Company names containing initials should be with spaces between them (e.g., J J Reynolds vs. JJ Reynolds). If the owner of the property is listed as a state agency in Michigan (e.g., Department of Transportation), enter the owner name as "State of Michigan" then enter the agency (e.g., Transportation, Attorney General, etc.).

3. **Holder Federal Employer Identification Number.** Enter the nine-digit FEIN assigned by the federal government. If not familiar with the FEIN, contact the organization's payroll, accounting, or tax department.

4. **Holder Branch Number.** If any other departments or branches of the organization file unclaimed property reports using the same FEIN entered on the report, contact UPD to receive a branch number. The branch number will be used to direct questions to the correct reporting department/branch. If the business files only one report, enter "00." See Chapter 1 "General Information" for UPD's telephone number.

5. **Holder Address.** Enter the mailing address.

6. **Holder Incorporated State.** Enter the two-character postal abbreviation of the state in which the company is incorporated. Savings and loan associations, banks, and credit unions should enter the state in which they were chartered. See Appendix B for standard state postal abbreviations.

7. **Holder Incorporated Date:**

   A. HOLDER-INC-DATE-YYYY (four-digit year)
   B. HOLDER-INC-DATE-MM (two-digit month)
   C. HOLDER-INC-DATE-DD (two-digit day)

   Enter the date (YYYYMMDD) on which the company was incorporated or licensed to do business. Savings and loan associations, banks, and credit unions should enter the date their organization was chartered.

8. **Holder City, State and ZIP Code.** Enter the name of the city in which the corporate headquarters is located or primary place of business for the FEIN noted above.

   Enter the name of the state in which the corporate headquarters is located or primary place of business for the FEIN above. Enter the valid postal two-character abbreviation of the holder's state. See Appendix B.

   Enter the five- or nine-character Zip Code. If only using the first five positions, leave the last four positions blank.

9. **Holder County.** Enter the name of the county in which the corporate headquarters is located or primary place of business for the FEIN noted above.

10. **Holder Report Number.** Check the appropriate box.

11. **"Did You Exercise Due Diligence for This Report Year?"** Check Yes or No.

12. **State Your Primary Business Activity.** Enter primary business activity of holder (e.g., bank, credit union, insurance, manufacturing, city/county government).

13. **Annual Sales Premiums.** Enter holder's annual sales for last fiscal year. If reporting as an insurance company, enter the total amount of premiums written last fiscal year.

14. **Total Assets.** Enter the total assets of the company. If none, please explain.

15. **Number of Employees.** Enter total number of employees in the company or institution.

16. **"Did You File a Report of Unclaimed Property Last Year?"** Check Yes or No. If No is checked, enter an explanation.

17. **Report Type.** Check the appropriate box.

18. **"What Media Type Are you Filing?"** Check the appropriate box.

19. **"Is the Company a Wholly-owned Subsidiary, a Division, Publicly Traded or Private?"** Check the appropriate box.

20. **Reporting Requirements.** Complete each line according to the instructions on the form.

21. **Contact Person.** Enter the name of the person responsible for the report. This person should be able to answer questions concerning the contents of the report and, in most cases, is the person who compiled the report.

22. **Authorizing Signature.** Must be signed by an officer of the company or institution.

23. **Title.** Give the title of the person signing the transmittal.

24. **Date.** The date the transmittal was signed by the authorized person.

APPENDIX

APPENDIX A

PROPERTY TYPE CODES & ABANDONMENT PERIODS

ACCOUNT BALANCES DUE

YRS	CODE	DESCRIPTION
5	AC01	CHECKING ACCOUNTS
5	AC02	SAVINGS ACCOUNTS
5	AC03	MATURED CD OR SAVINGS CERTIFICATE
5	AC04	CHRISTMAS CLUB FUNDS
5	AC05	MONEY ON DEPOSIT TO SECURE FUND
5	AC06	SECURITY DEPOSITS
5	AC07	UNIDENTIFIED DEPOSITS
5	AC08	SUSPENSE ACCOUNTS
5	AC99	AGGREGATE ACCOUNT BALANCES UNDER $50.00

UNCASHED CHECKS

YRS	CODE	DESCRIPTION
5	CK01	CASHIER'S CHECKS
5	CK02	CERTIFIED CHECKS
5	CK03	REGISTERED CHECKS
5	CK04	TREASURER'S CHECKS
5	CK05	DRAFTS-CHECKS
5	CK06	WARRANTS
7	CK07	MONEY ORDERS
15	CK08	TRAVELER'S CHECKS
5	CK09	FOREIGN EXCHANGE CHECKS
5	CK10	EXPENSE CHECKS
5	CK11	PENSION CHECKS
5	CK12	CREDIT CHECKS OR MEMOS
5	CK13	VENDOR CHECKS
5	CK14	CHECKS WRITTEN OFF TO INCOME
5	CK15	OTHER OUTSTANDING OFFICIAL CHECKS
5	CK16	CD INTEREST CHECKS
5	CK99	AGGREGATE UNCASHED CHECKS UNDER $50.00

MINERAL PROCEEDS & MINERAL INTEREST

YRS	CODE	DESCRIPTION
5	MI01	NET REVENUE INTEREST
5	MI02	ROYALTIES
5	MI03	OVERRIDING ROYALTIES
5	MI04	PRODUCTION PAYMENTS
5	MI05	WORKING INTEREST
5	MI06	BONUSES
5	MI07	DELAY RENTALS
5	MI08	SHUT-IN ROYALTIES
5	MI09	MINIMUM ROYALTIES
5	MI99	AGGREGATE MINERAL INTEREST UNDER $50.00

MISC. CHECKS & INTANGIBLE PERSONAL PROPERTY

YRS	CODE	DESCRIPTION
1	MS01	WAGES, PAYROLL, SALARY
1	MS02	COMMISSIONS
5	MS03	WORKERSí COMPENSATION BENEFITS
5	MS04	PAYMENT FOR GOODS & SERVICES
5	MS05	CUSTOMER OVERPAYMENT
5	MS06	UNIDENTIFIED REMITTANCES
5	MS07	UNREFUNDED OVERCHARGES
5	MS08	ACCOUNTS PAYABLE
5	MS09	CREDIT BALANCES-ACCTS. REC.
5	MS10	DISCOUNTS DUE
5	MS11	REFUNDS DUE
5	MS12	UNREDEEMED GIFT CERTIFICATES
5	MS13	UNCLAIMED LOAN COLLATERAL
5	MS14	PENSION & PROFIT SHARE PLANS (IRA,KEOGH)
1	MS15	DISSOLUTION OR LIQUIDATION
5	MS16	MISC. OUTSTANDING CHECKS
5	MS17	MISC. INTANGIBLE PROPERTY
5	MS18	SUSPENSE LIABILITIES
5	MS99	AGGREGATE MISC. PROPERTY UNDER $50.00

SAFE DEPOSIT BOXES & SAFEKEEPING

YRS	CODE	DESCRIPTION
5	SD01	SAFE DEPOSIT BOX CONTENTS
5	SD02	OTHER SAFEKEEPING
5	SD03	OTHER TANGIBLE PROPERTY

COURT DEPOSITS

YRS	CODE	DESCRIPTION
1	CT01	ESCROW FUNDS
1	CT02	CONDEMNATION AWARDS
1	CT03	MISSING HEIRS FUNDS
1	CT04	SUSPENSE ACCOUNTS
1	CT05	OTHER COURT DEPOSITS
1	CT06	CHILD SUPPORT PAYMENTS
1	CT99	AGGREGATE COURT DEPOSITS UNDER $50.00

INSURANCE

YRS	CODE	DESCRIPTION
5	IN01	INDIVIDUAL POLICY BENEFITS OR CLAIM PAYMENTS
5	IN02	GROUP POLICY BENEFITS OR CLAIM PAYMENTS
5	IN03	PROCEEDS DUE BENEFICIARIES
5	IN04	PROCEEDS FROM MATURED POLICIES, ENDOWMENTS OR ANNUITIES
5	IN05	PREMIUM REFUNDS
5	IN06	UNIDENTIFIED REMITTANCES
5	IN07	OTHER AMOUNTS DUE UNDER POLICY TERMS
5	IN08	AGENT CREDIT BALANCES
5	IN99	AGGREGATE INSURANCE PROPERTY UNDER $50.00

SECURITIES

YRS	CODE	DESCRIPTION
3	SC01	DIVIDENDS
5	SC02	REGISTERED BOND INTEREST (CORP.)
5	SC03	REGISTERED BOND PRINCIPAL (CORP.)
3	SC04	EQUITY PAYMENTS
3	SC06	FUNDS PAID TO PURCHASE SHARES
1	SC07	FUNDS FOR STOCKS AND BONDS
3	SC08	SHARES OF STOCK (RETURNED BY P.O.)
3	SC09	CASH FOR FRACTIONAL SHARES
3	SC10	UNEXCHANGED STOCK OF SUCCESSOR CORP.
3	SC11	OTHER CERTIFICATES OF OWNERSHIP
3	SC12	UNDERLYING SHARES OR OTHER OUTSTANDING CERTIFICATES
3	SC13	FUNDS FOR LIQUIDATION/REDEMPTION OF UNSURRENDERED STOCK OR BONDS
5	SC14	DEBENTURES
5	SC15	US GOVERNMENT SECURITIES
3	SC16	MUTUAL FUND SHARES
3	SC17	WARRANTS (RIGHTS)
3	SC19	DIVIDEND REINVESTMENT PLANS
5	SC20	CREDIT BALANCES
1	SC21	MUNICIPAL BOND PRINCIPAL AND INTEREST
3	SC99	AGGREGATE SECURITY RELATED CASH UNDER $50.00

TRUST, INVESTMENT & ESCROW ACCOUNTS

YRS	CODE	DESCRIPTION
5	TR01	PAYING AGENT ACCOUNTS
5	TR02	UNDELIVERED OR UNCASHED DIVIDENDS
5	TR03	FUNDS HELD IN FIDUCIARY CAPACITY
5	TR04	ESCROW ACCOUNTS
5	TR05	TRUST VOUCHERS
5	TR99	AGGREGATE TRUST PROPERTY UNDER $50.00

UTILITIES

YRS	CODE	DESCRIPTION
1	UT01	UTILITY DEPOSITS
5	UT02	MEMBERSHIP FEES
5	UT03	REFUNDS OR REBATES
5	UT04	CAPITAL CREDIT DISTRIBUTIONS
5	UT99	AGGREGATE UTILITY PROPERTY UNDER $50.00

ZZZZ		PROPERTIES NOT IDENTIFIED ABOVE

APPENDIX B

STATE ABBREVIATIONS

AL	ALABAMA
AK	ALASKA
AZ	ARIZONA
AR	ARKANSAS
CA	CALIFORNIA
CO	COLORADO
CT	CONNECTICUT
DE	DELAWARE
FL	FLORIDA
GA	GEORGIA
HI	HAWAII
ID	IDAHO
IL	ILLINOIS
IN	INDIANA
IA	IOWA
KS	KANSAS
KY	KENTUCKY
LA	LOUISIANA
ME	MAINE
MD	MARYLAND
MA	MASSACHUSETTS
MI	MICHIGAN
MN	MINNESOTA
MS	MISSISSIPPI
MO	MISSOURI
MT	MONTANA
NE	NEBRASKA
NV	NEVADA
NH	NEW HAMPSHIRE
NJ	NEW JERSEY
NM	NEW MEXICO
NY	NEW YORK
NC	NORTH CAROLINA
ND	NORTH DAKOTA
OH	OHIO
OK	OKLAHOMA
OR	OREGON
PA	PENNSYLVANIA
RI	RHODE ISLAND
SC	SOUTH CAROLINA
SD	SOUTH DAKOTA
TN	TENNESSEE
TX	TEXAS
UT	UTAH
VT	VERMONT
VA	VIRGINIA
WA	WASHINGTON
DC	WASHINGTON DC
WV	WEST VIRGINIA
WI	WISCONSIN
WY	WYOMING

APPENDIX C

RELATIONSHIP CODES

For sole or first owner
P - Primary

For additional owners
AD - Administrator
AF - Attorney for
AG - Agent for
AN - And
AO - And/Or
BF - Beneficiary
CC - Co-Conservator
CF - Custodian for
CN - Conservator
EX - Executor or Executrix
FB - For benefit of
GR - Guardian for
IN - Insured
JC - Joint tenants in common
JT - Joint tenants with rights of survivorship
OR - Or
PA - Payee
PO - Power of Attorney
RE - Remitter
TE - As Trustee for
UG - Uniform gift to minors act (UGMA)

SAFEKEEPING FEE CODE

DR - Drilling fees and unpaid rent

APPENDIX D

COUNTY CODES

01	ALCONA	29	GRATIOT	57	MISSAUKEE
02	ALGER	30	HILLSDALE	58	MONROE
03	ALLEGA	31	HOUGHTON	59	MONTCALM
04	ALPENA	32	HURON	60	MONTMORENCY
05	ANTRIM	33	INGHAM	61	MUSKEGON
06	ARENAC	34	IONIA	62	NEWAYGO
07	BARAGA	35	IOSCO	63	OAKLAND
08	BARRY	36	IRON	64	OCEANA
09	BAY	37	ISABELLA	65	OGEMAW
10	BENZIE	38	JACKSON	66	ONTONAGON
11	BERRIEN	39	KALAMAZOO	67	OSCEOLA
12	BRANCH	40	KALKASKA	68	OSCODA
13	CALHOUN	41	KENT	69	OTSEGO
14	CASS	42	KEWEENAW	70	OTTAWA
15	CHARLEVOIX	43	LAKE	71	PRESQUE ISLE
16	CHEBOYGAN	44	LAPEER	72	ROSCOMMON
17	CHIPPEWA	45	LEELANAU	73	SAGINAW
18	CLARE	46	LENAWEE	74	SAINT CLAIR
19	CLINTON	47	LIVINGSTON	75	SAINT JOSEPH
20	CRAWFORD	48	LUCE	76	SANILAC
21	DELTA	49	MACKINAC	77	SCHOOLCRAFT
22	DICKINSON	50	MACOMB	78	SHIAWASSEE
23	EATON	51	MANISTEE	79	USCOLA
24	EMMET	52	MARQUETTE	80	VAN BUREN
25	GENESEE	53	MASON	81	WASHTENAW
26	GLADWIN	54	MECOSTA	82	WAYNE
27	GOGEBIC	55	MENOMINEE	83	WEXFORD
28	GRAND TRAVERSE	56	MIDLAND	84	OUT OF STATE

BUSINESS TYPE CODES

398	GENERAL COMPANIES	794	FAIRS
401	RAILROADS	806	HOSPITALS AND NURSING HOMES
481	TELEPHONE COMPANIES	821	SCHOOLS
491	ELECTRIC COMPANIES	822	STATE COLLEGES AND UNIVERSITIES
492	GAS COMPANIES	824	COLLEGES (COMMUNITY)
602	NATIONAL AND STATE BANKS	919	FEDERAL GOVERNMENT
605	SAFE DEPOSIT COMPANIES	929	STATE GOVERNMENT
612	SAVINGS AND LOAN COMPANIES	939	COUNTY GOVERNMENT (INCLUDING CIRCUIT COURTS)
613	LAND BANKS	948	VILLAGES AND CITIES
614	CREDIT UNIONS	949	CITY GOVERNMENT (INCLUDING DISTRICT COURTS)
615	SMALL LOAN COMPANIES	959	TOWNSHIP GOVERNMENT
621	STOCK BROKERS AND DEALERS		
639	INSURANCE COMPANIES		

APPENDIX E

COUNTRY CODE TABLE

AFG	AFGHANISTAN
ALB	ALBANIA
ALG	ALGERIA
AND	ANDORRA
ANG	ANGOLA
ANT	ANTIGUA & BARBUDA
ARG	ARGENTINA
ARM	ARMENIA
AUS	AUSTRALIA
AUT	AUSTRIA
AZE	AZERBAIJAN
BAH	BAHAMAS
BAN	BANGLADESH
BAR	BARBADOS
BEL	BELARUS
BEN	BENIN
BHR	BAHRAIN
BHU	BHUTAN
BLG	BELGIUM
BLZ	BELIZE
BOL	BOLIVIA
BOS	BOSNIA & HERZEGOVINC
BOT	BOTSWANA
BRA	BRAZIL
BRM	BURMA
BRN	BURUNDI
BRU	BRUNEI DARUSSALAM
BUL	BULGARIA
BUR	BURKINA
CAM	CAMBODIA
CAN	CANADA
CAP	CAPE VERDE
CAR	CENTRAL AFRICA REP
CAY	CAYMAN ISLANDS
CHA	CHAD
CNI	CHILE
CMR	CAMEROON
CNA	CHINA
CNG	CONGO (BRAZZAVILLE)
COL	COLUMBIA
COM	COMOROS
CRC	COSTA RICA
CRO	CROATIA
CUB	CUBA
CYP	CYPRUS
CZE	CZECH REPUBLIC
DEN	DENMARK
DJI	DJIBOUTI
DOM	DOMINICA
DRE	DOMINICAN REPUBLIC
ECU	ECUADOR
EGY	EGYPT
ELS	EL SALVADOR
EQG	EQUATORIAL GUINEA
ERI	ERITREA
EST	ESTONIA
ETH	ETHIOPIA
FIJ	FIJI
FIN	FINLAND
FRA	FRANCE
GAB	GABON
GAM	GAMBIA
BGI	GUINEA-BISSAU
GEO	GEORGIA
GER	GERMANY
GHA	GHANA
GNA	GRENADA
GRC	GREECE
GRE	GREENLAND
GUA	GUATEMALA
GUI	GUINEA
GUY	GUYANA
HAL	HAITI
HON	HONDURAS
HUN	HUNGARY
ICE	ICELAND
INA	INDONESIA
IND	INDIA
IRA	IRAN
IRE	IRELAND
IRQ	IRAQ
ISR	ISRAEL
ITA	ITALY
IVC	IVORY COST
JAM	JAMICA
JPN	JAPAN
JOR	JORDAN
KAZ	KAZAKHSTAN
KEN	KENYA
KIR	KIRLBATI
KON	NORTH KOREA
KOS	SOUTH KOREA
KUW	KUWAIT
KYR	KYRGYZSTAN
LAO	LAOS
LAT	LATVIA
LEB	LEBANON
LES	LESOTHO
LIB	LIBERIA
LIE	LIECHTENSTEIN
LIT	LITHUANIA
LUX	LUXEMBOURG
LYA	LIBYA
MAC	MACEDONIA
MAD	MADAGASCAR
MAL	MALAWI
MEX	MEXICO
MGA	MONGOLIA
MIC	MICRONESIA
MLD	MALDIVES
MLI	MALI
MLY	MOLAYSIA
MOL	MOLDOVA
MON	MONACO
MOR	MOROCCO
MOT	MONTSERRAT
MOZ	MOZAMBIQUE
MRA	MAURITANIA
MRS	MARSHALL ISLANDS
MTA	MALTA
MTU	MAURITIUS
MYA	MYANMAR
NAM	NAMIBIA
NAU	NAURA
NEP	NEPAL
NET	NETHERLANDS
NGA	NIGERIA
NIC	NICARAGUA
NIG	NIGER
NOR	NORWAY
NZD	NEW ZEALAND
OMN	OMAN
PAK	PAKISTAN
PAN	PANAMA
PAR	PARAGUAY
PER	PERU
PHI	PHILIPPINES
PNG	PAPUA NEW GUINEA
POL	POLAND
POR	PORTUGAL
QAT	QATAR
ROM	ROMANIA
RUS	RUSSIA
RWA	RWANDA
SAF	SOUTH AFRICA
SAU	SAUDI ARABIA
SEN	SENEGAL
SEY	SEYCHELIES
SIN	SINGAPORE
SKN	SAINT KITTS & NEVIS
SLE	SIERRA LEONE
SLO	SLOVAKIA
SLU	SAINT LUCIA
SMR	SAN MARINO
SOL	SOLOMON ISLANDS
SOM	SOMALIA
SPA	SPAIN
SRI	SRI LANKA
STP	SAO TOME & PRINCIPE
SUD	SUDAN
SUR	SURINAME
SVA	SLOVENIA
SVG	VINCENT & THE GRENA
SWA	SWAZILAND
SWE	SWEDEN
SWI	SWITZERLAND
SYR	SYRIA
TAI	TAIWAIN
TAJ	TAJIKISTAN
TAN	TANZANIA
THA	THAILAND
TMN	TURKMENISTAN
TOG	TOGA
TON	TONGA
TRT	TRINDAD & TABAGO
TUN	TUNISIA
TUR	TURKEY
TUV	TUVALU
UAE	UNITED ARAB EMIRATES
UGA	UGANDA
UNK	N OF GREAT BRITIAN
UKR	UKRAINE
URU	URUGUAY
USA	UNITED STATES OF AMER.
UZB	UZBEKISTAN
VAN	VANUATU
VAT	VATICAN CITYHOLY SE
VEN	VENEZUELA
VIE	VIETNAM
WSM	WESTERN SAMOA
YEM	YEMEN
YUG	YUGOSLAVIA
ZAI	ZAIRE
ZAM	ZAMBIA
ZIM	ZIMBABWE

APPENDIX F

OWNER TITLE ABBREVIATION CODES

ACTNT - Accountant
AD - Administrator/Administratrix
AN - Airman
AB - Airman Basic
A1C - Airman First Class
ATTY - Attorney
CAPT - Captain
CPA - Certified Public Accountant
CHMN - Chairman
CEO - Chief Executive Officer
CMSGT - Chief Master Sergeant
CPO - Chief Petty Officer
CWO - Chief Warrant Officer
COL - Colonel
CDR - Commander
CSGM - Command Sergeant Major
COMM - Commissioner
CONT - Controller/Comptroller
CPL - Corporal
CCLK - County Clerk
CUST - Custodian
DECD - Deceased
DCLK - District Clerk
DR - Doctor
ED - Editor
ENGR - Engineer
ENS - Ensign
EST - Estate
EXEC - Executor/Executrix
1LT - First Lieutenant
FAO - For the Account of
FBO - For the Benefit of
GEN - General
GOV - Governor
GDN - Guardian
HON - Honorable
INSP - Inspector
ITF - In Trust for
JDG - Judge
JP - Justice of Peace
JT - Joint Tenancy
LT - Lieutenant
LTC - Lieutenant Colonel
LCDR - Lieutenant Commander
MSGT - Master Sergeant
MAJ - Major
MGR - Manager
MNR - Minor
PTNR - Partner
PO - Petty Officer
PRES - President
PVT - Private
PFC - Private First Class
REP - Representative
REV - Reverend
SN - Seaman
2LT - Second Lieutenant
SEC - Secretary
SEN - Senator
SRA - Senior Airman
SGT - Sergeant
SFC - Sergeant First Class
SGM - Sergeant Major
SHER - Sheriff
SPEC - Specialist
SSGT - Staff Sergeant
TXCOL - Tax Collector/Assessor
TSGT - Tech Sergeant
TIC - Tenants in Common
TREAS - Treasurer
TR - Trust
TTEE - Trustee
UGMA - Uniform Gift to Minors Act
UMO - Under the Will of

DO NOT use these codes as owner type. Please refer to Appendix C.

APPENDIX G

SUGGESTED ABBREVIATIONS

ADMIN	-	ADMINISTRATION
AMER	-	AMERICAN
ASSOC	-	ASSOCIATE
ASSOC	-	ASSOCIATED
ASSOC	-	ASSOCIATES
BUR	-	BUREAU
CLK	-	CLERK
CO	-	COMPANY
COOP	-	COOPERATIVE
CORP	-	CORPORATION
CO	-	COUNTY
CU	-	CREDIT UNION
DISTR	-	DISTRIBUTOR
DIST	-	DISTRICT
E	-	EAST
EMPL	-	EMPLOYEE
EST	-	ESTATE
EXPL	-	EXPLORATION
FED	-	FEDERAL
FCU	-	FEDERAL CREDIT UNION
GEN	-	GENERAL
GOVT	-	GOVERNMENT
GRP	-	GROUP
HOSP	-	HOSPITAL
INC	-	INCORPORATED
INDEP	-	INDEPENDENT
INDL	-	INDUSTRIAL
IND	-	INDUSTRY
INST	-	INSTITUTION
INS	-	INSURANCE
INTL	-	INTERNATIONAL
INV	-	INVESTMENT
LINS	-	LIFE INSURANCE
LTD	-	LIMITED
MNG	-	MANAGING
MGMT	-	MANAGEMENT
MFG	-	MANUFACTURERS
MFG	-	MANUFACTURING
MKT	-	MARKET
MKT	-	MARKETING
MECH	-	MECHANICAL
MED	-	MEDICAL
NATL	-	NATIONAL
N	-	NORTH
NE	-	NORTHEAST
NW	-	NORTHWEST
OPER	-	OPERATING
PTNRSHIP	-	PARTNERSHIP
S	-	SOUTH
SE	-	SOUTHEAST
SW	-	SOUTHWEST
STD	-	STANDARD
TR	-	TRUST
UTD	-	UNITED
UNIV	-	UNIVERSITY
US	-	UNITED STATES
W	-	WEST
WSTN	-	WESTERN

APPENDIX H

STANDARDS FOR REPORTING UNCLAIMED PROPERTY ON ANY TYPE MEDIA

The following standards must be observed, whether reporting on diskette, importing files to the diskette, or reporting by magnetic tape or cartridge.

These standards are also helpful if filing paper reports. The Department's data entry operators follow these guidelines for entering the owner names listed on reporting forms.

RULES OF ENTRY

1. Never use punctuation in owner name fields (e.g., periods, commas, apostrophes, etc.).

2. Multiple owner names must be entered as separate owner records.

Correct	**Incorrect**
Jones Bill	Jones Bill & Mary
Jones Mary	Jones Bill and Mary
	Jones Bill or Mary

3. Hyphens may not be used in owner name fields.

Correct	**Incorrect**
Smith Jones Mary	Jones Mary Smith-
Benton Brown Bill	Brown Bill Benton-

4. Owner name suffixes (i.e., Jr, Sr, III) must be entered after the name.

Correct	**Incorrect**
Smith Bill Jr	Smith Jr Bill

5. Company names must be entered in the last name field. The word "and" must always be replaced with an amper sand (&). Ampersands may not be used in owner name fields for any other reason.

Correct	**Incorrect**
Jones & Jones	Jones and Jones

6. Never abbreviate the first word of a company name. Always spell it out.

Correct	**Incorrect**
American Life Ins	Amer Life Ins

7. **Do not** use numeric in owner name fields.

Correct	**Incorrect**
First State Bank	1st State Bank

Exception: a number is part of a registered trademark (e.g., A1 Inc.).

8. Never begin an owner name with “the.”

Correct	**Incorrect**
Baby Store The	The Baby Store
Bank of Rio Grande The	The Bank of Rio Grande

9. Never use AKA, DBA, FKA, C/O, etc,. in owner name fields. Enter these abbreviations in the first address field.

Correct	**Incorrect**
Smith Inc. c/o American Bank	Smith Inc. c/o American Bank
GenCorp DBA Bargain Town	GenCorp DBA Bargain Town

10. For trusts accounts or estates, list the person’s name first.

Correct	**Incorrect**
Smith Mary TR DTD 4/23/65	Trust of Mary Smith
Smith Mary Estate of	Estate of Mary Smith

SAMPLE
DUE DILIGENCE

HOLDER NAME & ADDRESS

CUSTOMER NAME
CUSTOMER ADDRESS
CUSTOMER CITY, STATE & ZIP

It is the policy of (HOLDER) to review and update our account records periodically. Our records of your savings/checking account number 123456 indicate no transactions as of (LAST ACTIVITY DATE). Your account needs to be brought current. State law requires us to turn this account over to the state if the account is truly abandoned. To prevent us from turning your account over to the state's unclaimed property office, please check the appropriate box, sign in the space provided below, and return this to us as soon as possible.

( ) The above address information is correct for the account and I am aware of the account.

( ) Please change the account holder(s) name(s) and/or address(es) to read as follows:

_____
_____
_____

( ) I wish to close this account. Please send a check for the closeout amount to the following address:

_____
_____
_____

Signature Date

_____

Your assistance is appreciated. Please contact our office if you have any questions.

Sincerely,

Your Bank Officer

SAMPLE
DUE DILIGENCE

To: _____ Date: _____

_____

_____

Re: Disposition of Outstanding Check

Our records indicate that the following check issued to you is still outstanding:

Check# **Date Issued** **Amount Issued**

Please indicate the disposition of the check on the bottom of this form and return it to us within _____days

Disposition of Check

____ I cashed the above check. Provide date cashed, if known: ___/___/___

____ I am holding the above check for the following reason:
_____
_____

____ I received the above check, but it has been lost or destroyed. Please issue a replacement check.

____ I did not receive the above check. Please issue a replacement check.

____ Other, explain:
_____
_____

Please sign here:
_____

Address (if other than above):
_____

Michigan Department of Treasury
2011 (Rev. 9-08)

Michigan Holder Transmittal for Annual Report of Unclaimed Property

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

Issued under the authority of P.A. 29 of 1995. Filing is mandatory. Failure to file is punishable by fine.

This transmittal must accompany your annual report whether you are filing on paper, diskette or CD Rom. If your report does not meet Treasury specifications it will be returned to you. Holders filing from multiple branches under one federal employer number must coordinate a branch identification number with the UPD.

Report Year

General Information

Holder's Name	Federal Employer ID Number	UPD Branch ID No.
Address	State of Incorporation	Date of Incorporation
City, State, ZIP Code	County	Report Number ☐ 1 ☐ 2 ☐ 3

Did you exercise due diligence this report year? ☐ Yes ☐ No	Did you file a *Report of Unclaimed Property* last year? ☐ Yes ☐ No, explain:

Primary business activity	Report Type	What media type are you filing?
Annual Sales/Premiums	☐ Annual ☐ Compliance	☐ CD Rom ☐ disk ☐ paper (Form 1223) Do not mix media types for the same report.
Total Assets	☐ First ☐ Audit	Is the company: Yes / No
No. of Employees	☐ Other	a wholly-owned subsidiary? ☐ ☐ a division? ☐ ☐ publicly traded? ☐ ☐ private? ☐ ☐

Reporting Requirements

You must report and submit all property (defined in General Instructions) in your custody that belongs to someone else and has gone unclaimed.

Total number of safety deposit boxes reported	
Total number of shares of stock/mutual funds	
Enter the **total amount paid** with this transmittal	$

Make checks payable to "State of Michigan".

Attach payment here.

Certification

I declare under penalties imposed by P.A. 29 of 1995, as amended, that I have examined this report and to the best of my knowledge it is true and complete.

Print Contact Name		Telephone Number
E-mail Address		Fax Number
Authorizing Signature	Title	Date

If you are a successor, attach a separate sheet listing the names and last known addresses of all previous holders of the property being reported. If you have changed your name during the reporting period, attach a separate sheet listing all prior names.

Treasury Use Only

Holder ID	Report	Stock ID	Import Batch

Michigan Department of Treasury
1223 (Rev. 9-06)

Michigan Annual Report of Unclaimed Cash and/or Safe Deposit Boxes

Issued under Public Act 29 of 1995. Filing is mandatory.

Page _____ of _____

Attach this form to the ***Michigan Holder Transmittal*** (Form 2011). Complete this report for cash items and for safety deposit box contents ***only***. All items less than $50 may be reported in aggregate (see aggregate filing instructions). If you are reporting more than ten properties, you must submit your report on diskette/CD Rom. See instructions for magnetic filing. Report securities separately (Form 3164).

Holder Name	UPD Branch ID No.
Federal Employer ID Number	Report Year
	Report Number ☐ 1 ☐ 2 ☐ 3

Properties. Complete all items for each property. You must report all available owner information.

a. Property Description	b. P. Type	c. Owner's Name (Last, First, MI), Last Known Address	d. Rel. Code	e. Social Security No. or FEIN	f. Safekeeping Fees (Enter Below)		g. Date of Last Activity (YYYYMMDD)	
h. Identifying Number	i. Quantity			j. If interest bearing, enter %.	Type DR	Amount Deducted $		k. Amount Remitted $
a. Property Description	b. P. Type	c. Owner's Name (Last, First, MI), Last Known Address	d. Rel. Code	e. Social Security No. or FEIN	f. Safekeeping Fees (Enter Below)		g. Date of Last Activity (YYYYMMDD)	
h. Identifying Number	i. Quantity			j. If interest bearing, enter %.	Type DR	Amount Deducted $		k. Amount Remitted $
a. Property Description	b. P. Type	c. Owner's Name (Last, First, MI), Last Known Address	d. Rel. Code	e. Social Security No. or FEIN	f. Safekeeping Fees (Enter Below)		g. Date of Last Activity (YYYYMMDD)	
h. Identifying Number	i. Quantity			j. If interest bearing, enter %.	Type DR	Amount Deducted $		k. Amount Remitted $
a. Property Description	b. P. Type	c. Owner's Name (Last, First, MI), Last Known Address	d. Rel. Code	e. Social Security No. or FEIN	f. Safekeeping Fees (Enter Below)		g. Date of Last Activity (YYYYMMDD)	
h. Identifying Number	i. Quantity			j. If interest bearing, enter %.	Type DR	Amount Deducted $		k. Amount Remitted $
a. Property Description	b. P. Type	c. Owner's Name (Last, First, MI), Last Known Address	d. Rel. Code	e. Social Security No. or FEIN	f. Safekeeping Fees (Enter Below)		g. Date of Last Activity (YYYYMMDD)	
h. Identifying Number	i. Quantity			j. If interest bearing, enter %.	Type DR	Amount Deducted $		k. Amount Remitted $

Complete this item only on the ***last page*** of the report.
Enter the total dollars you are submitting with this report. $

Total: This page only
$

Michigan Department of Treasury
3164 (Rev. 10-05)

Michigan Annual Report of Unclaimed Shares of Stock/Mutual Funds

Issued under Public Act 29 of 1995. Filing is mandatory.

Page _____ of _____

Holder Name	UPD Branch ID
Federal Employer ID Number	Report Year
	Report Number ☐ ☐ ☐

This form must be attached to the ***Michigan Holder Transmittal*** (Form 2011). If you are reporting ten or more properties, you must file your report on diskette/CD Rom instead of paper (see instructions).

Properties. Complete all items for each property. You must report all available owner information.

a. Issue Name	b. P. Type	c. Owner's Name (Last, First, MI), Last Known Address	d. Rel. Code	e. Social Security No. or FEIN	f. CUSIP Number	g. Date of Last Activity (YYYYMMDD)	
h. Description	i. No. of Shares			j. If interest bearing, enter %.	Periodic Payments (from/to)		l. Con't
a. Issue Name	b. P. Type	c. Owner's Name (Last, First, MI), Last Known Address	d. Rel. Code	e. Social Security No. or FEIN	f. CUSIP Number	g. Date of Last Activity (YYYYMMDD)	
h. Description	i. No. of Shares			j. If interest bearing, enter %.	Periodic Payments (from/to)		l. Con't
a. Issue Name	b. P. Type	c. Owner's Name (Last, First, MI), Last Known Address	d. Rel. Code	e. Social Security No. or FEIN	f. CUSIP Number	g. Date of Last Activity (YYYYMMDD)	
h. Description	i. No. of Shares			j. If interest bearing, enter %.	Periodic Payments (from/to)		l. Con't
a. Issue Name	b. P. Type	c. Owner's Name (Last, First, MI), Last Known Address	d. Rel. Code	e. Social Security No. or FEIN	f. CUSIP Number	g. Date of Last Activity (YYYYMMDD)	
h. Description	i. No. of Shares			j. If interest bearing, enter %.	Periodic Payments (from/to)		l. Con't
a. Issue Name	b. P. Type	c. Owner's Name (Last, First, MI), Last Known Address	d. Rel. Code	e. Social Security No. or FEIN	f. CUSIP Number	g. Date of Last Activity (YYYYMMDD)	
h. Description	i. No. of Shares			j. If interest bearing, enter %.	Periodic Payments (from/to)		l. Con't

Complete this item only on the ***last page*** of the report.
Enter the total dollars you are submitting with this report. $

Michigan Department of Treasury
3167 (Rev. 9-08)

Michigan Inventory Report of Unclaimed Property Safe Deposit Box Contents

Issued under Public Act 29 of 1995. Filing is mandatory.

Attach one copy of this list of contents to your the Michigan Holder Transmittal (Form 2011) along with Michigan Annual Report of Unclaimed Cash and Safe Deposit Boxes (Form 1223) or a diskette when it is reported to the State of Michigan. Report only one safe deposit box per page (a copy of the inventory should be included in each box). Keep one copy for your records. See instructions for reporting specific property.

Page _____ of _____

Holder Name	UPD Branch ID
Federal Employer ID Number	Report Year

Owner Identification and Costs

Owner's Name (if more than one, list all)	Social Security No. or FEIN ☐	Enter the type and amount of fees for this deposit box only.	
		Type	Amount
Owner's Address	Safe Deposit Box No.		
	Branch Where Property Was Held		
	Date of Abandonment		

Itemized Description of Contents by Category

Authorized Bank Officials Signature	Authorized Bank Officials Signature	***Treasury Use Only***	
		Inventoried By	AUPD Approval
Date Box Opened	Date Inventoried		

Michigan Department of Treasury
3165 (Rev. 9-02)

Michigan Holder Request for Refund

Issued under Public Act 29 of 1995. Filing is voluntary.

Treasury Use Only		
Claim Number		
Prepared by:	☐ 1 ☐ 2	☐ 3 ☐ Denied

Use this form to request a refund of unclaimed property that was reported to the State of Michigan in error. Also use this form for items that you reimbursed to the rightful owner or for which you reestablished an account. Submit a separate request for each report year.

Holder Information

Holder's Name	Federal Employer ID Number	Telephone Number	Report Year	UPD Branch ID Number
Street Address	City, State and Zip Code			Total Amount of Report

Claim Information

Property Code	Account/Reference No. (If in aggregate, specify)	Owner's Name (Exactly as indicated on report.)	Owner's Address	Claimant's Name (If different from owner.)	Claimant's Address (If different from owner.)	Date paid to claimant or acct. reactivated. (include proof)	Amount Paid
a.							
b.							
c.							
d.							

If your refund is due to a reporting error, explain here.

TOTAL REFUND

Holder Certification

Subscribed and sworn to before me the _____ day of _____ , 20 _____.

_____
(Notary Signature)

Notary Public in and for the county of _____ Michigan.

My commission expires _____.

I certify that the properties listed above which were included in the Report of Unclaimed Property or Securities filed for the report year in item 1d have been paid to the rightful owner or claimant. Upon payment of this request, I agree to hold the state harmless from all claims and loss, demands, costs and other expenses which the state may sustain by reason of turning over the property to the holder and by its further refusal to pay the property to any other person.

Signature of Holder Representative	Date
Print or Type Representative's Name	Date

Michigan Department of Treasury
3277 (Rev. 9-02)

Treasury Use Only
Claim ID
Date
User ID

Michigan Claim for Refund of Unclaimed Property

Issued under Public Act 29 of 1995. Filing is required to obtain a refund.

To request your refund, complete the claimant information below, verify the owner information and attach the required documentation. Sign this claim in the presence of a notary public. There is no charge for this service.

A. Claimant Information

	Claimant's Social Security No. or FEIN
	Daytime Phone No.

What is your relationship to the property owner?

☐ Self ☐ Parent ☐ Guardian
☐ Trustee ☐ Heir ☐ Executor/Administrator ☐ Other, specify _____

B. Owner Information

Owner's Name	Owner's Social Security No. or FEIN
Co-Owner's Name	Co-Owner's Social Security No or FEIN

C. Holder Information

Name of Financial Institution	Holder's FEIN
Location (City, State, ZIP Code)	Date Property Was Originally Reported

If the property was reported before 1988, include the
Escheat file number and the page the item was listed on.

D. Property Being Refunded

Property Description (general)	Account Number (if applicable)	Amount
Property Description (general)	Account Number (if applicable)	Amount

E. Documentation Required

The Michigan Department of Treasury, Unclaimed Property Division's goal is to reunite owners or their heirs with the unclaimed property turned over to the state when the holder was unable to locate the rightful owner. Claimants must prove ownership by furnishing copies of your driver license (or other government picture identification) and your Social Security card. You may need to provide additional documentation to prove ownership.

F. Affidavit

Under penalty of perjury, I certify that the information provided on this claim is true and all supporting documentation is either original or unaltered copies of the original documents. Upon payment of this claim, I indemnify the State of Michigan and its officers and employees from any damages, claims or losses resulting from payment of the property.

Claimant's Signature	**Notarization**
Co-Claimant Signature	