



Mike DeWine, Governor
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Department
of Commerce

Division of Unclaimed Funds
Sheryl Maxfield, Director

Unclaimed Funds Annual Report

77 South High Street
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Rev. 7/2018

An Equal Opportunity Employer and Service Provider

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com.ohio.gov

Who Must File?

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

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

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ANNUAL FILING GUIDE

BUSINESSES OTHER THAN LIFE INS. CO.'S

Accounts Dormant as of: June 30

Reporting Deadline: November 1

LIFE INSURANCE COMPANIES

Accounts Dormant as of: December 31

Reporting Deadline: Following May 1

See Pages 39 & 40 for a complete list of dormancy periods

“An Equal Opportunity Employer and Service Provider”

TTY/TDD: 1-800-750-0750

ELECTRONIC REPORTING OPTIONS

Reporting Media Accepted: CD-ROM, DVD

On-Line Filing & ACH Transfer of Funds Due through the Ohio Business Gateway

Companies may file a Negative (NONE) report or report unclaimed funds on-line through the Ohio Business Gateway (OBG) by uploading a NAUPA standard electronic reporting file and paying the balance due to the State via ACH Transfer. To report your company's unclaimed funds report on-line login to the OBG at www.business.ohio.gov. On-line help & support, tutorials and telephone support are available through the OBG website.

UPExchange On-Line Reporting System

UPExchange is a web application created by Eagle TM for creating and submitting unclaimed funds reports in the NAUPA II Electronic Reporting Standard.

You may access **UPExchange** www.byetm.com from anywhere, with any standard Web browser. There is no software to install or maintain and your data is stored on **UPExchange** servers.

Once you have logged into the **UPExchange** website www.byetm.com/upexchange/ you can sign up for FREE webinars to learn more about the software. There are also self-running tutorials with audio that provide step-by-step instruction how to use the **UPExchange** to file an unclaimed funds report.

HRS Pro - Holder Reporting System

The **HRS Pro - Holder Reporting System** and the **HRS Pro User's Guide** may be downloaded through links on the Ohio Division of Unclaimed Funds website: www.com.ohio.gov/unfd.

NAUPA Standard Electronic File Format

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

The **NAUPA Standard Electronic File Format** may be downloaded through a link on the Ohio Division of Unclaimed Funds website: www.com.ohio.gov/unfd.

NEWS AND NOTES

On-Line Filing of Unclaimed Funds Reports & ACH Transfer of Funds Due: Companies may file a Negative (NONE) report or report unclaimed funds on-line through the Ohio Business Gateway (OBG) by uploading a NAUPA standard electronic reporting file and paying the balance due to the State via ACH Debit Transfer. To report your company's unclaimed funds report on-line login to the OBG at www.business.ohio.gov. On-line help & support, tutorials and telephone support are available from the OBG website.

Reporting Requirements have not changed: For the current reporting cycle the unclaimed funds filing requirements for the State of Ohio have not changed.

NAUPA COMPLIANCE NOTICE

Ohio is NAUPA compliant and accepts all NAUPA standard electronic reporting codes. Not all of the NAUPA codes are listed on pages 39-40 of this booklet. Go to www.wagers.net and click on NAUPA Standard on the left hand side of the homepage to view and print the complete NAUPA Standard Reporting File format and listing of NAUPA codes.

UNCLAIMED FUNDS: EXEMPT ACCOUNTS

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

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

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

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

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

HOW TO FILE AN UNCLAIMED FUNDS REPORT

IDENTIFY DORMANT ACCOUNTS: The company's Accountant or Controller should review records to identify dormant accounts that they may be holding. See pages 39- 40 of this booklet for a schedule of dormant account descriptions, dormancy periods and Nature of Funds Codes. The dormant accounts should be researched to eliminate accounting errors.

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

SELECT A REPORTING METHOD: The Division encourages companies with more than fifty (50) unclaimed accounts to file an electronic report on CD-ROM or DVD in NAUPA Standard Electronic File Format or by using the HRS Pro - Holder Reporting System that may be downloaded through links on the Ohio Division of Unclaimed Funds website: www.com.ohio.gov/unfd.

Paper Forms: To report by paper, complete the applicable forms contained in this booklet. **ALL FORMS MAY BE PHOTOCOPIED.** You may print this booklet from the Division's website: www.com.ohio.gov/unfd. See page 10 for instructions.

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

FILING A NEGATIVE (NONE) REPORT: If a diligent search has shown that the company is not holding any unclaimed funds, or if all owners respond to the OUF-8 Notice of Unclaimed Funds mailing, you may file a Negative (NONE) Report by paper using the OUF-1 Unclaimed Funds Reporting Form. Complete the top portion of the form, check NO and sign the report Verification. Then mail the completed OUF-1 to the address listed on the form to file the Negative (NONE) report or file a Negative (NONE) Report through the Ohio Business Gateway at www.business.ohio.gov.

MAIL THE COMPLETED REPORT, REMITTANCE CHECK, SECURITIES AND SAFE DEPOSIT BOX CONTENTS TO: Ohio Division of Unclaimed Funds 77 S. High St., 20th Floor Columbus, OH 43215-6108

OHIO BUSINESS GATEWAY UNCLAIMED FUNDS REPORT FILING: Companies may now report unclaimed funds on-line through the Ohio Business Gateway (OBG) by uploading a NAUPA electronic reporting file and paying the balance due to the State via ACH Debit Transfer. To report your company's unclaimed funds on-line or file a Negative (NONE) report login to the Ohio Business Gateway (OBG) at www.business.ohio.gov. On-line help & support, tutorials and telephone support are available from the OBG website.

Annual Unclaimed Funds Review Guidelines

I. IDENTIFYING DORMANT ACCOUNTS

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

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

Listed in **Table 1** and **Table 2** you will find examples of the types of accounts that can become unclaimed funds in a typical public or private corporation and a financial institution. For a complete listing of the types of accounts that could become unclaimed funds in your company, their dormancy periods and Nature of Funds Codes please see pages 38-39 of this booklet.

Table 1
Public/Private Corporation Nature of Funds Codes

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

Table 2
Financial Institution Nature of Funds Codes

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

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

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

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

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

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

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

II. RESEARCHING THE ACCOUNTS

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

III. DUE-DILIGENCE MAILING REQUIREMENT

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

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

IV. REPORTING UNCLAIMED ACCOUNTS

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

Reportable unclaimed accounts should be closed out and listed on the OUF-2 List of Owners of Unclaimed Funds. Also, submit an OUF-1 Unclaimed Funds Reporting Form and a check for the total of the unclaimed accounts made payable to: Ohio Division of Unclaimed Funds. If shares of stock are reportable as unclaimed, a certificate for the unclaimed shares should be issued to: Ohio Division of Unclaimed Funds.

Instructions for completing reporting forms are contained in this booklet. Stock certificates from safe deposit boxes or other safekeeping repository should be reported as found. The company is held harmless by the State and is relieved of liability from any and all claims once the unclaimed accounts are reported, as long as the due-diligence mailing requirements of section 169.03 O.R.C. are met.

FILING EXTENSION: THE EXTENSION MUST BE FILED BY THE SAME DATE AS THE REPORT YEAR DEADLINE

File Your Request for Extension On-Line: You may file a request for extension on-line through a link on the Ohio Division of Unclaimed Funds website: www.com.ohio.gov/unfd. In the upper left hand corner of the page under Online Services click on Online Annual Report Extension. Complete the electronic form, select how many days extension you require and click Submit. You will receive an email confirmation of the extension granted.

V. EARLY REPORTING OF UNCLAIMED ACCOUNTS

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

VI. NEGATIVE (NONE) REPORT REQUIREMENT

If a diligent search has shown that the company is not holding any unclaimed funds, or if all owners respond to the OUF-8 Notice of Unclaimed Funds mailing, you must file a Negative (NONE) Report. Filing is required. You may file by paper using the OUF-1 Unclaimed Funds Reporting Form. Complete the top portion of the form, check **NO** and sign the report Verification. Then mail the completed OUF-1 to the address listed on the form to file the Negative (NONE) report. A Negative (NONE) Report may also be filed through the Ohio Business Gateway at www.business.ohio.gov.

VII. OHIO BUSINESS GATEWAY ON-LINE UNCLAIMED FUNDS REPORT FILING

The Ohio Division of Unclaimed Funds, in conjunction with the Ohio Business Gateway (OBG), is pleased to offer companies the option of filing their Annual Report of Unclaimed Funds on-line via the Internet. Companies may now report unclaimed funds on-line through the Ohio Business Gateway (OBG) by uploading a NAUPA electronic reporting file and paying the balance due to the State via ACH Debit Transfer. To report your company's unclaimed funds on-line or file a Negative (NONE) report login to the OBG at www.business.ohio.gov. First time on-line filers will need to register as a user with the OBG prior to filing their first report. On-line help & support, tutorials and telephone support are available through the OBG website.

VII. UNCLAIMED FUNDS RECORD RETENTION

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

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

FORMS INCLUDED IN THIS BOOKLET

- OUF-1 Unclaimed Funds Reporting Form:** This form provides information about the company reporting unclaimed funds. It is also used to calculate the total unclaimed funds, penalties and interest that are reportable. See pages 12-14 for the instructions and form.
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- OUF-2 List of Owners of Unclaimed Funds:** This form is used to report the owner name, address, account information and the cash value of unclaimed accounts. See pages 15-22 for the instructions and form.
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- OUF-4 List of Owners of Unclaimed Stock and Other Securities:** This form is used to report unclaimed stock, bonds and other securities in certificate form and any interest or dividends associated with them. See page 23-26 for the instructions and form.
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- OUF-5 List of Owners of Safe Deposit Box Contents and Safekeeping:** This form is used to report unclaimed intangible property such as coins, currency, stamps, stocks and bonds from safe deposit boxes or other safekeeping repository. See page 27-36 for the instructions and form.
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- OUF-8 Notice of Unclaimed Funds:** The State requires that this form or one similar to it that meets statutory requirements, be sent to owners of dormant accounts with a balance of \$50.00 or more, before the funds are reported as unclaimed. Effective October 21, 2003 companies are required to provide the mandatory notice of unclaimed funds to the owners of accounts with a value of \$1,000.00 or more by certified mail, return receipt requested. The company is authorized to charge up to \$20.00 against each account subject to the mailing to reimburse themselves for the certified mail cost. See page 6(III) for additional information. The owner must be given a minimum of thirty (30) days to respond before their funds are officially reportable to the State as unclaimed funds. See page 37-38 for the instructions and form.
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FREQUENTLY ASKED QUESTIONS

WHAT ARE UNCLAIMED FUNDS?

All intangible property unclaimed by its owner for a specific period of time which may include dormant savings and checking accounts, unclaimed wages, dividends, credit balances and any type of outstanding checks. For a detailed list of unclaimed funds see the Nature of Funds Codes on page 39.

WHO MUST FILE AN ANNUAL REPORT OF UNCLAIMED FUNDS?

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

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

The check for the remittance of unclaimed funds should be made payable to the Ohio Division of Unclaimed Funds.

Securities, other than those from safe deposit box contents, must be remitted in the name of the Ohio Division of Unclaimed Funds. Stock certificates from safe deposit boxes or other safekeeping repository are reportable as found.

WHY DOES OHIO HAVE AN UNCLAIMED FUNDS LAW?

To protect the property rights of the owner and to reunite the owner with the funds.

To provide the companies relief from liability.

To provide a centralized location of contact for potential owners of unclaimed funds.

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

If a diligent search has shown that the company is not holding any unclaimed funds or if all owners respond to the OUF-8 Notice of Unclaimed Funds mailing, you must file a Negative (NONE) Report. The Negative (NONE) Report may be filed either using the paper forms or electronically through the Ohio Business Gateway. See page 7(VI) and 7(VII) for instructions.

The negative reporting requirement is outlined in section 1301:10-3-03(B) of the Ohio Administrative Code. There is no minimum amount reportable.

HOW SHOULD MUTUAL FUNDS BE REMITTED TO OHIO?

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

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

Dormancy periods are listed in relation to the Nature of Funds Codes on page 39.

The aggregate limit is \$50.00. **Applicable accounts less than \$50.00 must be reported as an Aggregate total.** See Page 2 of this booklet for exemptions.

The reporting deadline for all companies, with the exception of life insurance companies, is November 1. The reporting deadline for life insurance companies is May 1.

WHAT HAPPENS IF A COMPANY DOES NOT REPORT?

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

WHAT ATTEMPTS ARE MADE TO FIND THE RIGHTFUL OWNERS?

The first attempt to find the rightful owner is by the company. A notice is mailed to the owner of unclaimed funds at the owner's last known address.

Once the company reports the owner's account to the State of Ohio, the Division of Unclaimed Funds attempts to search for the owner.

The names of the owners with \$50.00 or more of unclaimed funds are published in local newspapers of all counties in the State of Ohio. Numerous other outreach activities are conducted by the Division. The unclaimed funds database can be accessed on-line at: www.missingmoney.com

The State of Ohio serves as custodian for these funds until they are properly claimed.

CAN UNCLAIMED FUNDS BE REPORTED EARLY?

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

WEBSITE RESOURCES

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

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

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

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

ON-LINE TREASURE HUNT: www.missingmoney.com

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

ANNUAL REPORT OF UNCLAIMED FUNDS FORMS

Click on the **HOLDERS** drop down menu on the red bar at the top of the page and then click on **"Hardcopy Annual Report of Unclaimed Funds Forms, Instructions and Information"**. Your **Adobe Acrobat Reader** will open the booklet for viewing and printing. You may then save the file to your hard drive for future reference.

You can send an email request to unfdformsrequest@com.state.oh.us to have an electronic version of the **Annual Report of Unclaimed Funds Forms Instructions & Information** booklet emailed to you or call the forms request line at (614)728-9605 to have a copy mailed to you.

ELECTRONIC REPORTING APPLICATION AND INFORMATION

Reporting Media Accepted: CD-ROM, DVD

UPEXchange On-Line Reporting System - UPEXchange is a web application created by Eagle TM for creating and submitting unclaimed funds reports in the NAUPA II Electronic Reporting Standard.

You may access **UPEXchange** www.byetm.com from anywhere, with any standard Web browser. There is no software to install or maintain and your data is stored on **UPEXchange** servers.

HRS Pro software - The **HRS Pro-Holder Reporting System** is a user-friendly **Windows** based application that will run on a personal computer. Second, to accommodate companies with a mainframe system, and those using a third party vendor to file their Annual Report of Unclaimed Funds, the State accepts reports submitted in **NAUPA Standard Electronic File Format**. The **HRS Pro - Holder Reporting System** and the **HRS Pro User's Guide** may be downloaded through links on the Ohio Division of Unclaimed Funds website: www.com.ohio.gov/unfd.

On-Line Filing & ACH Debit Transfer of Funds Due through the Ohio Business Gateway - Companies may now report unclaimed funds on-line through the Ohio Business Gateway (OBG) by uploading a NAUPA electronic reporting file and paying the balance due to the State via ACH Debit Transfer. To report your company's unclaimed funds on-line or file a Negative (NONE) report login to the OBG at www.business.ohio.gov or through the link on the Division's website. On-line help & support, tutorials and telephone support are available from the OBG website.



Delivery of Securities

Advance notice of the delivery of securities is required. Notify custodian and the Division of Unclaimed Funds at least two (2) business days prior to transfer at: Michael.Savage@53.com and Belinda.Dunn@com.state.oh.us. Advance notice listing must include issue name, CUSIP, number of shares, DTC participant number and date of delivery. Confirmation of transfer must also be sent. Transfers not preapproved will be reversed.

DTC/DRS/DWAC Instructions:

DTC #0226
For Further Credit to:
Ohio Department of Commerce
Division of Unclaimed Funds
A/C # 069-065153

Custodian Contact:

Fifth Third Securities
21 East State St, 14th Floor
Columbus, OH 43215
Michael Savage, 614-744-7074
Michael.Savage@53.com

Physical Certificates:

Ohio Department of Commerce
Division of Unclaimed Funds
77 South High St, 20th Floor
Columbus, OH 43215-6108
FEIN: 31-1409347

(Note: Physical certificates are only accepted when they cannot be sent via DTC, DRS or DWAC)

State Contact:

Belinda Dunn
Senior Financial Analyst
614-466-0240
Belinda.Dunn@com.state.oh.us

Worthless or Non-Transferable

Do not report to the division or custodian.

Mutual Funds

Mutual funds should be liquidated, and a statement of liquidation along with a check remitted with the report.



OUF-1 Unclaimed Funds Reporting Form INSTRUCTIONS

This form provides information about the company reporting unclaimed funds. This form may also be used to file a negative report of unclaimed funds.

If company has a mailing label:

- Remove the mailing label from the front of the Important Information for Unclaimed Funds Filers postcard that was sent and affix in the upper left-hand box, as indicated.
- If there are any changes, do not use the mailing label. Instead, enter the company's name and physical address information, mailing address (if different than the physical address), Federal Employer Identification Number (FEIN), contact person, contact phone number, contact fax number, state of incorporation and year incorporated in the space provided. The contact person should be the individual who would be able to answer any questions concerning the report.

If company does not have a mailing label:

- Enter the company's name and physical address information, mailing address (if different than the physical address), FEIN or Social Security Number (SSN), contact person, contact phone number, contact fax number, state of incorporation and year incorporated in the space provided. The contact person should be the individual who would be able to answer any questions concerning the report.

Report Year:

- For all non-life insurance companies, the report year for unclaimed funds reports due by Nov. 1 is the four-digit calendar year of the preceding June 30 cut-off used to identify dormant accounts. For example, if the report is due Nov. 1, 2019 then the cutoff period is June 30, 2019. The reporting year would be 2019.
- For life insurance companies, the report year for unclaimed funds reports due by May 1 is the four-digit calendar year of the preceding Dec. 31 cut-off used to identify dormant accounts. For example, life insurance companies would have a cut-off date of Dec. 31, 2019 with a filing date of May 1, 2020. The reporting year would be 2019.

Does the company listed have unclaimed funds to report?

- Check either NO or YES and follow the filing instructions.

Verification:

- The report verification on the OUF-1 Unclaimed Funds Reporting Form must be signed by the Holder, an Officer of the Holder or a duly authorized Agent for the report to be valid. Unclaimed funds reports will not be accepted without proper Holder signature and FEIN or SSN. Online filing through the Ohio Business Gateway are considered signed and authorized once filed.

Extension:

- File Your Request for Extension Online: Companies may file a request for extension online on the division's website: www.com.ohio.gov/unfd. Click on the "Holders" drop-down menu at the top of the page and then click on "File an Extension Online." Extensions must be filed by November 1st and Life Insurance companies must file by May 1st of the report year.



OUF-1 Unclaimed Funds Reporting Form

Apply Mailing Label Below or Enter Current Information

Table with 2 columns: Field Name, Value. Fields include Company Name, FEIN or SSN, Company Physical Address, Contact Phone Number, Company Mailing Address, Contact Email Address, Name of Contact Person, State of Inc / Organization, Contact Person Title, Year Inc. / Organized, Report Year.

[] MUST Check if Information Has Changed from Last Filing Date

[] MUST Check for Final Report: Company is Out of Business
Must include a letter of explanation and/or documentation to be valid.

The Ohio Division of Unclaimed Funds encourages companies to file their Annual Report of Unclaimed Funds through the Ohio Business Gateway at www.business.ohio.gov. Reports filed online are considered signed and authorized. See page 7 in the Annual Report of Unclaimed Funds available at www.com.ohio.gov/unfd.

Does the Company listed above have unclaimed funds to report?

[] If NO, sign the report verification below and mail your Negative Report to the address listed. Negative Reports submitted without a FEIN and signed verification will not be accepted.

[] If YES, complete the remainder of this form and sign the report verification.

Being first duly sworn, the undersigned certifies they are the holder or an officer of the holder or an agent duly authorized to sign this report and to the best of their knowledge and belief the foregoing report and supporting records, is a true and complete report of all unclaimed funds required to be reported to the state of Ohio, inclusive of interest and dividends thereon in accordance with Chapter 169 of the Ohio Revised Code, and the required notices have been sent to owners and beneficiaries of record.

Signature, Title or Agent Relationship, Print Name, Date

Mail the report, remittance check, securities and safe deposit box contents to:
Ohio Division of Unclaimed Funds
77 South High Street, 20th Floor
Columbus, Ohio 43215-6108

For Division Use Only

Table with 2 columns: Field Name, Value. Fields include Check No, Check Amt, Receipt I D.



Department of Commerce

Division of Unclaimed Funds
Sheryl Maxfield, Director

Mike DeWine, Governor
Jon Husted, Lt. Governor

OUF-1 Unclaimed Funds Reporting Form

Form with sections: Company Name, FEIN OR SSN, Reporting Year; Remittance to Director of Commerce; Holders that elect to remit 100 percent of line 4 proceed to line 14; Holders that elect to retain 90 percent of line 4 pursuant to O.R.C. 169.05(A) proceed to line 5; Total Remittance to Director of Commerce; Stock Certificates Remitted with this Unclaimed Funds Report.



OUF-2 List of Owners of Unclaimed Funds Instructions

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

Pages should be numbered consecutively (Example: Page 1 of 24) at the top, right-hand corner of the form.

All accounts less than \$50.00 can be reported separately or as an aggregate total. Enter the total number of items and amount being remitted (Example: 20 items less than \$50.00 totaling \$964.50) on the first line, first page of this form. If reporting as aggregate, you must maintain a list of the accounts and balances that make up the aggregate total in your annual reporting file to provide verification of the report year and the amount remitted if the owner makes a claim.

For those accounts with an Unknown Owner and/or Address, please list all known information which would include account number, amount and date of last transaction for accounts with an unknown name and address, relationship codes, social security numbers and birth dates, if available. "Unknown" should be listed in the owner and/or address fields when unknown.

- **Description:** You may enter a description or note of up to 50 characters in this field for the unclaimed account.
- **Deduction Amount:** Effective January 1, 2020, the Internal Revenue Service has a new Revenue Ruling 2018-17 concerning withholding and reporting taxes for Individual Retirement Accounts ("IRAs") and then reporting the net to unclaimed funds. Companies are required to provide the mandatory notice of unclaimed funds to the owner or beneficiary of accounts with a value of \$1,000.00 or more by certified mail, return receipt requested (total deduction must not exceed \$20.00).
- **Deduction Code:** Enter code for type of deduction; TW = Tax Withholding, MD = Certified Mail Deduction
- **Account Number:** Enter an identifying number for the unclaimed funds submitted, such as the account number, certificate number or insurance policy number. Do not list social security numbers in this field.
- **Nature of Funds Code:** Enter the Nature of Funds Code corresponding to the description of funds. Refer to the Annual Report of Unclaimed Funds for the Relationship Codes.
- **Amount Remitted:** The unclaimed amount includes accrued interest, dividends, payment of principal or other sum held or owed to the owner, less any lawful claims. A lawful claim may be defined as any reasonable charge applied to an account, authorized by federal and state statutes or administrative rules. Also, a valid contract must exist between the owner of the funds and the holder of the funds, the terms of which the owner has full knowledge and to which they consent prior to imposition of the charge.



Instructions Continued

- **Date Last Active:** The date the funds became payable, demandable, returnable or the date of the last **owner generated transaction** on the account. The issue date for checks and drafts is the date last active. The date of last deposit or withdrawal could be the date last active for savings or checking accounts at a financial institution. The date of computer conversion, the crediting of interest or dividends or other transaction automatically generated by the holder is **NOT** the date last active.
- **Last Name or Business Name:** Enter the owner's last name. If the owner is a business, then list the corporation, partnership, association or trade name exactly as it appears on the unclaimed account for each account with a balance.
- **First Name:** Enter the owner's first name for each unclaimed account.
- **Initial:** Enter the owner's middle initial for each unclaimed account.
- **Street Address:** Report the last known address of the owner, beneficiary, payee, or trustee as shown by your records, even though mail has been returned from such address. If the address is unknown, insert "Unknown."
 - o Some companies mistakenly believe that if their records do not reflect the owner's current address this field should contain "Unknown." This field should contain the last known address as reflected by the company's records.
- **Street Address:** The second address line may be used as needed. See the instructions above.
- **City:** Enter the city for the owner's last known address. DO NOT abbreviate city names.
- **State:** Enter the state for the owner's last known address. Use standard post office abbreviations for state.
- **Zip Code:** Enter the zip code for the owner's last known address.
- **Social Security Number or Federal ID Number:** Other than the owner's name, the most important information that you can furnish is the owner's Social Security Number (SSN) or Federal Tax Identification Number (FEIN). This greatly assists the Division in its ability to locate the owner and in the correct payment of claims.
 - o The Division will hold all Social Security Numbers in strictest confidence. They will be disclosed only to those state of Ohio employees involved with the identification of owners and payment of claims.
- **Date of Birth:** Enter the date of birth of the owner if known.
- **Relationship Code:** Enter the appropriate code which best describes the owner's relationship to the funds.

Refer to the Annual Report of Unclaimed Funds for the Relationship Codes with descriptions and examples and the Requirements for Reporting Joint Account Information.
- **Page Total:** Enter the sum of the "Amount Remitted" for the accounts on the page.
- **Report Total:** Enter the sum of the "Amount Remitted" for all accounts reported on the last page of the report, and on line 1 on the back of the OUF-1 form.



OUF-2 List of Owners of Unclaimed Funds Instructions Continued

EXAMPLES OF OWNER RECORDS FOR UNCLAIMED FUNDS DUE																
Example	Account Number	Check Number	Nature of Funds Code	Amount Remitted	Date Last Active	Last Name or Business Name	First Name	Initial	Street Address	Street Address	City	State	Zip code	Social Security # or FEIN	Date of Birth	Relationship Code
#1			CK99	\$115.00		Aggregate										
#2	35687	34567	CK07	\$3,536.00		23 checks Unknown			Unknown							
#3	875-01		AC03	\$15,906.78		Ryan	William	B	Unknow							SO
#4	8587		MS19	\$78.95		Station T			425 Northwest St		Celina	OH		34-8974536		SO
#5	923456		AC01	\$10,456.35		Smith	Jill	A	129 Red Rd		Akron	OH	44320	343-55-6646	11/15/1984	SO
#6	978		AC02	\$250.00		Jones	John	G	23 Park Pl		Columbus	OH	43215	126-99-8877	2/7/1930	JY
	978		AC02	\$0.00		Jones	Sally		23 Park Pl		Columbus	OH	43215	127-55-6543	1/2/1936	JY
#7	432196		SC03	\$800.00		Brown	Sarah		5675 Clark St		Dayton	OH	45309	315-69-2741	3/7/1956	JT
	432196		SC03	\$0.00		Brown	Jim	B	42 E. Second St		Dayton	OH	45309	237-29-4378	9/17/1960	JT
#8	5647213		MI50	\$56.29		Case	Thomas	K	10187 Crater Dr		Youngstown	OH	44512	451-72-9216	10/16/1978	JT
	5647213		MI50	\$0.00		Case	Roberta	C	10187 Crater Dr		Youngstown	OH	44512	896-45-1237	12/15/1981	JT
#9	4397		IN01	\$5,000.00		Jones	Nancy		493 Fifth Ave		Columbus	OH	43215	432-55-1739	7/5/2005	BF
	4397		IN01	\$0.00		Smith	John		153 N. 3rd St		Columbus	OH	43215	432-55-1739	8/16/1967	IN
#10	285746		TR03	\$2,750.00		McScott	Judy		423 E. 22nd St		Middletown	OH	45042	278-43-2169	6/5/1978	BF
	285746		TR03	\$0.00		Holworth	Marva		326 Maytown Rd		Columbus	OH	43229	859-46-2187	2/14/1930	ES
	285746		TR03	\$0.00		Veley	John	X	C/O Brunswick & Mailer LLP	427 N. High St.	Worthington	OH	43228			AF
#11	45-25867		IN01	\$25,000.00		Mathers	Scott		65 S. Oak St		Perrysburg	OH	43228	846-75-3924	6/11/2010	BF
	45-25867		IN01	\$0.00		Mathers	Jennifer		715 D a n n i n g e r Apt #11		New Bremen	OH	43276	243-45-2157	4/7/1954	CF



OUF-2 List of Owners of Unclaimed Funds Instructions Continued

Owner Record Examples

- **Example 1: Aggregate Record:** 23 checks less than \$50.00 totaling \$115.00 are reported in the aggregate in this example. All unclaimed accounts less than \$50.00 are reported as an aggregate total by Nature of Fund Code.
- **Example 2: Unknown Owner:** Money order #35687 for \$3,536.00, the owner's name and address are unknown. Please list account #, amount and date of last transaction for accounts with unknown name and address that have a balance greater than \$50.00.
- **Example 3: Unknown Address:** William B. Ryan is the only known owner of Certificate of Deposit #875-01 for \$15,906.78. His address is unknown. The Relationship Code for a single owner account is "**SO**" - Sole Owner.
- **Example 4: Business Owner:** The name of the corporation, partnership, association or trade name should be listed exactly as it was on the account that is being reported. The Relationship Code for a single owner account is "**SO**" - Sole Owner.
- **Example 5: Single Owner:** Jill A. Smith is the only known owner of checking account number 923456 for \$10,456.35. The Relationship Code for a single owner account is "**SO**" - Sole Owner.
- **Example 6: Joint Owner with "OR" Relationship and Right of Survivorship:** John G. OR Sally Jones are the joint owners of a \$250.00 savings account. Because of the "OR" relationship between the owners, either owner is entitled to claim the entire amount of the unclaimed funds. The holder has account documentation that states that each owner has the Right of Survivorship; therefore, the surviving owner is entitled to claim the entire balance of the account if the other has died. With the "OR" relationship and Right of Survivorship both owners would be coded "JY".
- **Example 7: Joint Owner with "AND" Relationship and No Right of Survivorship:** Sarah Brown AND Jim B. Brown are the joint owners of the \$800.00 of bond principle. Because of the "AND" relationship between the owners both owners must present a claim in order to claim the unclaimed funds. The holder has account documentation that states that there is NO Right of Survivorship for the surviving owner, therefore, the surviving owner is entitled one-half of the balance of the account if the other has died. The deceased owner's estate would be entitled to the other half of the account. With the "AND" relation and NO Right of Survivorship both owners would be coded "JT."
- **Example 8: Joint Owner with Unknown Relationship and Unknown Right of Survivorship:** Thomas K. Case AND/OR Roberta C. Case are the joint owners of \$56.29 of mineral proceeds. The relationship of the owners to the account is UNKNOWN and there is no documentation of the Right of Survivorship. If no information is evident of the relationship of the owners, then an "AND" relationship is assumed. Based on the Ohio Supreme Court decision Wright v. Bloom 69 Ohio St. 3d 596 (1994) if no information is evident of the existence of the Right of Survivorship then it is assumed that it does not



OUF-2 List of Owners of Unclaimed Funds Instructions Continued

exist. With an UNKNOWN relationship and UNKNOWN Right of Survivorship both owners would be coded "JT."

- **Example 9: Multiple Relationships - Insured and Beneficiary:** Nancy Jones is the beneficiary of the \$5,000.00 insurance policy of John Smith. Since Nancy Jones is the beneficiary of the \$5,000.00, this amount is listed on the line with her name. She would be assigned a "**BF**" (Beneficiary) relationship code. The insured party John Smith is then listed on a separate line with a \$0.00 amount reported. He would be assigned an "**IN**" (Insured) relationship code.
- **Example 10: Multiple Relationship - Heir, Estate of and Attorney for:** Judy McScott is the heir to \$2,750.00 from the Estate of Marva Holworth. The attorney for the estate is John X. Veley. Since Judy McScott is the heir to the \$2,750.00, this amount is listed on the line with her name. She would be assigned a "**BF**" (Beneficiary) relationship code. The funds are payable from the Estate of Marva Holworth which is listed on a separate line with a \$ 0.00 amount reported. The estate would be assigned an "**ES**" (Estate of) relationship code. Finally, as attorney for the estate John X. Veley would be listed on a third line with a \$0.00 amount reported. He would be assigned an "**AF**" (Attorney for) relationship code.
- **Example 11: Multiple Relationships - Beneficiary and Custodian/ Guardian:** Scott Mathers is the beneficiary of a \$25,000.00 individual life insurance policy benefit. Jennifer Mathers is his Custodian/ Guardian. Since Scott Mather is the beneficiary of the \$25,000.00 this amount is listed on the line with his name. He would be assigned a "**BF**" (Beneficiary) relationship code. Jennifer Mathers as his Custodian/ Guardian would be listed on a separate line with a \$0.00 amount reported. She would be assigned a "**CF**" (Custodian for) relationship code.

Note: Refer to the Annual Report of Unclaimed Funds pages 38-41 for further explanation and a table that will help you select the proper relationship code for joint owners and accounts with multiple relationships. Account documentation that identifies owner relationships should be retained with your annual reporting records.

Holder Generated Reporting Forms

The Ohio Division of Unclaimed Funds will accept computer generated reporting forms, as long as the owner and account information required by statute is provided in the order listed on page one (1) of the instructions for the OUF-2 List of Owners of Unclaimed Funds form. Please submit reports on 8.5" X 11" white paper and use the largest possible font size when printing reports to be substituted for the OUF-2 as they are manually entered into our data processing system.



There are two types of deductions allowed to be taken by the reporting Holder:

Revenue Ruling 2018-17 Requirement:** Effective January 1, 2020, the Internal Revenue Service has a new Revenue Ruling 2018-17 concerning withholding and reporting taxes for Individual Retirement Accounts (“IRAs”) and then reporting the net to unclaimed funds. Enter the full amount reportable and the amount deducted in the ***Deducted: \$ box, deduct it from the full amount reportable cash account balance, and enter the difference as the Amount Remitted. Enter the deduction code in the ***Deduction Code*** box.

Certified Mailing Requirement:** Holders are required to provide the mandatory notice of unclaimed funds to the owners of accounts with a value of \$1,000.00 or more by certified mail, return receipt requested. The holder is authorized to charge up to \$20.00 against each account subject to the mailing to reimburse themselves for the certified mail cost. Enter the full amount reportable and the certified mailing fee in the ***Deducted: \$ box, deduct it from the full amount reportable cash account balance, and enter the difference as the ***Amount Remitted***. Enter the deduction code in the ***Deduction Code*** box.

Example: Multiple Deductions Same Account: Scott Mathers is the deceased owner of a \$25,000.00 individual retirement account. The holder sent out the mandatory notice of unclaimed funds via certified mail as required for accounts of \$1,000.00 or more. No response was received and the property is now reportable. Since ten percent (10%) or \$2,500.00, would be deducted from the gross amount and reported to the IRS by the holder, the net amount would be \$22,500.00. Since the holder can deduct up to \$20.00 for the certified mailing fee, the reportable amount is now \$22,480.00 and would be reported in the ***Amount Remitted*** box.



Deduction Examples

COMPANY NAME (Holder or Reporting Company)				REPORT YEAR
DESCRIPTION:				Full Amount: \$ 25,000.00 Deducted: \$2,500.00 / \$20.00
ACCOUNT NO.:	CHECK NUMBER	NATURE OF FUNDS CODE	AMOUNT REMITTED	Deduction Code TW / MD
1	DATE OF LAST ACTIVITY	LAST NAME OR BUSINESS NAME	FIRST NAME	INITIAL
SSN OR FEIN:	STREET ADDRESS:			RELATIONSHIP CODE <input type="text"/>
DATE OF BIRTH:	CITY	STATE	ZIPCODE	
DESCRIPTION:				Deducted: \$
ACCOUNT NO.:	CHECK NUMBER	NATURE OF FUNDS CODE	AMOUNT REMITTED	Deduction Code
2	DATE OF LAST ACTIVITY	LAST NAME OR BUSINESS NAME	FIRST NAME	INITIAL
SSN OR FEIN:	STREET ADDRESS:			RELATIONSHIP CODE <input type="text"/>
DATE OF BIRTH:	CITY	STATE	ZIPCODE	
DESCRIPTION:				Deducted: \$
ACCOUNT NO.:	CHECK NUMBER	NATURE OF FUNDS CODE	AMOUNT REMITTED	Deduction Code
3	DATE OF LAST ACTIVITY:	LAST NAME OR BUSINESS NAME	FIRST NAME	INITIAL
SSN OR FEIN:	STREET ADDRESS:			RELATIONSHIP CODE <input type="text"/>
DATE OF BIRTH:	CITY	STATE	ZIPCODE	
DESCRIPTION:				Deducted: \$
ACCOUNT NO.:	CHECK NUMBER	NATURE OF FUNDS CODE	AMOUNT REMITTED	Deduction Code
4	DATE OF LAST ACTIVITY:	LAST NAME OR BUSINESS NAME	FIRST NAME	INITIAL
SSN OR FEIN:	STREET ADDRESS:			RELATIONSHIP CODE <input type="text"/>
DATE OF BIRTH:	CITY	STATE	ZIPCODE	
		PAGE TOTAL		
		REPORT TOTAL		



OUF-2 List of Owners of Unclaimed Funds

Please Type or Print LEGIBLY. Applicable accounts less than \$50.00 can be reported individually or as an AGGREGATE total.

Joint accounts or accounts with multiple relationships: Use two (2) or more account information blocks to list the owner information for these types of accounts. Enter duplicate account information of the owners related to the accounts. Enter the Amount Remitted for the first owner record only, enter \$0.00 for the Amount Remitted for additional related records.

IMPORTANT: Owner's SSN or FEIN (if known) must be included.

COMPANY NAME (Holder or Reporting Company)				FEIN OR SSN		REPORT YEAR		
DESCRIPTION:							Full Amount: \$	
ACCOUNT NO.:							Deducted: \$	
1	ACCOUNT NO.:	CHECK NUMBER	NATURE OF FUNDS CODE	AMOUNT REMITTED		Deduction Code		
	DATE OF LAST ACTIVITY	LAST NAME OR BUSINESS NAME	FIRST NAME		INITIAL	RELATIONSHIP CODE		
	SSN OR FEIN:	STREET ADDRESS:					[]	
	DATE OF BIRTH:	CITY	STATE	ZIPCODE				
DESCRIPTION:							Deducted: \$	
ACCOUNT NO.:							Deduction Code	
2	ACCOUNT NO.:	CHECK NUMBER	NATURE OF FUNDS CODE	AMOUNT REMITTED		Deduction Code		
	DATE OF LAST ACTIVITY	LAST NAME OR BUSINESS NAME	FIRST NAME		INITIAL	RELATIONSHIP CODE		
	SSN OR FEIN:	STREET ADDRESS:					[]	
	DATE OF BIRTH:	CITY	STATE	ZIPCODE				
DESCRIPTION:							Deducted: \$	
ACCOUNT NO.:							Deduction Code	
3	ACCOUNT NO.:	CHECK NUMBER	NATURE OF FUNDS CODE	AMOUNT REMITTED		Deduction Code		
	DATE OF LAST ACTIVITY:	LAST NAME OR BUSINESS NAME	FIRST NAME		INITIAL	RELATIONSHIP CODE		
	SSN OR FEIN:	STREET ADDRESS:					[]	
	DATE OF BIRTH:	CITY	STATE	ZIPCODE				
DESCRIPTION:							Deducted: \$	
ACCOUNT NO.:							Deduction Code	
4	ACCOUNT NO.:	CHECK NUMBER	NATURE OF FUNDS CODE	AMOUNT REMITTED		Deduction Code		
	DATE OF LAST ACTIVITY:	LAST NAME OR BUSINESS NAME	FIRST NAME		INITIAL	RELATIONSHIP CODE		
	SSN OR FEIN:	STREET ADDRESS:					[]	
	DATE OF BIRTH:	CITY	STATE	ZIPCODE				
		PAGE TOTAL						
		REPORT TOTAL						



OUF-4 List of Owners of Unclaimed Stock & Other Securities INSTRUCTIONS

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

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

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

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

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

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

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

NATURE OF FUNDS CODE: Enter the Nature of Funds Code corresponding to the description of funds. The Nature of Funds Codes and descriptions are listed on page 38-39 of this booklet.

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

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

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

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

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

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

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

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

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

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

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



**Department
of Commerce**

Division of Unclaimed Funds

Sheryl Maxfield, Director

Mike DeWine, Governor
Jon Husted, Lt. Governor

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

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

RELATIONSHIP CODE: Enter the appropriate Relationship Code which best describes the **owner's relationship to the funds.** There are examples of owner records for most relationships with explanations on pages 18-19. The Relationship Codes with descriptions and the Requirements for Reporting Joint Account Information are listed on pages 40-41 of this booklet.

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

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



OHIO DIVISION OF UNCLAIMED FUNDS

OUF-4 LIST OF OWNERS OF UNCLAIMED STOCK & OTHER SECURITIES

Joint Accounts or Accounts with Multiple Relationships: Use two (2) or more account information blocks to list the owner information for these types of accounts. Enter duplicate account number information for the owners related to the account. Enter the No. of Shares and Related Cash Remitted for the first owner record only, enters zero (0) shares and zero (\$0.00) dollars for additional related records. See pages 18-19 for examples.

Form with 4 main sections (1-4) for owner information. Each section includes fields for: COMPANY NAME, FEIN OR SSN, REPORT YEAR, DESCRIPTION OR NOTE, ACCOUNT NO., SSN OR FEIN, DATE OF BIRTH, Deducted: \$, NO. OF SHARES, ISSUE NAME, Deduct Certified Mail Fee for accounts \$1000 or more ONLY, NATURE OF FUNDS, LASTNAME OR BUSINESS NAME, FIRST NAME, INITIAL, RELATIONSHIP CODE, RELATED CASH REMITTED, STREET ADDRESS, DATE LAST ACTIVE, CITY, STATE, ZIPCODE. Includes a box for See page 40 - 41.



Department of Commerce

Division of Unclaimed Funds
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Jon Husted, Lt. Governor

Form with 8 sections (5-8) for account information, including fields for account no., SSN, date of birth, issue name, nature of funds, related cash remitted, date last active, city, state, zip code, and deducted amount. Includes a 'RELATIONSHIP CODE' box and 'See page 40 - 41' instruction.

Certified Mailing Requirement: Effective October 21, 2003 Holders are required to provide the mandatory notice of unclaimed funds to the owners of accounts with a value of \$1,000.00 or more by certified mail, return receipt requested.

UCF-18-003

77 South High Street
20th Floor
Columbus, Ohio 43215
Rev. 7/2018

614-466-4433
Fax 614 -995-7535
TTY/TDD 877-644-6823
com.ohio.gov
UCF-18-0003

An Equal Opportunity Employer and Service Provider



OUF-5a Owners of Safe Deposit Box Contents Detail INSTRUCTIONS

Purpose: This form is used to report owner information of tangible property such as coins currency stocks and bonds from safe deposit boxes or other safekeeping repositories. **Do not send tangible property such as:**

- | | | |
|------------------------------|------------------------------|--------------------------------|
| Jewelry | Marriage license | Letters/Postcards |
| Wills | Mortgages | Film negatives |
| Death certificates | Weapons | Sexually explicit items |
| Birth certificates | Motor vehicle titles | Receipts |
| Photos | Powers of attorney | Identification cards |
| Pass books/Statements | Awards/Diplomas | Health records |
| Group life policies | Magnetic media | Deeds |
| Credit life policies | Adoption documents | War medals |
| Homeowners policies | Immigration documents | Keys |

Do not report and remit boxes that contain only the above type items.

This list is not inclusive, if you have any questionable items please contact our office for instructions.

The dispositions of these items are at **your** discretion based on **your** internal policies and agreements with the box holder.

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

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

SPACE IS PROVIDED FOR THREE (3) OWNERS TO ALLOW FOR JOINT OWNERS AND MULTIPLE RELATIONSHIPS. See list of relationship codes (appendix 1) with descriptions and requirements for reporting joint accounts.

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

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



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

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

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

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

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

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

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

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

BIRTH DATE: Enter birth date(s) of owner(s) if available.

RELATIONSHIP CODE: Enter the appropriate Relationship Code which describes **the owner's relationship to the funds.**



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OHIO DIVISION OF UNCLAIMED FUNDS
OUF-5a SAFE DEPOSIT BOX OWNER DETAIL

REPORTING INSTITUTION _____ TAX I.D. _____

BRANCH _____ SAFE DEPOSIT BOX NUMBER _____

ADDRESS _____ ACCOUNT NUMBER _____

DATE OF LAST ACTIVITY: _____ DATE LEASE EXPIRED: _____ DATE DRILLED: _____

LAST NAME OR BUSINESS NAME _____ FIRST NAME _____ INITIAL _____ REALTIONSHIP CODE _____

STREET ADDRESS _____

CITY _____ STATE _____ ZIP CODE _____ SSN _____ BIRTH DATE _____

LAST NAME OR BUSINESS NAME _____ FIRST NAME _____ INITIAL _____ REALTIONSHIP CODE _____

STREET ADDRESS _____

CITY _____ STATE _____ ZIP CODE _____ SSN _____ BIRTH DATE _____

LAST NAME OR BUSINESS NAME _____ FIRST NAME _____ INITIAL _____ REALTIONSHIP CODE _____

STREET ADDRESS _____

CITY _____ STATE _____ ZIP CODE _____ SSN _____ BIRTH DATE _____



OUF-5b Safe Deposit Box Inventory Instructions

Trying to achieve the exact description of an item can be time consuming and difficult. The OUF-5b has been created to help Holders to accurately and quickly perform the inventory of a safe deposit box for reporting. The property types are printed in bold along with a brief description of the reportable items with a space to note the quantities. If an item is not listed a space is provided at the bottom of each category for it to be **neatly** printed in along with the quantity. If additional space is needed or you prefer to list the items separately please use the last page of the OUF-5b.

For example a Safe Deposit box contains a Twenty Dollar Gold Piece, 1976 two dollar bill and a 1890 Morgan Dollar, you would simply put a one by the Twenty Dollar Gold Piece category, a one by two dollar bill and a one by the Morgan Dollar.

Any coins of numismatic or collectable value should be reported, the list below details what should be reported.

United States Numismatic Coins

- a. **All uncirculated coins, regardless of date, denomination or condition**
- b. **All mint coins, regardless of date, denomination or condition**
- c. **All proof coins, regardless of date denomination or condition**
- d. **All coins that appear to be part of a collection or set, regardless of date, denomination or condition**
- e. **All mounted coins, such as in a sleeve or album, regardless of date or condition.**
- f. **All gold or gold like coins.**
- g. **Pennies dated 1960 and prior, regardless of condition**
- h. **Nickels date 1960 and prior regardless of condition.**
- i. **Dimes dated 1964 and prior regardless of condition**
- j. **Quarters dated 1976 and prior regardless of condition**
- k. **Half Dollars dated 1976 and prior regardless of condition**
- l. **All Dollar Coins regardless of date and condition.**



Foreign Numismatic Coins

All foreign coins, regardless of country of origin, date or condition.

United States Numismatic Paper Currency

- a. **All uncirculated bills regardless of date denomination or condition**
- b. **All mint or unused bills regardless of date denomination or condition.**
- c. **All bills that appear to be part of a collection or set regardless of date, denomination or condition**
- d. **All mounted bills such as in a sleeve or album, regardless of date, denomination or condition.**
- e. **One Dollar bills dated 1963 and prior regardless of condition**
- f. **Two Dollar Bills dated 1976 and prior regardless of condition, the exception being red seal bills.**
- g. **Five Dollar Bills dated 1977 and prior regardless of condition**
- h. **Ten Dollar Bills Dated 1969 and prior regardless of condition**
- i. **Twenty Dollar Bills dated 1950 and prior regardless of condition**
- j. **Fifty Dollar Bills Dated 1950 and prior regardless of condition**
- k. **One Hundred Dollar Bills Dated 1966 and prior regardless of condition**
- l. **All Five Hundred, One Thousand and Ten Thousand Dollar Bills Regardless of date and condition.**

Foreign Numismatic Bills

All foreign bills regardless of country of origin, date or condition.

Any non-numismatic currency can be converted to a check, note it on the OUF-5b under liquidated coins and currency and send it in.

The OUF-5b is a complete list of what is reportable. Examples of items that are **not** reportable are

Jewelry	Marriage license	Letters/Postcards
Wills	Mortgages	Film negatives
Death certificates	Weapons	Sexually explicit items
Birth certificates	Motor vehicle titles	Receipts



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Division of Unclaimed Funds
Sheryl Maxfield, Director

Photos	Powers of attorney	Identification cards
Pass books/Statements	Awards/Diplomas	Health records
Group life policies	Magnetic media	Deeds
Credit life policies	Adoption documents	War medals
Homeowners policies	Immigration documents	Keys

OUF-5B			OWNER		
HOLDER			BOX NO.		
QTY	U.S. CURRENCY SD-02	QTY	U.S. COIN BOOK(S) SD-01	QTY	U.S. PLATINUM COIN(S)/TYPE SET(S) SD-01
	U.S. \$10,000 BILL(S)		U.S. 1-DOLLAR COIN BOOK(S)		
	U.S. \$1,000 BILL(S)		TOTAL NO. OF COINS IN BOOKS		GOLD BULLION ETC. SD-01
	U.S. \$500 BILL(S)				BAR(S)
	U.S. \$100 BILL(S)		U.S. 50-CENT COIN BOOK(S)		ROUND(S)
	U.S. \$50 BILL(S)		TOTAL NO. OF COINS IN BOOKS		INGOT(S)
	U.S. \$20 BILL(S)				NUGGET(S)
	U.S. \$10 BILL(S)		U.S. 25-CENT COIN BOOK(S)		SCRAP
	U.S. \$5 BILL(S)		TOTAL NO. OF COINS IN BOOKS		COMMEMORTIVE MEDAL(S)
	U.S. \$2 BILL(S)				COMMEMORTIVE MEDAL SET(S)
	U.S. \$1 BILL(S)		U.S. 10-CENT COIN BOOK(S)		DENTAL GOLD
			TOTAL NO. OF COINS IN BOOKS		GOLD-CAPPED TEETH/BRIDGEWORK
	CONFEDERATE BILL(S) SD-02				FLAKES
	CONFEDERATE \$1,000 BILL(S)		U.S. 5-CENT COIN BOOK(S)		SCRAPS
	CONFEDERATE \$500 BILL(S)		TOTAL NO. OF COINS IN BOOKS		
	CONFEDERATE \$100 BILL(S)				FOREIGN PLATINUM COIN(S)/SET(S) SD-01
	CONFEDERATE \$50 BILL(S)		U.S. 1-CENT COIN BOOKS		
	CONFEDERATE \$20 BILL(S)		TOTAL NO. OF COINS IN BOOKS		SILVER BULLION ETC. SD-01
	CONFEDERATE \$10 BILL(S)				BAR(S)
	CONFEDERATE \$5 BILL(S)		U.S. COMBINATION COIN BOOK(S)		ROUND(S)
	CONFEDERATE \$2 BILL(S)		TOTAL NO. OF COINS IN BOOKS		INGOT(S)
	CONFEDERATE \$1 BILL(S)				NUGGET(S)
			U.S. COIN SET(S) SD-01		SCRAP
	U.S. FRACTIONAL CURRENCY SD-02		PROOF SETS(S)		COMMEMROTIVE MEDAL(S)
	Any type (Number of pieces)		MINT SET(S)		COMMEMROTIVE MEDAL SET(S)
			TYPE SET(S)		
	U.S. SILVER CERTIFICATES SD-02		PARTIAL SET(S)		FOREIGN COIN/CURRENCY SD-01/SD-02
	\$20 SILVER CERTIFICATE		PROOF COIN(S)		FOREIGN CURRENCY
	\$10 SILVER CERTIFICATE		UNCIRC COIN(S)		
	\$5 SILVER CERTIFICATE				FOREIGN COIN(S)
	\$1 SILVER CERTIFICATE		EARLY U.S. COIN(S) SD-01		
			1 CENT LARGE		FOREIGN COIN SET(S)
	U.S. COINS(S) SD-01		2 CENT COIN(S)		
	U.S. DOLLAR COIN(S) LOOSE		3 CENT COIN(S)		FOREIGN COIN BOOK(S)
	U.S. DOLLAR COIN ROLL(S)		HALF CENT COIN(S)		TOTAL NO. OF COINS IN BOOKS
	U.S. DOLLAR COIN PARTIAL ROLL(S)		HALF DIME COIN(S)		
			UNIDENTIFIED U.S. COINS		NON-MONETARY COINS/TOKENS SD-01
	U.S. 50-CENT COIN(S) LOOSE				
	U.S. 50-CENT COIN ROLL(S)		U.S. GOLD COIN(S) SD-01		LIFE INSURANCE POLICIES SD-50
	U.S. 50-CENT COIN PARTIAL ROLL(S)		U.S. \$50 GOLD COIN(S)		<u>No</u> group or credit life policies
			U.S. \$20 GOLD COIN(S)		
	U.S. 25-CENT COIN(S) LOOSE		U.S. \$10 GOLD COIN(S)		CASHIER CHECKS SD-50
	U.S. 25- CENT ROLL(S)		U.S. \$5 GOLD COIN(S)		
	U.S. 25-CENT PARTIAL ROLL(S)		U.S. \$3 GOLD COIN(S)		Amount total
			U.S. \$2 1/2 GOLD COIN(S)		
	U.S. 10-CENT COIN(S) LOOSE		U.S. \$1 GOLD(S)		STAMPS SD-03
	U.S. 10-CENT COIN ROLL(S)		MISC. U.S. GOLD COIN(S)		U.S. STAMPS LOOSE
	U.S. TEN-CENT COIN PARTIAL ROLL(S)				U.S. STAMPS IN ALBUMS
			U.S. GOLD PROOF(S)/TYPE SET(S) SD-01		U.S. STAMP SETS
	U.S. 5-CENT COINS(S) LOOSE				U.S. FIRST DAY COVERS
	U.S. 5-CENT COIN ROLL(S)		FOREIGN GOLD COIN(S) SD-01		
	U.S. 5-CENT COIN PARTIAL ROLL(S)		KRUGERRAND(S)		FOREIGN STAMPS LOOSE
			CANADIAN MAPLE LEAF(S)		FOREIGN STAMPS IN ALBUMS
	U.S. 1-CENT COIN(S) LOOSE		CHINESE PANDA(S)		FOREIGN STAMP SETS
	U.S. 1-CENT ROLL(S)		OTHER,FOREIGN GOLD COIN(S)		FOREIGN FIRST DAY COVERS
	U.S. 1CENT PARTIAL ROLL(S)				
			SIGNATURE AND DATE		
			SIGNATURE AND DATE		



PREPARING YOUR PROPERTY FOR DELIVERY

For each safe deposit box entered on your OUF-5a and b there should be a corresponding bag/envelope for that box with the owner's name(s) listed on the front. It is important that multiple boxes are not mixed together in a single bag or envelope for delivery.

Each unknown owner should also have their own individual bags/envelopes. Multiple unknown owners should not be lumped together in the same bag/envelope.

Non numismatic coins and currency should be converted to a check noted on the form OUF-5b and place with those owners' contents.

All bags/envelopes containing contents being reported should be put into box(es) for shipping to the Division. Completed form OUF-1 along with completed forms OUF-5a and OUF-5b for each owner should be placed in the box(es). Please be sure to securely tape your box(es) for shipping.

DELIVERY OF PROPERTY

DELIVERY BY MAIL OR COURIER

If choosing to deliver your property by Post Office or courier please

ship to: Ohio Department of Commerce

Division of Unclaimed

Funds 77 South High

Street

20th Floor

Columbus, Ohio 43215

DELIVERING IN PERSON

If delivering in person, please call 614-644-1775 or 614-466-1442 to schedule a date and time.



Department of Commerce

Division of Unclaimed Funds

Sheryl Maxfield, Director

Mike DeWine, Governor
Jon Husted, Lt. Governor

OUF-8 Notice of Unclaimed Funds INSTRUCTIONS

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

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

Requirements for Holder-Generated Notices

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

- Disclose the owner's account number or other identifying number
- Describe the type of dormant account
- Identify the amount of the dormant account
- Disclose to the owner that after 30 days the funds will be reported to the division as unclaimed. The owner must be given a minimum of 30 days to respond to the notice prior to reporting their account to the division as unclaimed funds.
- The notice must require the owner to sign and return the form as acknowledgment of ownership, or reactivate the account, to prevent it from being reported as unclaimed funds.

OUF-8 Notice of Unclaimed Funds

Owner Information	
OWNER NAME	DATE
STREET ADDRESS	
CITY, STATE, ZIP CODE	

According to our records, you appear to be the owner of funds or have an interest in the monies, rights to monies or intangible property represented by the item listed below. No transaction or other activity has been noted for a significant period of time. If you have an interest in these funds and wish to prevent such funds from being reported as unclaimed funds to the Ohio Department of Commerce's Division of Unclaimed Funds, pursuant to Chapter 169 of the Ohio Revised Code (O.R.C.), please so indicate by signing below and returning this notice. A return envelope is enclosed for your convenience.

If a response is not received within 30 days after the mailing of this notice, these funds will be reported as unclaimed funds and transferred to the Division of Unclaimed Funds, to whom all further claims must be directed. This notice is pursuant to O.R.C. 169.03(D).

Account Information		
TYPE OF ACCOUNT	DOLLAR AMOUNT	NO. OF SHARES OF STOCK
ACCOUNT NUMBER CHECK NUMBER CERTIFICATE NUMBER	ANY OTHER IDENTIFYING NUMBER	
Include the following information if the account is a life insurance policy:		
POLICY NUMBER	NAME OF THE INSURED	
BENEFICIARY OR ANNUITY		
Please Sign Below to Acknowledge Ownership of the Above Described Account:		
SIGNATURE	DATE	
PRINT NAME		
STREET ADDRESS		
CITY, STATE, ZIP CODE		
Return the Signed Form in the Envelope Provided to:		
COMPANY NAME		
STREET ADDRESS		
CITY, STATE, ZIP CODE		

NATURE OF FUNDS CODES

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

Code	Description of Funds	Period	Code	Description of Funds	Period
<u>ACCOUNT BALANCES</u>			<u>UNCASHED CHECKS</u>		
AC01	Checking Accounts or Share Draft Accounts	5	CK01	Cashier's Checks	5
AC02	Savings Accounts or Share Accounts	5	CK02	Certified Checks	5
AC03	Matured CD's, Savings Certificates or Share Certificate Accounts	5	CK03	Registered Checks	5
AC04	Christmas or Vacation Club Accounts	5	CK04	Treasurer's Checks	5
AC05	Money on Deposit to Secure Funds	1	CK05	Bank Drafts	5
AC06	Security Deposits	1	CK06	Warrants	5
AC07	Unidentified Deposits	1	CK07	Money Orders	5
AC08	Suspense Account Credits	3	CK08	Travelers Checks	15
AC09	IRA or Keogh Accounts	3	CK09	Foreign Exchange Checks	5
AC50	Other Account Balances Owing	3	CK10	Expense Reimbursement Checks	3
AC99	Aggregate Reporting of Account Balances Less Than \$50.00	1	CK11	Pension Checks	1
			CK12	Credit Refund Checks	3
			CK15	Other Miscellaneous Outstanding Checks	3
			CK16	CD Interest Checks	5
			CK17	Refund or Rebate Checks	3
			CK99	Aggregate Reporting of Unclaimed Checks Less Than \$50.00	1
<u>MINERAL PROCEEDS INTEREST</u>			<u>SECURITIES</u>		
MI01	Oil, Gas, Mineral Net Revenue Interest	1	SC01	Dividends	5
MI02	Royalties	1	SC02	Interest Payable Bonds or Debentures	5
MI50	Other Mineral Proceeds Owing	1	SC03	Principal Payments Due for Bonds or Debentures	5
MI99	Aggregate Reporting of Mineral Interests Less Than \$50.00	1	SC04	Equity Payments	5
			SC05	Unidentified Overages (Cash Over Receipts)	5
			SC06	Funds Paid to Purchase Shares	5
			SC07	Funds Paid for Stocks	5
			SC08	Undeliverable Shares of Stock (RPO)	5
			SC09	Cash for Fractional Shares	5
			SC10	Unexchanged Stock of a Successor Corp.	5
			SC11	Other Certificates of Ownership	5
			SC12	Underlying Shares of Stock	5
			SC13	Cash Held for Redemption/ Liquidation of Stocks	5
			SC14	Debentures	5
			SC15	US Government Securities	5
			SC16	Mutual Fund Shares	5
			SC17	Warrants (Rights)	5
			SC18	Matured Bonds	5
			SC19	Dividend Reinvestment Plans (DRIP)	5
			SC20	Credit Balances	5
			SC21	Intangible Property Held or Owed by Securities Broker/ Dealer	5
			SC50	Other Equity Securities Funds Held or Owing	5
			SC99	Aggregate Reporting of Securities and/or Related Cash Less Than \$50.00	1
			<u>INSURANCE</u>		
			IN01	Individual Policy Benefits or Claim Payments	3
			IN02	Group Policy Benefits or Claim Payments	3
			IN03	Proceeds Due Beneficiaries	3
			IN04	Proceeds from Matured Policies, Endowments or Annuities	3
			IN05	Premium Refunds	3
			IN06	Unidentified Remittances	3
			IN07	Other Amounts Due Under Policy Terms	3
			IN08	A gent Credit Balances	3
			IN09	Drafts Not Presented for Payment	3
			IN50	Other Insurance Monies Owing	3
			IN99	Aggregate Reporting of Insurance Property Less than \$50.00	3
<u>TRUST & ESCROW ACCOUNTS</u>					
TR01	Securities Paying Agent Accounts	5			
TR02	Undelivered or Uncashed Dividends	5			
TR03	Funds Held or Owed by a Fiduciary	3			
TR04	Escrow Accounts	3			
TR05	Trust Vouchers	3			
TR06	Funds Paid for Bonds or Debentures	3			
TR07	Cash Held for Redemption/Liquidation of or Debentures	3			
TR50	Other Paying Agent Funds Held or Owing	3			
TR99	Aggregate Reporting of Intangible Trust Property Less than \$50.00	1			

Code	Description of Funds	Period	Code	Description of Funds	Period
	<u>SAFE DEPOSIT BOXES & SAFEKEEPING</u>			<u>UTILITIES</u>	
SD01	Coins	3	UT01	Utility Deposits	1
SD02	Currency	3	UT02	Utility Membership Fees	1
SD03	Stamps	3	UT03	Utility Refunds or Rebates	1
SD04	Stocks	3	UT50	Other Utility Monies Owing	1
SD05	Bonds	3	UT99	Aggregate Reporting of Intangible Utility	
SD06	Funds from Sale of Safe Deposit Box Contents	3		Property Less than \$50.00	
SD07	Funds from Sale of Personal Property in a Self Service Storage Facility	2		<u>PROPERTY NOT LISTED ABOVE</u>	
SD50	Other Intangible Property in Safekeeping	3	ZZZZ	Intangible Property Not Identified Above	3

RELATIONSHIP CODES

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

NOTES:

- (A) Each owner of a joint account receives the same code. Do not combine single and multiple relationship codes with joint relationship codes.
- (B) Please see page 40 for the Requirements for Reporting Joint Account Information.

NAUPA COMPLIANCE NOTICE

Ohio is NAUPA compliant and accepts all NAUPA standard electronic reporting codes. Not all of the NAUPA codes are listed on pages 38-39 of this booklet. Go to www.wagers.net and click on NAUPA Standard on the left hand side of the homepage to view and print the complete NAUPA Standard Reporting File format and listing of NAUPA codes.

FINAL CHECKLIST BEFORE MAILING

- Did you furnish all identifying information for owner accounts, including the social security number, if available?
- Have all accounts been coded with Nature of Funds Codes? (See pages 38 - 39)
- Have all accounts been coded with Relationship Codes? (See pages 40 - 41)
- Did you make the check payable to the Ohio Department of Commerce, Division of Unclaimed Funds?
- Has a certificate for all unclaimed securities been issued to the Ohio Department of Commerce, Division of Unclaimed Funds? Securities from safe deposit boxes are reported "as is".
- **EXTENSION:** File a Request for Extension On-Line. A link to file an extension of time is on the Ohio Division of Unclaimed Funds website: www.com.ohio.gov/unfd. In the upper left hand corner of the page under **Online Services** click on **Online Annual Report Extension**. Complete the electronic form, select the number of days requested and click Submit. You will receive an email confirmation of the extension granted. The extension must be filed by the report deadline of either November 1st or May 1st for Life Insurance Companies.
- **If you have any additional questions, please call (877) 644-6823.**

Requirements for Reporting Joint Account Information

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

Based on the Ohio Supreme Court decision *Wright v. Bloom* 69 Ohio St. 3d 596 (1994), if no information is evident of the existence of the Right of Survivorship, then NO Right of Survivorship is assumed. This means that if a joint account is reported with unknown Right of Survivorship then it is assumed that it does **not** exist. Please review unclaimed joint accounts for the "AND" or "OR" relationship of the owners and the existence of the Right of Survivorship. The following table will help to determine the proper Relationship Code for joint accounts.

DETERMINING THE RELATIONSHIP CODE FOR A JOINT ACCOUNT

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

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

joint owners. *