

2019



UNCLAIMED PROPERTY



REPORTING INSTRUCTIONS



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Texas Comptroller of
Public Accounts

**UNCLAIMED
PROPERTY**

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CHAPTER 1

Introduction to Holder Reporting

What is Unclaimed Property?

Unclaimed property can be any financial asset that has been abandoned by the owner for periods ranging from one to 15 years. The abandonment period is the number of years that the property is held before being sent to the Texas Comptroller of Public Accounts (Comptroller's office). The property type determines the length of the abandonment period.

Title 6 of the Texas Property Code governs the state of Texas Unclaimed Property Program. Chapters 72 through 77 apply to the reporting, delivery and claims processes for abandoned property. Chapter 76 applies only to unclaimed property held and reported by Texas counties, municipalities, independent school districts and junior colleges. Chapter 77 applies only to unclaimed crime victims restitution payments held and reported by county probation departments.

Types of Unclaimed Property

Unclaimed property is classified into different property types with different abandonment periods. All properties listed on your report must be assigned the correct property type codes. Your choice of codes is important because it determines what type of information is required of claimants.

Property Type Codes and Property Descriptions

When you are ready to prepare your report, select the property type code from *Chapter 4: Reference Tables, Property Type Codes and Abandonment Periods* section that best describes the original property of the owner. Use the miscellaneous outstanding check code (MS16) only as a last resort when the nature of the uncashed check is truly unknown. Refer to the table entitled *Property Description Field Requirements* for the specific information required in the description field for each property type.



Common Types of Unclaimed Property

Property Type:	Abandonment Period (Years)
Payroll	1
Utility deposits	1
Demutualization proceeds	1
Uncashed dividend or cashier's checks	3
Stocks, bonds, mutual fund accounts	3
Stored value cards (gift cards)	3
Bank accounts and matured certificates of deposit	3
Insurance proceeds	3
Mineral interests or royalty payments	3
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What is a Holder?

A holder is any business in possession of property belonging to an individual or business.

Holders may include:

- Mortgage and title companies
- Insurance companies
- Oil and gas companies
- Securities brokers
- Utility providers
- Local government entities
- Institutions of higher education

What Are My Responsibilities as a Holder?

Businesses (holders) who, on March 1, hold property that is presumed abandoned are required to file a report of that property on or before the following July 1. The Comptroller's office requires the report to be in the electronic format developed by the National Association of Unclaimed Property Administrators (NAUPA).

Organizations that have determined they are not holding abandoned property are not required to file a negative report.

A negative report is a zero report showing that a business did not have property to report for that year.

Exception: county and probation departments will still need to file a negative report for crime victims restitution payments. (See page 11)

The due date for unclaimed property reporting is July 1 of each year. We recommend a list of customers with whom no contact has been reestablished be relayed to the person responsible for preparing your institution's report by June 1 (or whenever an internal deadline is set). All the information that you can provide for each customer will assist in verifying ownership when a claim is generated.

Source: Texas Property Code, Section 74.101

What You Need to File Your Report

Report Overview

There are five basic steps to follow when reporting any type of property:

1. Determining dormancy
2. Notifying property owners
3. Preparing your report
4. Submitting report and payment
5. Archiving data

Reporting Format

Your report must be in the electronic reporting format developed by the NAUPA. The report can be created by using any commercially available reporting software that generates the file in the NAUPA format.

For reports with a few properties, the Unclaimed Property Division offers Manual Online Reporting (MOR). MOR can be located at ClaimItTexas.org, select "enter a manual report" under the "reporting property" tab.

Source: Texas Administrative Code, Title 34, Section 13-21

Important Due Dates

Deadlines

March 1 — annual cutoff date for required abandonment periods.

June 30 — annual cutoff date for life insurance.

July 1 — deadline for filing your report and remitting your property. Property may be remitted any time after the March annual cutoff date.

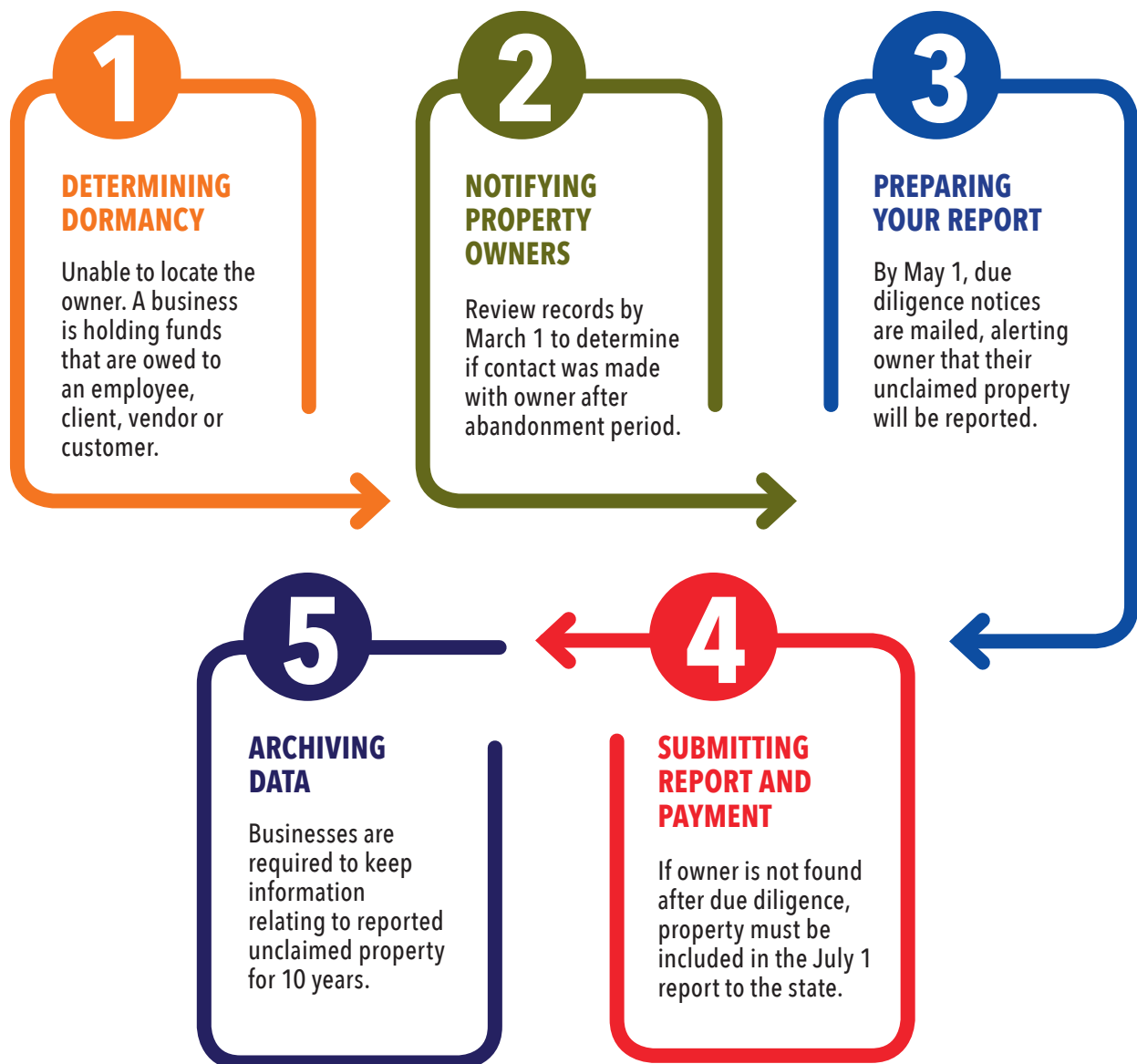
Nov. 1 — deadline for filing life insurance reports and remitting property.

Unclaimed property should not be reported until it has reached the end of the abandonment period.

If the due date falls on a weekend or holiday, the due date will be the following business day.

Source: Texas Property Code, Section 74.101

How Does the Reporting Process Work?



CHAPTER 2

Filing Your Report

Determining Dormancy

The first step in the unclaimed property reporting process is to identify dormant accounts. For each customer account or outstanding amount owed to a person, you will need to determine the date of last contact. To do so:

- Locate the last documented communication with the owner
- Determine if the property is abandoned

Then identify accounts where the date of last contact falls outside the abandonment period for that property type.

When reviewing your records for abandoned property, look for the last documented communication or the last debit or credit generated by the owner on any property, not merely the property that is inactive.

Contact with the owner may be established by mail, email, accessing an online account, in person or by phone. Phone contact must be documented in writing with the date and time of the conversation. **The fact that mail is not returned to you by the post office does not, by itself, qualify as contact with that owner or activity on the account.**

Source: Texas Property Code, Section 72.101(a) and Texas Administrative Code, Title 34, Section 13.3

**For your July 1 report, use the following test to determine if a property is reportable:
(As of the immediate past March 1)**

1. The property has remained unclaimed for at least three years (one year for wages) **and**
2. There has been no contact with the owner during the abandonment period.

Example of Dormancy

Alpha Optical has the following accounts payable checks:

- *Beta Cleaning Company* — \$250.00, check dated 12/31/2015, last date of contact 11/30/2015. They no longer handle your janitorial cleaning services.
- *Charlie's Coffee Company* — \$500.00, check dated 12/31/2016, last date of contact was last week.

Accounts payable checks have a three-year dormancy period. Look at the last contact date for each of your outstanding checks to determine if they have met the three-year dormancy period and if you should report them in your 2019 unclaimed property report.

- *Beta Cleaning Company* — last contact date was 11/30/2015 and the date of the check is 12/31/2015. Last date of contact date of 11/30/15 (plus 3 years – 11/30/18) falls between the unclaimed property reporting period of 3/2/2018 and 3/1/2019. Report the \$250.00 check on the 2019 report.
- *Charlie's Coffee Company* — last date of contact was last week. Since you are continuing to do business and have had recent contact with the coffee company, do not report the \$500.00 check on your 2019 report. You should talk to Charlie's Coffee Company accounting representative and explain you have the outstanding check. They should request you reissue the check.

Notifying Property Owners

The second step in the reporting process is to notify the property owner of each dormant account. Holders are required to mail a notice to all owners of property due to be included in their annual report and valued at **more than \$250**. The notice must include the following language:

- (1) You (the holder) are holding the property; and
- (2) you (the holder) may be required to deliver the property to the Comptroller's office on or before July 1 if the property is not claimed.

The written notice must be mailed no later than May 1.

Additional Information

- If owners claim their property before you file your report, remember to delete those records from your list of reportable property before filing your annual report.
- The notice requirement does not apply to a holder that has already mailed a letter to the missing owner earlier in the abandonment period.
- If mail has been returned by the post office as a result of a previous mailing, a second notice to the last known address is not required.
- You are not required to mail notices to property owners entitled to \$250 or less.
- No notice is required if you do not have record of an address.
- **For properties valued at more than \$250, postage costs may be deducted from the cash amount owed to the missing owner.**
- Postage deductions must be made from each owner's property balance, a single deduction from the report total is not permitted.
- Holders using commercial software products to create their report in the NAUPA format should enter deduction code MC for mailing cost in the deduction type field and the actual postage cost in the amount deducted field. The net amount due the owner should be entered in the amount remitted field.

Source: Texas Property Code, Sections 74.1011 and 77.052

Other Methods of Verifying Whereabouts of Owners

Before mailing confirmation letters, remember there are other methods to document your knowledge of the whereabouts of owners even though there has been no owner-generated activity, such as letters or phone calls initiated by the owners.

Other methods the Comptroller's office recognizes are:

- Cross referencing your records to show that the individuals have other active accounts with your institution if customer profiles are not available
- Signed W-9 Forms, change-of-address notices or other correspondence
- A telephone log that states the dates and times you spoke directly with the account owners
- ACH debits or credits generated by the owner
- Contact with the owner established by mail, email, accessing an online account or by phone. Phone contact should be documented in writing and include the date and time of the conversation.

Internal credits (e.g., for certificates of deposit interest) or debits (e.g., for safe deposit box rent) generated by your institution are not sufficient for verification of owner activity.

REMEMBER: If you have had contact with the owners, do not include them on your report.

Preparing Your Report

The third step in the reporting process is to prepare your report. All property not previously reported to the Comptroller's office and unclaimed for the applicable period of abandonment *or longer* should be included in your report. Holders are required to report all available owner information. The last contact date, relationship code, Social Security numbers, last known addresses and property descriptions are important for verifying ownership during the claims process. **If you do not include the last contact date and relationship code, your report will be rejected.** Submitting as much information as possible with your report reduces the need for us to contact you for additional information.

Holders are allowed to report individual owner records of less than \$25 value in aggregate. You may combine amounts under \$25 **by property type** and provide a single total for each property type. Do not combine different property types into one aggregate record.

The property type code used on an aggregate record **should always end in "99"** (e.g., AC99 or IN99). In the description field of an aggregate record, list the number of properties that you combined for the aggregate entry and the property type. For example, an AC99 record with "15 AC01" entered in the description field indicates 15 checking accounts are aggregated on one record.

If an owner files a claim for an amount less than \$25 that you reported in the aggregate, **our office will contact you** for verification that the owner's property was included in your aggregate total.

NOTE: Though allowed by statute, aggregated property omits individual owner names. Without owner names, it is very difficult for Comptroller staff and owners to locate their property. For this reason, aggregating property is discouraged.

Accessible forms can be found at: ClaimItTexas.org/app/forms-holder.

Source: Texas Property Code, Sections 74.101(d), 74.501 and 77.201

Submitting Report and Payment

The fourth step in the reporting process is to submit the report and payment. Property reports must be submitted to the Comptroller's office via secure file transfer portal in the NAUPA format via our secured website, ClaimItTexas.org by July 1.

Reports will be subject to rejection if the data does not comply with these standards. If rejected, holders have up to 30 days to resubmit corrected reports. **Holders failing to resubmit corrected reports within 30 days may be subject to a daily penalty.**

After the transmission is complete, you will receive two notifications. The first is the Holder Summary which is displayed on your screen immediately after submission. You will receive the second notification in an email containing your confirmation/report ID number shortly after submission.

The confirmation number must be included with your payment. If the transmission fails, a message displays indicating there was a problem. If your transmission continues to fail, please contact the Holder Reporting and Education Section at 800-321-2274, Option 2, for assistance.

NOTE: The maximum size for the report is 250 MB.

Source: Texas Administrative Code, Title 34, Section 13.21

Payment and Delivery

Texas law allows holders of unclaimed property to remit payments by check or electronically with an automated clearinghouse (ACH) debit or credit through the State of Texas Financial Network, TEXNET. **Holders who remit more than \$100,000 in unclaimed property are required to make their payments electronically.**

Enrollment in the TEXNET Program, specific for unclaimed property, is required prior to sending ACH payments. Texas enrollment information can be found at comptroller.texas.gov/programs/systems/docs/96-1141.pdf. The last day to enroll is June 30 before 6 p.m. (CST) to meet the July 1 deadline. If you are currently enrolled for unclaimed property, go to <https://texnet.cpa.state.tx.us>, to initiate your payment. Your remittance can be scheduled up to 30 days before your payment is due. The information will be given in a pending status, and your funds are not transferred until the date you designate.

Checks should be made payable to:

Texas Comptroller of Public Accounts
Unclaimed Property

Remittances should be mailed to:

Texas Comptroller of Public Accounts
Unclaimed Property Division
P.O. Box 12019
Austin, Texas 78711-2019

Physical address for courier delivery of remittance:

Texas Comptroller of Public Accounts
Unclaimed Property Division
111 E. 17th St.
Austin, Texas 78774-0100

Deliver tangible property to:

Texas Comptroller of Public Accounts
Unclaimed Property
208 E. 10th St., Room 232A
Austin, Texas 78701-2407

Holder Refund and Reimbursement Request

Holders may request a refund of property amounts reported in error, e.g. prior to the end of the abandonment period. Holders may also be reimbursed for returning erroneously reported properties directly to an owner.

The *Holder Refund and Reimbursement Request* form can be found at ClaimItTexas.org/app/forms-holder.

Source: Texas Property Code, Section 74.502

Exception – Missed Your TEXNET Payment Deadline?

When payment information for ACH debit transactions cannot be submitted before 6 p.m. (CST) on the bank business day before the due date, or when ACH credit with addenda transactions cannot be originated for settlement on the due date, you must use the following procedure to ensure a timely payment:

1. Report payment information as early as possible on the payment due date by calling the TEXNET hotline at 800-531-5441, ext. 3-3010. *This call is very important – without it, we will not have the necessary information to apply the payment to your unclaimed property account.*
2. Instruct your financial institution to wire transfer your payment to:

Bank name: Texas Comptroller of
Public Accounts

Routing #: 114900164

Account name: Texas Comptroller of
Public Accounts

Account #: 883083001

The Comptroller of Public Accounts is the receiving bank, located in Austin, Texas. You must include your holder name and taxpayer identification number in the wire, as well as the name of a contact person and phone number.

Interest and Penalty on Late Remittances

Holders who fail to pay property on time will be assessed interest and penalty from the date the property should have been paid until the date it is received in our office. Interest and penalty for late filing is based on the date the property is paid to our office. We recommend that you file a report immediately if you determine you are holding property that should have been paid in previous years. The Comptroller's office will calculate the interest and penalty and forward a bill for any amount owed.

Source: Texas Property Code, Sections 74.705 and 74.706



Archiving Data

The last step in the reporting process is to archive the information included in the report. All holders are required to retain unclaimed property records for 10 years after the property was reportable. You may be contacted by Comptroller staff to verify previously reported information.

It is important that you keep records of owners' **last known addresses**, even though the post office may have returned their mail. This information is required to assist claimants in verifying ownership of their property.

Source: Texas Property Code, Section 74.103

For questions or assistance, contact our Holder Reporting and Education Section at:

up.holder@cpa.texas.gov

OR

800-321-2274, Option 2

For tangible property questions or assistance, contact Safe Deposit Box staff at:

unclaimed.auction@cpa.texas.gov

OR

800-321-2274, Option 2, then Option 3

CHAPTER 3

Property-Specific Reporting

Crime Victims Restitution

County and probation departments are required to file crime victims restitution payments electronically by July 1 of each year. If the due date falls on the weekend or holiday, the due date will be next business day.

Reporting Annual Report

Restitution payments are presumed abandoned in the following instances:

- If an owner does not make a claim for payment before the fifth anniversary of the date the department received the initial restitution payment.
- The department is unable to locate the owner for a period of five years after the date the department last made a payment to the owner.

Once restitution payments meet these requirements, departments are required to file a report with the Comptroller's office by July 1 of each year.

All unclaimed restitution payments reaching the end of the five year abandonment period (last date of contact between March 2, 2013, and March 1, 2014) must be reported electronically by July 1, 2019. If known by the department, reports should include:

- The name, SSN, driver's license or state identification number, email address and last known address of the owner entitled to the restitution payment;
- The cause number of the case in which the judge ordered the restitution payment;
- The amount of restitution ordered and the balance owed to the owner; and
- The date of the department's last contact with the owner.

In addition, departments are required to mail a notice to all owners of property that is due to be included in their annual report. The written notice must be mailed no later than May 1. If owners claim their property prior to remitting your report, delete their records from your list of reportable property before filing your annual report.

NOTE: Information relating to unclaimed restitution payments will be kept confidential.

If there is no property to report, a **negative report is required.**

Source: Texas Property Code, Section 77.051



Electric Cooperatives

Texas nonprofit electric cooperatives have the option to redirect a portion of their reportable unclaimed property to one or more of the following three specific funds created to assist their communities.

- Rural scholarship
- Economic development
- Energy efficiency assistance

In April of each year, information regarding the transfer requests are mailed to each electric cooperative. The completed requests from the cooperatives are due by June 1.

In addition to your remittance report, a separate non-remittance report must be submitted for each fund the cooperative chooses to redirect funds providing the reported property owners' names, property information, and amounts due to the Comptroller's office on or before July 1.

Capital credits are property type (UT04). Electric cooperatives reporting capital credits should enter the numeric county code of service in the country field so that redirected funds can be properly allocated to each owner's county of service. County codes should not be included on scholarship reports, energy efficiency assistance reports or economic development reports. When entering county codes, be sure to use all three digits (i.e., 005, 027, 099). Refunds (UT03) do not require a county code.

If you have the county code information available for the aggregated capital credits, create a separate aggregate record for each county and enter the county name in the description field.

Source: Texas Property Code, Section 74.3013



Escrow Funds Reported by Title Companies

In addition to wages and uncashed checks, title companies should report escrow accounts, which have not been claimed and have had no activity or current contact with the owner for three years. Funds in active litigation should not be reported. The three-year abandonment period commences on the date of last contact with the owner or on the date of the last owner-generated activity.

Escrow Funds

Escrow balances include accounts where you hold money because of the nonperformance of the conditions of the escrow agreement. Generally, amounts placed in escrow at closing should be reported in the name of the party who provided the funds. A portion of the seller's payoff held to ensure all taxes were paid and repairs were completed is one example. Once the taxes are paid, repairs are made or other conditions of the escrow agreement are met and funds remain unclaimed, the seller's name would be reported as the owner of the unclaimed amount. The buyer would not be entitled to the funds.

NOTE: Service or maintenance fees may not be deducted from funds that are subsequently reported as unclaimed property unless stipulated in the contract and acknowledged by the signatures on the contract.

Earnest Money

The Texas Department of Insurance advises that disputed earnest money should be interpleaded into the appropriate court registry. Even in a situation where one of the claimants cannot be located, the court may be able to enter a default judgment disposing of the earnest money.

In transactions involving earnest money, both the buyer and the seller have an undivided interest in the entire amount. Therefore, both the buyer and the seller are considered the owner under the statute, and both parties' names should be listed on your report. The person who placed the money in escrow – usually the buyer – should be reported as the primary owner. The other parties should be listed as additional owners. If you have communicated with both the buyer and the seller within the last three years, and they cannot agree on the disposition of the funds, the account would not be considered unclaimed property and should not be remitted.

If the contract stipulates that the seller may claim the funds under specific conditions, and documenting evidence in your file indicates that those conditions exist, the seller's name would be listed as the owner in your report. The buyer would not be listed as an additional owner.

If you have contact with one party but a release cannot be secured from the missing party, the funds should be reported three years from the date of last contact with the missing party or date of scheduled closing. If one party believes he or she is entitled to the funds, the claim is not diminished when the funds are remitted. If you have contact with both the buyer and the seller, the funds should not be reported.

Earnest money and other escrow funds should be reported using property type code TR04. For other types of property you report, select the property type code that best describes the original property of the missing owner. The miscellaneous outstanding check code (MS16) should be used only as a last resort when the nature of the uncashed check is truly unknown.

Financial Institutions

Financial institutions include banks, savings and loans, state credit unions and federal credit unions. Organizations such as federal land banks or personal finance companies are not included in this group for the purposes of this chapter.

Abandonment Periods

Property reportable by financial institutions has abandonment periods ranging from one to five years.

Abandonment Period	Property Type
One-Year Property:	Wages
Three-Year Property:	<p>Includes, but is not limited to:</p> <ul style="list-style-type: none"> • all types of checking and savings accounts, • matured certificates of deposit, • money orders and most types of uncashed checks, • trust-related properties, investment and escrow accounts, • all types of securities-related properties, • sums payable under pension and profit-sharing plans, • safekeeping properties, • loan collateral, and • miscellaneous types of unclaimed property such as accounts payable checks and unidentified deposits.
Five-Year Property:	Abandoned safe deposit box contents.

Preservation of Inactive Account or Safe Deposit Box

A depository is responsible for preserving safe deposit box contents and accounts that are inactive. The depository may not reduce the value of the account or the contents of the box. Value is determined as of the date the account or safe deposit box becomes inactive.

Source: Texas Property Code, Section 73.003

Certificates of Deposit

The abandonment period for matured certificates of deposit is three years. The abandonment period begins on the day following the **first** maturity of the certificates – that is, the day following the end of the first term. Thus, abandoned certificates of deposit must be reported three years from the dates the owners were first able to recover the funds without penalties.

For certificates of deposit to be considered abandoned, there must not be any customer contact for three years. If owners of certificates of deposit have other active accounts with your institution, or you have other contact with them, do not report or remit their certificates.

To facilitate your review of certificates of deposit for possible abandonment, a report should be generated listing all certificates with a first maturity date three years prior to the cutoff date of March 1 of that year. Various resources can be used to verify the last contact date with the customer. See *Other Methods of Verifying Whereabouts of Owners on page 6* for suggestions.

When reporting automatically renewable certificates of deposit, you may hold the funds until the next maturity.

NOTE: Automatically renewable certificates of deposit have the same reporting criteria as other certificates of deposit.

If you have had no contact with the owner for three years from the day following the first maturity, the certificates should be remitted. Depositing the CD interest in another account that has no activity or the non-return of interest checks by the post office does not constitute contact.

If a check is deposited into another bank, do not report.

REMEMBER: If owners of certificates of deposit have other active accounts with your institution, or you have other contact with them, do not report or remit their certificates.

Source: Texas Property Code, Section 73.101

Individual Retirement Accounts

Individual retirement accounts (IRAs) have an abandonment period of three years, which begins on the **mandatory distribution date** of the required minimum distribution (RMD). Under federal law, the mandatory distribution date is April 1 of the calendar year following the calendar year in which the owner of the IRA reaches age 70½.

Any traditional IRAs unclaimed for more than three years from the mandatory distribution date, as of March 1, should be included on the July 1 report. If an event, such as death of an owner, occurs prior to the owner reaching age 70½, commence the abandonment period from the date of the owner's death, if the existence or whereabouts of any beneficiaries is unknown to you.

Roth IRAs are usually not reportable because the owners are never required to take mandatory distributions during their lifetime. However, if an owner fails to cash a distribution, the three-year abandonment period would begin on the date the amount was payable.

If the owner of a Roth IRA is deceased, federal tax laws generally require that the funds be distributed to the beneficiaries no later than the end of the fifth year following the owner's death. If the whereabouts of any beneficiaries is unknown to you, commence the abandonment period from the date of the owner's death.

Corporate Trust Property and Paying Agent Accounts

Separate reports must be filed for **each** issue of stock, and **each** issuing company's FEIN must be provided. This requirement does not apply to bearer bonds, which may be combined on one report using your institution's tax ID.

All other requirements for reporting securities-related property should be followed. See the *Securities or Securities-Related Cash* section, page 27, for complete instructions.

Unclaimed Loan Collateral

Unclaimed loan collateral has an abandonment period of three years. This period begins on the date the loan was paid in full.

There are two criteria for collateral to be reported as abandoned:

The loan has been paid in full or charged off and

There has been no customer contact for three years.

Each time collateral in the vault is physically inventoried and matched to the collateral file receipts, items that cannot be matched to an unpaid loan should be identified. These items should be audited for the time span from payoff date. Letters should be mailed to the

NOTE: For charged-off or defaulted loans, any amount of money received for the collateral that exceeded the amount of the unpaid loan must be remitted to the Comptroller's office.

customers, reminding them to collect their collateral. Any items not retrieved are reportable as unclaimed property after the three-year abandonment period has passed. If a customer has other active accounts at your institution or responds to the notification letter, their property should not be reported. Refer to *Other Methods of Verifying Whereabouts of Owners* on page 6 for other acceptable methods you may use to document your knowledge of the whereabouts of owners.

When reporting unclaimed loan collateral, one of two property type codes should be used. Select property code **SD04** for **tangible** property set aside for a loan. Examples of tangible collateral are jewelry, stock certificates, deeds, etc. All requirements for reporting and remitting safe deposit or safekeeping property must be followed.

Loan collateral that will be remitted as **cash** should be coded with property code **MS13**. Examples of cash loan collateral are savings accounts, certificates of deposit, etc.

The following information is needed in the description field when reporting MS13 loan collateral:

- Collateral receipt number
- Loan number
- Description of collateral (e.g., issuing bank and certificate number for certificate of deposit; bank name and account number for bank account).

The person or entity that pledged the loan collateral should be listed as the owner of the property. If the loan was in the name of a person or entity other than the owner of the collateral, enter the loan name in the description field of the report.

Reporting Safe Deposit Boxes and Safekeeping Property

Safe deposit box contents held by depositories that have remained unclaimed by the owners for five years should be reported on July 1 of every year. Safekeeping properties, loan collateral and any other tangible properties not held in safe deposit boxes should be reported after remaining unclaimed for three years.

Source: Texas Property Code, Section 73.101

The three or five year abandonment periods commence on the date of last contact with the property owners.

SAFE DEPOSIT BOX CONTENTS

Calculate five years from the date the last rental payments expired (i.e., the rental payment then due went unpaid).

UNCLAIMED LOAN COLLATERAL

Calculate three years from the date the loans were paid in full and the collateral was returnable to the borrowers.

SAFEKEEPING PROPERTIES

Calculate three years from the date of last contact with the owners.

Remember, If the owners have other active accounts at your institution or there is other evidence of contact, do not report their property, even though the abandonment criteria are met.

All boxes should be drilled and inventoried prior to preparing your report.

Do not submit safe deposit box contents, safekeeping properties, tangible loan collateral or inventory sheets with your July 1 report.

You will be assigned a delivery date and will receive a notice approximately 30 days before your scheduled date. An email address should be included with your report so that a delivery notice can be emailed.

Preparing Your Report

Safe deposit box contents or safekeeping property must be reported electronically. The report must include the names and addresses of the missing owners, the total face value of all U.S. cash and the box number or safekeeping receipt number. See *Chapter 1: General Information* for more information on electronic reporting, or visit ClaimItTexas.org/app/holder-info.

NOTE: If box contents from multiple branches are being reported by a central location, all of the contents must be shipped together from that central location. The shipment may include multiple packages.

Source: Texas Administrative Code, Title 34, Section 13.1

Inventories and Delivery of Property

The property of each owner must be packaged in a separate envelope. The safe deposit box inventory sheet should be attached to the outside of the envelope. The outside of each envelope should have the property owner's name and the box number (or safekeeping receipt number). Please use forms 53-127: *Unclaimed Property*

Standard Inventory Sheet and 53-129: *Unclaimed Property Safe Deposit Box Remittance* when sending in your contents.

Complete an inventory sheet for each owner by entering the quantity in the applicable categories listed below. Please follow the specified guidelines for each category.

Guidelines for Inventory Categories

Category	Guidelines
Papers	Do not itemize papers of no value.
Military Discharge Papers and Wills	Both should be originals. Wills should be signed.
U.S. Cash	Include the face value of all U.S. coins and currency in the box or safekeeping envelope. Do not send checks in lieu of actual cash. Do not run coins through a counting machine.
Foreign Coins	Country of origin or face value is not required.
Foreign Currency	Country of origin or face value is not required.
Rings	The description of each item is not required.
Bracelets	The description of each item is not required.
Necklaces/Pendants	The description of each item is not required.
Earrings	The description of each item is not required.
Pins	The description of each item is not required.
Wrist Watches/Pocket Watches	The description of each item is not required.
Savings Bonds	Include the face value and the quantity of all bonds in the box.
Securities	Securities category includes stock certificates, interest coupons, etc. When describing securities-related properties, include the registered owners' names and names of the security issuers.
Miscellaneous Items	Include a brief description of any items that do not fall into the above categories. This could include firearms and/or controlled substances that will require special handling. You must contact your local law enforcement agency if firearms or controlled substances are found in safe deposit boxes. Firearms must NOT be sent to the Comptroller's office until police have unloaded the weapons. Your local law enforcement agency should confiscate any controlled substances and any live ammunition. DO NOT send these items to the Comptroller's office. Include a letter with the inventory sheets, explaining that these items were found but turned over to your local law enforcement agency.

Shipping Instructions

Please account for all properties reported in July. Include the *Uninventoried Boxes Holder* report, which is included with the schedule notice, when shipping by courier service. If an owner is reported and customer contact is made before the delivery date, update the *Uninventoried Boxes Holder* report to reflect the change. Deliver your contents by your assigned delivery date.

Do not use the U.S. Postal Service to ship contents; all contents must be sent by a courier service. If you do not use a courier service, your delivery will not be indemnified. Please ship all packages signature-required upon delivery. When shipped, please send an email confirmation with tracking information to unclaimed.auction@cpa.texas.gov.

Physical Address

Mail or deliver tangible property to:
Texas Comptroller of Public Accounts
Unclaimed Property
208 E. 10th St., Room 232A
Austin, Texas 78701-2407

Contact Information

For questions or assistance, contact Safe Deposit Box staff at:
unclaimed.auction@cpa.texas.gov
or
800-321-2274, Option 2, then Option 3




 53-127
(2-06)

 STATE OF TEXAS
COMPTROLLER OF PUBLIC ACCOUNTS

**UNCLAIMED PROPERTY
STANDARDIZED INVENTORY SHEET**

Box number	
Date	Time
Reason for inventory	

Bank name
Renter

QUANTITY
INVENTORY ITEMS

_____	Miscellaneous papers (deeds, insurance, marriage licenses, etc.)
_____	Original signed wills or original military discharge papers
_____	U.S. Cash (face value of coins and currency)
_____	Foreign coins
_____	Foreign currency
_____	Rings
_____	Bracelets
_____	Necklaces / pendants
_____	Earrings (pair = 1, single = 1)
_____	Pins
_____	Wrist watches / pocket watches
_____	Savings bonds \$ _____ Face value of all bonds
_____	Securities – <i>Include issue names below:</i>

_____	Miscellaneous items – <i>Include description below:</i>

Unclaimed Property Safe Deposit Box Remittance

Holder Federal Employer Identification Number	Holder phone number (Area code and number)
---	--

Holder name		
Holder address line 1		
Holder address line 2		
City	State	ZIP code

Number of shipping containers	Number of properties reported
Number of properties remitted	Number of properties with \$1,000 or more in U.S. Cash

I declare that the property delivered is a complete and correct remittance of all reported tangible property.		
Signature of holder representative sign here	Name and title of holder representative	Date

How To Ship Reported Tangible Property

- Complete top of form with remittance information.
- Print the Safebox System Inventory received with the shipping notification. This is your packing slip.
- If property is reported from a central location, it must be sent as a single shipment. The shipment may include multiple containers.

When packaging items for shipment:

- Initial each property on the Safebox System Inventory as it is packed in the shipping container.
- Pack the properties in same order as listed on the inventory list.
- Do not include property that is not on the Safebox System Inventory.
- If any property on the inventory list is not included in the shipment, note the reason.
- If any property includes \$1,000.00 or more in U.S. cash, highlight the property on the inventory list.
- Fragile or delicate items must be packaged carefully.
- Number each container and include the total number of containers in the label. (e.g. 1 of 5)
- Place the Safe Deposit Box Remittance and the Safebox System Inventory inside the top of shipping container number one.

All containers must be shipped using a courier service. Do not use the United States Postal Service.

All shipments must require a signature upon delivery.

Ship packages to Texas Comptroller of Public Accounts
Unclaimed Property
208 E. 10th Street, Room 232-A
Austin, TX 78701-2407

Send an email with the tracking information to unclaimed.auction@cpa.texas.gov.

For Assistance

Additional information can be found in the publication "Unclaimed Property Reporting Instructions," available at www.claimittexas.org/docs/96-478.pdf. Contact us by email at unclaimed.auction@cpa.texas.gov or phone at 1-800-321-2274, Option 2, then Option 3.

Insurance-Related Property

Life Insurance

Life insurance companies engaged in the business of insurance in Texas should review and remit unclaimed property. Life insurance companies that hold unclaimed property on June 30 are required to report that property by the following Nov. 1.

Source: Texas Insurance Code, Chapter 1109

All Other Types of Insurance

All other types of insurance companies should follow the general guidelines for reporting in *Chapter 2: Filing Your Report*. The cutoff date for reviewing your records is March 1 of each year. Your report and remittance are due July 1 of each year.

Property Type Codes and Property Descriptions

All properties listed on your report must be assigned property type codes. **Your choice of codes is important because it determines what type of information is required of claimants.** The list that follows describes which code to use for a particular property type. It also indicates what information you must provide in the property description field when remitting those types.

NOTE: In the description field, first specify the type of insurance you are reporting. Use the abbreviations AH for accident and health. PC for property and casualty and L for life insurance.

Code	Property Type
IN01	Individual policy benefits and claim payments. Provide the policy numbers and names of the insured; claim numbers if applicable.
IN02	All group policy benefits and claim payments, excluding death benefits. Provide employer names and policy numbers, names of insured and claim numbers if applicable.
IN03	Death benefits on individual or group policies. Provide policy numbers and names of insured and claim numbers if applicable. When reporting death benefits, beneficiaries should be listed as the owners of the property.
IN04	Matured policies, endowments and annuities. Provide the policy number, name of insured and beneficiaries.
IN05	Premium refunds on individual policies. Provide the policy number and name of insured.
IN06	Unidentified premium payments or remittances. Provide any information available; owner name will be reported as unknown.
IN07	All other insurance-related property not described above. Provide a complete description of the property.

Code	Property Type
IN08	Agent credit balances. Provide dates of employment.
IN99	Aggregate properties less than \$25. Number of records and property type. Property type code used on aggregate record should always end in 99. Do not combine different property types into one aggregate record.
CK10	Expense checks or drafts. Provide check number; description of expense if available.
CK13	Vendor checks or drafts. Provide invoice number and check number.
MS01	Employee wages. Provide dates of employment.
MS02	Agent commission checks. Provide dates of employment and agent's Social Security Number.
SC85	Demutualization cash. Provide policy number and name of insured.
SC86	Demutualization shares. Provide policy number and name of insured.

Life Insurance Death Master File Comparisons

Effective Sept. 1, 2017, Senate Bill 561 amended the Insurance Code to establish requirements and procedures for an insurer to compare its in-force life insurance policies, annuity contracts and retained asset accounts against the United States Social Security Administration Death Master File (DMF). Any other database or service that is at least as comprehensive as the DMF may also be used for the comparison. The DMF comparison applies only to an insurance policy or annuity contract delivered, issued for delivery or renewed on or after Jan. 1, 2018, or a retained asset account established in connection with the insurance policy or annuity contract.

Insurance policies or annuity contracts delivered, issued for delivery or renewed prior to January 1, 2018 are governed by the law as it existed prior to the effective date of September 1, 2017.

How Often is a Comparison Required?

To identify potential matches, an insurer is to compare its in-force life insurance policies, annuity contracts and retained asset accounts against the DMF at least semiannually. The first comparison is to be performed against a full DMF; then subsequent comparisons should be made against DMF update files.

How Should the Comparison be Conducted?

The required comparisons are to be conducted electronically to the extent the insurer's records are available in electronic format. For any records that are not available electronically, the insurer should use the most easily accessible insurer records. The comparisons should include all in-force life insurance policies, annuity contracts and retained asset accounts and any policies, contracts, or accounts that have lapsed since the previous comparison.

The comparisons are to account for:

1. common nicknames, initials used in lieu of a first or middle name, use of a middle name, compound first and middle names, and interchanged first and middle names;

2. compound last names, maiden or married names, and hyphens, blank spaces or apostrophes in last names;
3. transposition of the month and date portions of the date of birth; and
4. an incomplete Social Security number.

Finding a DMF Match

For each match, no later than the 90th day after the date the insurer identifies the match, insurers are to:

1. complete a documented good faith effort to confirm the death of the insured or retained asset account holder against other available records and information;
2. review the insurer's records to determine whether the deceased individual had purchased or was otherwise covered by any of the insurer's other products; and
3. determine whether proceeds may be due in accordance with the applicable policy, contract or terms governing the applicable account.

Group Life Insurance or Annuity Contracts

For group life insurance or a group annuity contract, an insurer is required to confirm the possible death of an insured or retained asset account holder only if the insurer provides record keeping services for the group policy or group annuity contract.

Duties Regarding the Death Master File

If the insurer determines that proceeds may be due and a beneficiary or other authorized representative has not communicated with the insurer on or before the 90th day after the date the insurer identifies a DMF match, the insurer is to:

1. complete a documented good faith effort to locate and contact each beneficiary or other authorized representative on the relevant policy, contract, or account; and
2. provide to the beneficiary or authorized representative the appropriate claim forms, instruction, or information to make a claim, including information about any need to provide an official death certificate or show proof of death under the applicable policy or contract or terms governing the applicable account.

If an insurer is unable to confirm the death of an insured or retained asset account holder after the insurer identifies a DMF match, the insurer may consider the relevant policy, contract, or account to remain in force according to its terms.

To the extent permitted by law, the insurer may disclose minimum necessary personal information about the insured, retained asset account holder, or beneficiary to a person the insurer reasonably believes may be able to assist the insurer in locating a person entitled to payment of the claim proceeds.

An insurer or the insurer's service provider may not charge an insured, retained asset account holder, beneficiary, or authorized representative any fees or costs associated with conducting a DMF match.

The proceeds of a life insurance policy, annuity contract, or retained asset account and any accrued contractual interest, are first payable to each designated beneficiary or owner as provided by the applicable policy or contract or terms governing the applicable account.

If a DMF match is confirmed, the proceeds of the relevant policy, contract or account are considered unclaimed proceeds on the third anniversary of the date on which, according to the insurer's records, the insurer completed a good faith effort to locate a beneficiary or authorized representative if the proceeds remain unpaid, and no beneficiary or authorized representative has submitted a claim for the proceeds to the insurer before that date.

The unclaimed property report must be signed and sworn to by an officer of the company and state the following:

1. in alphabetical order the full name of the insured or annuitant, the last known address of the insured or annuitant according to the company's records, and the policy or contract number;
2. the amount due on the policy or contract according to the company's records;
3. the date the proceeds became payable;
4. the name and last known address of each beneficiary or other person who, according to the company's records, may have an interest in the proceeds; and
5. any other identifying information the Comptroller requires.

A life insurance company may not report individual accounts of less than \$25 in the aggregate without providing the above information.

Delivery of Proceeds to Comptroller

A life insurance company required to file a report under Section 1109.051 shall deliver to the Comptroller with the report all unclaimed proceeds described by the report.

Retention of Records by Insurance Companies

- (a) A life insurance company required to file a report under Section 1109.051 shall maintain a record of:
 - (1) the name and last known address, if any, of the insured, annuitant, or beneficiary;
 - (2) the policy or contract number; and
 - (3) the amount of the proceeds due on the policy or contract according to the company's records.
- (b) The company shall maintain the record until at least the 10th anniversary of the date the proceeds are required to be reported, regardless of whether the amount was reported in the aggregate. The Comptroller by rule may provide for a shorter retention period for the record.

Source: Insurance Code, Chapter 1109

Local Government

Texas counties, municipalities, school districts and junior colleges should only remit amounts greater than \$100 to the Comptroller's office. Individual amounts of \$100 or less should be remitted to your local county treasurer (or city/school district/junior college comptroller or finance director). The treasurer must publish the missing owners' names and process all claims submitted by prospective owners of amounts of \$100 or less. Contact us for more information by phone at 800-321-2274, Option 2, or by email at up.holder@cpa.texas.gov.

Local Governments must mail a written notice to the owner on property valued at more than \$250. Refer to *Chapter 2: Filing Your Report* for requirements regarding due diligence.

Source: Texas Property Code, Chapter 74 and 76

Mineral Proceeds

The abandonment period for unclaimed mineral proceeds is three years and commences on the date you were first unable to make payment to the owner because you lost contact. This could be the date of an uncashed check, the date of a returned check or the date the owner's funds are put into suspense.

Texas is considered a Current Pay State for unclaimed property reporting. This means the first time you report a missing owner, you remit the total net amount you are holding for that owner, as of the date of your remittance, even though the three-year abandonment period may not have run on the entire balance they are owed.

Property that must be remitted is not limited to royalties held in suspense. You must also review your records for abandoned working interests, delay rentals, overriding royalties, etc. Refer to *Chapter 4: Reference Tables, Property Type Codes and Abandonment Periods* for a complete list of property types. Your revenue accounting department may have information on returned or uncashed checks for owners not yet in suspense.

Oil and gas companies are also required to report other types of property besides mineral proceeds. Examples of

other property types are securities and securities-related cash, expense checks, accounts payable, employee wages and miscellaneous outstanding checks.

Source: Texas Property Code, Section 75.101 (a)-(b)

Reporting Mineral Proceeds

When reporting mineral proceeds derived from a Texas lease or well, you are required to include the following:

- The name of the lease, property or well
- Any identification number used to identify the lease, property or well
- The county in which the lease, property or well is located

Source: Texas Property Code, Section 74.101

Continuing Payments Due Owners

After you have remitted money on behalf of an owner, any additional amounts that accrue in subsequent years must also be reported. You must hold monthly checks and include them on your annual report. Continuing production payments should be reported with property type code MI10.

Due diligence letters are not required for ongoing production paid to owners after their names have been reported to the state.

Separate current production reports are no longer accepted.

Source: Texas Property Code, Section 75.101

Reminders for Current Production Reporting

Use the standard NAUPA property type codes MI01 through MI09 the first time you report a missing owner on your annual report. In subsequent years, when remitting proceeds for that same owner, use Property Type Code MI10.

Please submit one check for the total due all owners.

Do not continue to send current production payments to our office for any owner that has contacted you.

Please email upholder@cpa.texas.gov with any questions about these requirements or call us at 800-321-2274, Option 2.

Mutual Fund Shares, Distributions and Checks

Investment companies generally hold the following types of unclaimed property:

Property Description	Property Type Code
Dividend reinvestment plans	SC19
Shares	SC16
Income distribution checks	SC01
Capital gains distribution checks	SC01
Nontransferable certified shares	SC40
Book entry shares	SC41
Nontransferable securities held by broker/dealer	SC42
Commission checks	MS02
Expense or vendor checks	MS04
Payroll checks	MS01
Education savings accounts mutual funds	CS01
Traditional IRAs	IR02
ROTH IRA mutual funds	IR06
Health savings investments	HS02



Identifying Unclaimed Shares

Begin the abandonment period when either a sum payable is unclaimed or the first piece of mail is **returned by the post office (RPO)**. Check your system to determine if the recorded RPO date reflects the first RPO event.

Source: Texas Property Code, Section 72.101(b)

Criteria for shares to determine if the account is unclaimed as of the immediate past March 1:

1. All distributions have remained unclaimed for at least three years, **or**
2. The account has had RPO mail beginning at least three years ago.

Continue to hold the account until these conditions are met.

At the time the shares become unclaimed, the entire account and any cash proceeds due the owner are also considered unclaimed. The shares should be reported using property type code SC16. The cash proceeds should be reported as dividends with property type code SC01.

Identifying Unclaimed Distributions and All Other Checks

Mutual fund companies may also hold unclaimed income or capital gains distributions for various reasons. Distribution proceeds may not have been reduced to check form. Checks for closed accounts may be outstanding or returned by the post office and should be reported as credit balances using property type code SC20.

Criteria to determine if checks are unclaimed:

1. All distributions have remained unclaimed for at least three years, **or** the account has had RPO mail beginning at least three years ago.
2. The owner has not communicated, in writing or otherwise, regarding the account within the past three years.

If the liability was not reduced to a check, it is still reportable, and the criteria still applies.

If the mutual fund is Depository Trust Corporation (DTC) eligible, please remit the shares to our DTC account. Otherwise, transfer reported shares into an existing account for the Comptroller's office, Unclaimed Property Division, at the issuing mutual fund family. If no account currently exists for the specific mutual fund, please email our custodian at unclaimed.settlements@cpa.texas.gov for instructions.

Preparing Your Remittance

1. Prepare a separate remittance report for each fund and one for the operating company.
2. Open an account for each fund styled as follows:
 Registration: TEXAS COMPTROLLER OF
 PUBLIC ACCOUNTS
 UNCLAIMED PROPERTY DIVISION
 P. O. BOX 12019
 AUSTIN, TEXAS 78711-2019
 Tax ID Number: 74-6000089
 Distribution Options:
 Income distributions in cash capital
 gains distributions in cash
3. Close all unclaimed accounts.
 Credit the share balance in each account to the appropriate Texas Comptroller master account.
4. By July 1:
 - Transmit your report for each fund.
 - Remit the total amount of cash listed on the reports.
 - Mail a statement for the master account of each fund as of June 30 to:
 P.O. BOX 12019, AUSTIN, TEXAS 78711-2019.

Account Maintenance Duties

Once accounts have been registered in the state's name, send statements for each account to the Comptroller's office. Shares should not be liquidated, and cash/capital gains distributions should not be reinvested. Send all income distributions and capital gains to the Comptroller's office by check. **Remember that any cash generated from shares in the state's name should not be reinvested.**

From time to time, you may receive special redemption instructions from our custodian, the Texas Treasury Safekeeping Trust Company. These instructions will detail how to deliver proceeds to them. Until special redemption instructions are received, do not liquidate shares in accounts and send cash to the Comptroller's office.

REMEMBER:

- Do not make a physical delivery of shares to the Comptroller's office.
- Do not reinvest subsequent cash distributions after shares have been transferred to the state's master account.
- Do not redeem shareholders' accounts and remit proceeds unless otherwise notified by our custodian.

Stocks Claimed by Owner

When a claimant proves ownership, our custodian will provide you with the owner's updated address and instructions to debit our account and credit the owner's account. We will disburse any cash we may hold directly to the owner.

Securities or Securities-Related Cash

General Rules for Reporting

The following rules must be observed for reporting your securities-related property:

1. File separate reports for each issue of stock, providing each issuing company's FEIN.
2. Owners who are owed more than one amount of the same property type should be listed on your report only once (e.g., four quarterly dividend payments). Combine all the amounts due the owner during the applicable reporting period into one total. Provide the beginning and ending dates on which the amounts were payable.
3. If you are reporting bearer bonds or unclaimed interest on the bonds, the owners of the properties should be listed as unknown. Complete descriptions of the bonds must be provided in the description fields or boxes. Descriptions must include the issue name, series, bond number and all outstanding coupon numbers.
4. The delivery method for your securities must be indicated on your report using the securities delivery codes listed in Chapter 4.
5. When reporting underlying, unexchanged, unredeemed or unsurrendered shares, indicate the amounts and issue names of any outstanding shares (i.e., still in the possession of the shareholders).
6. If you are remitting underlying shares, shares returned by the post office (RPO shares) or both, please combine all shares of the same issue and class into one certificate. Your report, however, must reflect the number of underlying shares and the number that are RPO for each of the owners.
7. Please begin the registration process early, so that securities are delivered no later than the July 1 remittance deadline. Extensions cannot be granted for delays in registration.

Determining What Property to Report

All property not previously reported that is unclaimed for the applicable abandonment period **or longer** should be included in your report. When examining your records, use the last entry or activity generated by the owner to commence the abandonment period, **OR** the date the first piece of mail was returned by the post office, **OR** the date the first distribution went unclaimed by the owner.

In all cases, the **amount** you report will be the total due the owner as of the date of your remittance, even though some may be recent payments.

All types of securities and securities-related cash have three year abandonment periods. Review your records **as of March 1** of the current year and determine all property that was payable or distributable to the owner on or before March 1 three years ago.

For underlying shares, use the following test to determine if the property is unclaimed:

1. All distributions have remained unclaimed for at least three years, or the account has had RPO mail, beginning at least three years ago.
2. The owner has not communicated, in writing or otherwise, regarding the property within the past three years.

Property Type Codes

Each property listed on your report must be assigned a property type code. Your choice of codes is important because it determines what kind of information we require of a claimant. Definitions of the more frequently used codes follow. See *Chapter 4: Reference Tables, Property Description Field Requirements* section for a complete list.

Code	Property Type
SC01	Cash dividends. Include the issue name of the security.
SC02	Registered bond interest due an owner of a registered security . Do not use this code to report interest paid on a bearer bond.
SC07	Bearer bond interest and matured principal should be reported with this code. The owner should be listed as "unknown." A complete description, including issue name, series, bond number and all outstanding coupon numbers must be provided. The total cash amount of unclaimed interest and principal should be provided in the cash amount remitted field.
SC08	Use this code to report undelivered certificated shares – that is, stock returned by the post office (RPO shares). These shares are most often the result of a stock split or stock dividend. The issue name of the security must be included in the description field and the CUSIP number in the appropriate field.
SC09	Use this code to report cash for fractional shares . Provide the issue name of the security. Do not report liquidation proceeds under this code. Use the SC13 code for liquidation proceeds.
SC10	Unexchanged shares arising from a merger or buy-out should be reported with this code. Provide the number of shares of the successor corporation in the shares remitted field. These are the shares you will remit to the Comptroller's office. Provide the issue name of the successor corporation's stock and the issue name of unexchanged stock.
SC12	Underlying physical shares must be reported under this code. These certificated shares are presumed to be in the possession of the shareholder. The certificates must be canceled on the books of the issuer and reissued to the Texas Comptroller of Public Accounts. Besides providing the issue name and number of underlying shares held by the owner, please provide the CUSIP number if one is assigned. You must also report all cash and stock dividends payable on the underlying shares as of the date of your remittance.
SC13	Report liquidation or redemption proceeds (cash only) under this property type code. The issue name of the liquidated security and number of shares presumed to be in the possession of the shareholder should also be included in the description field. The total cash amount due each shareholder should be provided in the cash amount remitted field.
SC18	Matured principal on a registered bond should be reported using this code. Do not use this code to report matured principal on a bearer bond (see SC07).
SC19	Dividend reinvestment plan shares must be remitted to the Texas Comptroller of Public Accounts in whole shares. Fractional shares existing at the time of the report must be liquidated and reported separately (see SC13). Reinvestment must be stopped, and all future dividends or other distributions remitted as cash.
SC20	Brokers should report credit balances due missing owners under this code. If remitting shares, they must be registered to the Texas Comptroller of Public Accounts.
SC40	Nontransferable certificated shares remitted to the state. Report securities under this code that are in physical form and in original owner name that will be remitted to the Texas Comptroller of Public Accounts.
SC41	Book entry shares. Use this code to report shares that have not been issued as physical securities on the reported owner. Shares reported using this code will have been in book entry or electronic form since original purchase. Any shares that have, at any time, been issued as a physical certificate to the owner will be reported using SC12, Underlying Shares.
SC42	Securities held by a securities broker/dealer. Securities brokers/dealers reporting property that will be maintained in an account at the broker/dealer and not remitted to the state. This code should only be used for securities that cannot be directly transferred to our DTC account or transferred by way of Deposit/Withdrawal At Custodian (DWAC) to DTC.

Before delivering securities electronically, a list of the stock must either be:

emailed to

**unclaimed.settlements@cpa.texas.gov and
up.holder@cpa.texas.gov**

OR

faxed to

512-463-5893

Attn: Settlement and Custody Services

**A copy of the list must also be faxed to 512-463-3750,
Attn: Holder Reporting and Education.**

**Headings for the stock listed
should include the
following information:**

- Delivery date
- Delivering DTC broker I.D.
- Remit year
- Remitter's name
- Remitter's tax identification number

**The body of the list should
be in CUSIP order and list
the following information:**

- Issue name
- Issue CUSIP
- Share quantity per settlement transaction

Electronic Remittance of Securities

The Comptroller's office **prefers** that all securities be remitted electronically to the state's custodian, the Texas Treasury Safekeeping Trust Company.

Prepare separate lists when securities are being delivered via the DTC or the Federal Reserve Bank. To verify receipt of the fax or to request a read receipt from the email system, call Securities Transfer staff at 512-475-3339.

Please include the appropriate security delivery code on your holder report for all reported securities. The reference tables in Chapter 4 include a list of security delivery codes.

DTC Delivery Instructions

Participant Account No: **2622**

Participant Name: **Texas Treasury Safekeeping Trust Co**

Account No: **463600002**

Reference: **Unclaimed Prop Remit from
(insert remitter's name)**

All deliveries must be versus free payment.

If shares cannot be delivered directly to our DTC account, please contact our custodian, Texas Treasury Safekeeping Trust Company to initiate a DWAC transaction to our account.

Federal Reserve Bank Delivery Instructions

ABA#: **114900164**

Bank Name: **Tx Comp Austin**

SubAccount: **Dealer**

Reference: **Attn: Unclaimed Property**

All deliveries must be versus free payment.

Physical Delivery of Securities

If you are remitting shares, they must be registered to the Texas Comptroller of Public Accounts. The registration requirements are listed below.

Securities must be registered to:

**Texas Comptroller of Public Accounts
Tax ID 74-6000089**

Mail your **securities**, any **related cash** and **securities inventory forms** to:

**Texas Comptroller of Public Accounts
Unclaimed Property
Holder Reporting and Education Section
P.O. Box 12019
Austin, Texas 78711-2019**

CHAPTER 4

Reference Tables

Property Type Codes and Abandonment Periods

FINANCIAL INSTITUTION ACCOUNTS
PROPERTY TYPE: AC

CODE	PROPERTY	YEAR
AC01	Checking accounts	3
AC02	Savings accounts	3
AC03	Matured certificates of deposit	3
AC04	Code deleted	–
AC05	Code deleted	–
AC06	Code deleted	–
AC07	Unidentified deposits	3
AC08	Code deleted	–
AC09	Other deposit accounts	5
AC99	Aggregate account balances less than \$25	

EDUCATIONAL SAVINGS ACCOUNTS
PROPERTY TYPE: CS

CODE	PROPERTY	YEAR
CS01	Cash	3
CS02	Mutual fund	3
CS03	Securities	3
CS99	Aggregate account balances less than \$25	

TRUST, INVESTMENTS AND ESCROW ACCOUNTS
PROPERTY TYPE: TR

CODE	PROPERTY	YEAR
TR01	Paying agent accounts	3
TR02	Undelivered dividends or uncashed dividends	3
TR03	Funds held in a fiduciary capacity	3
TR04	Escrow accounts	3
TR05	Trust vouchers	3
TR06	Pre-need funeral plans	3
TR99	Aggregate trust property less than \$25	

SAFE DEPOSIT BOXES AND SAFEKEEPING
PROPERTY TYPE: SD

CODE	PROPERTY	YEAR
SD01	Contents of safe deposit boxes held by depositories	5
SD02	Safekeeping property	3
SD03	Other tangible property	3
SD04	Tangible unclaimed loan collateral	3

TRADITIONAL IRAS
PROPERTY TYPE: IR

CODE	PROPERTY	YEAR
IR01	Cash (IRA, SEP, SARSEP, SIMPLE)	3
IR02	Mutual funds (IRA, SEP, SARSEP, SIMPLE)	3
IR03	Securities (IRA, SEP, SARSEP, SIMPLE)	3
IR04	Reserved for future use	
IR05	Reserved for future use	
IR06	ROTH IRA Mutual Funds	
IR07	ROTH IRA Investments	
IR99	Aggregate account balances less than \$25	

HEALTH SAVINGS ACCOUNTS
PROPERTY TYPE: HS

CODE	PROPERTY	YEAR
HS01	Health Savings Accounts	3
HS02	Health Savings Accounts Investments	3
HS99	Aggregate account balances less than \$25	

INSURANCE
PROPERTY TYPE: IN

CODE	PROPERTY	YEAR
IN01	Individual policy benefits or claim payments	3
IN02	Group policy benefits or claim payments	3
IN03	Death benefits due beneficiaries	3
IN04	Proceeds from matured policies, endowments or annuities	3
IN06	Unidentified remittances	3
IN05	Premium refunds on individual policies	3
IN07	Other amounts due under policy terms	3
IN08	Agent credit balances	3
IN99	Aggregate insurance property less than \$25	

CHECKS
PROPERTY TYPE: CK

CODE	PROPERTY	YEAR
CK01	Cashier's checks	3
CK02	Certified checks	3
CK03	Registered checks	3
CK04	Code deleted	–
CK05	Drafts	3
CK06	Warrants	3
CK07	Money orders	3
CK08	Traveler's checks	15
CK09	Foreign exchange checks	3
CK10	Expense checks	3
CK11	Pension checks	3
CK12	Credit checks or memos	3
CK13	Vendor checks	3
CK14	Code deleted	–
CK15	Any other outstanding official checks or exchange items	3
CK16	CD Interest checks	3
CK99	Aggregate uncashed checks less than \$25	

Property Type Codes and Abandonment Periods (continued)

UTILITIES PROPERTY TYPE: UT

CODE	PROPERTY	YEAR
UT01	Utility deposits	1
UT02	Membership fees	3
UT03	Refunds or rebates	3
UT04	Capital credit distributions	3
UT99	Aggregate utility property less than \$25	

COURTS/LEGAL PROPERTY TYPE: CT

CODE	PROPERTY	YEAR
CT01	Escrow funds	3
CT02	Condemnation awards	3
CT03	Missing heirs' funds	3
CT04	Suspense accounts	3
CT05	Any other types of deposits made with a court or public authority	3
CT99	Aggregate court deposits less than \$25	

PROCEEDS FROM MINERAL INTERESTS PROPERTY TYPE: MI

CODE	PROPERTY	YEAR
MI01	Net revenue interests	3
MI02	Royalties	3
MI03	Overriding royalties	3
MI04	Production payments	3
MI05	Working interests	3
MI06	Bonuses	3
MI07	Delay rentals	3
MI08	Shut-in royalties	3
MI09	Minimum royalties	3
MI10	Current production payments	0

GENERAL BUSINESS, MISCELLANEOUS CHECKS AND INTANGIBLE PERSONAL PROPERTY PROPERTY TYPE: MS

CODE	PROPERTY	YEAR
MS01	Wages, payroll or salary	1
MS02	Commissions	3
MS03	Worker's compensation benefits	3
MS04	Payment for goods and services	3
MS05	Customer overpayments	3
MS06	Unidentified remittances	3
MS07	Unrefunded overcharges	3
MS08	Accounts payable	3
MS09	Accounts receivable credit balances	3
MS10	Discounts due	3
MS11	Refunds/rebates due	3
MS12	Stored value cards/gift certificates	1-3
MS13	Cash loan collateral	3
MS14	Sums payable under pension and profit sharing plans (KEOGH)	3
MS15	Property distributable in the course of involuntary dissolution or liquidation	3
MS16	Any other miscellaneous outstanding checks	3
MS17	Any other miscellaneous intangible personal property	3
MS18	Code deleted	–
MS99	Aggregate miscellaneous property less than \$25	

SECURITIES PROPERTY TYPE: SC

CODE	PROPERTY	YEAR
SC01	Dividends	3
SC02	Interest payable on registered bonds	3
SC03	Code deleted	–
SC04	Code deleted	–
SC05	Code deleted	–
SC06	Funds paid toward the purchase of shares or interest in a financial or business organization	3
SC07	Bearer bond interest and matured principal	3
SC08	Undelivered physical (RPO) shares	3
SC09	Cash for fractional shares	3
SC10	Unexchanged stock of successor corporation	3
SC11	Any other certificates of ownership	3
SC12	Underlying shares	3
SC13	Funds for liquidation/redemption of unsurrendered stocks or bond	3
SC14	Debenture	3
SC15	U.S. Government securities	3
SC16	Book-entry mutual fund shares	3
SC17	Warrants or rights	3
SC18	Matured principal on registered bonds	3
SC19	Dividend reinvestment plans	3
SC20	Credit balances	3
SC40	Nontransferable Certificated Shares	3
SC41	Book Entry Shares	3
SC42	Nontransferable Securities Held by Broker/Dealer	3
SC85	Demutualization cash	1
SC86	Demutualization shares	1
SC99	Aggregate securities-related cash less than \$25	

Relationship Codes

Code	Title	Description
AD	Administrator	The person appointed by the court to handle the estate of someone who died without a will, with a will with no nominated executor, or the executor named in the will has died, has been removed from the case, or does not desire to serve.
AG	Agent For	A person who is authorized to act for another (the agent's principal) through employment, by contract or apparent authority.
AF	Attorney For	A person who has been qualified by a state or federal court to provide legal services, including appearing in court, and is authorized to act for another.
AN	And	(Unspecified Joint Relationship) Unspecified joint relationship including 'AND'.
BF	Beneficiary	Any person or entity (like a charity) who is to receive assets or profits from an estate, a trust, an insurance policy or any instrument in which there is distribution.
CP	Community Property	Property or earnings received by a husband and wife during marriage, other than by gift, devise, or descent. Separate property is property owned by a spouse before marriage or received during the marriage by gift, devise or descent. In some jurisdictions, earnings from separate property are also separate property and in some jurisdictions, such earnings are community property. Recognized by California, Arizona, New Mexico, Texas, Nevada, Idaho, Washington, Wisconsin, Louisiana and Puerto Rico.
CN	Conservator	A guardian and protector appointed by a judge to protect and manage the financial affairs and/or the person's daily life due to physical or mental limitations or age.
CF	Custodian	A person with whom some article is left, usually pursuant to a contract (called a "contract of bailment"), who is responsible for the safe return of the article to the owner when the contract is fulfilled.
DF	Defendant	The party sued in a civil lawsuit or the party charged with a crime in a criminal prosecution.
ES	Estate	All the possessions of one who has died and are subject to probate (administration supervised by the court) and distribution to heirs and beneficiaries, all the possessions which a guardian manages for a ward (young person requiring protection and administration of affairs), or assets a conservator manages for a conservatee (a person whose physical or mental lack of competence requires administration of his/her affairs).
EX	Executor or Executrix	The person appointed to administer the estate of a person who has died leaving a will which nominates that person.
FB	For Benefit of	A person who is entitled to property that is held by another person (typically a custodian or trustee). FB is typically used in trustee, self-directed, inherited, education and transferred accounts.
GR	Guardian	A person who has been appointed by a judge to take care of a minor child (called a "ward") or incompetent adult personally and/or manage that person's affairs.
HE	Heir	Anyone who receives property of a deceased person either by will or under the laws of descent and distribution. Explanation: a devisee under a will is also an "heir", even though unrelated to the decedent.
IN	Insured	The person or entity who will be compensated for loss by an insurer under the terms of a contract called an insurance policy.
JT	Joint Tenants	An account held in joint tenancy presumes a right of survivorship, but this presumption can be overcome by evidence that the account was really the property of only one, and the joint tenancy was for convenience. Right of Survivorship is not specifically stated.
JS	Joint Tenants with Rights of Survivorship	A type of account which is owned by at least two people, where all tenants have an equal right to the account's assets and are afforded survivorship rights in the event of the death of another account holder. In this type of account, a surviving member will inherit the total value of the other member's share of account assets upon the death of that other member. All members of the account are afforded the power to conduct investment transactions within the account as well.

(continues on page 32)

Relationship Codes *(continued)*

Code	Title	Description
TC	Tenants in Common	A type of account which is owned by at least two people with no rights of survivorship afforded to any of the account holders. In this type of account, a surviving tenant of the account does not necessarily acquire the rights (and account assets) of the deceased person. Rather, each tenant in the account can stipulate in a written will how his/her assets will be distributed upon his/her death. Generally, the member ownership in the account is determined on a pro rata basis, meaning that if there are two tenants in the account, each will have a 50% claim on the accounts value.
Code	Title	Description
JE	Tenants in Entireties	Joint ownership of property or securities by a husband and wife where, upon the death of one, the property goes to the survivor.
OR	(Or) Unspecified Joint Relationship OT Other Relationship	Unspecified joint relationship including 'OR'
OT	Other Relationship	Relationship other than specified in this list. Additional details should be submitted with the property.
PD	Payable On Death	Account is payable on Death to an alternate owner. Upon the original owner's death, the beneficiary must supply identification and a copy of the original owner's death certificate.
PA	Payee	The one named on a check or promissory note to receive payment.
PO	Power of Attorney	A written document signed by a person giving another person the power to act for the signer in designated circumstances and with respect to designated property. Explanation: there are both general powers of attorney which give the authorized party broad discretion and special powers of attorney that are limited in scope.
RE	Remitter	Used primarily on official checks. The Remitter is the person who purchased the official check. This relationship is separate from the Holder who turns the property over to the state.
SO	Sole Owner	Sole Owner is used when there is only a single owner for the property, and that person has all rights to the ownership of the property.
TE	Trustee	A person or entity who holds the assets (corpus) of a trustee for the benefit of the beneficiaries and manages the trust and its assets under the terms of the trust stated in the Declaration of Trust which created it.
UG	Uniform Gifts to Minor	Property that is gifted to a Minor under the Uniform Gifts to Minors Act - (UGMA). This act allows minors to own property such as securities. Under the UGMA, the ownership of the funds works like it does with any other trust except that the donor must appoint a custodian (the trustee) to look after the account. Regardless of whether the minor has reached the age of majority, they should be coded with the UG relation. The custodian on the account should be coded as CU.
UT	Uniform Transfer to Minor	Property that is gifted to a minor under the Uniform Transfer to Minors Act - (UTMA). This act allows a minor to receive gifts such as money, patents, royalties, real estate and fine art, without the aid of a guardian or trustee. The gift giver or an appointed custodian manages the minor's account until the minor is of age (usually 18 or 21).
UN	Unknown	The owner's relationship to the property is not known.
UF	Usufruct	Usufruct is a real right in a property owned by another, normally for a limited time or until death. Simply stated, it is the right to use the property, to enjoy the fruits and income of the property, to rent the property out and to collect the rents, all to the exclusion of the underlying real or naked owner. The usufructuary has the full right to use the property but cannot dispose of the property nor can it be destroyed.

Suggested Abbreviations

abstract	ABS	federal	FED	nursing home	NRS HOME
administration	ADMN	federal credit union	FCU	operating	OPR
agricultural	AGR	financial institution	FIN	partnership	PTSHP
affiliated	AFIL	foreign	FOR	pharmacy	PHAR
American	AMER	freeway	FWY	photography	PHOT
and others	ET AL	general	GEN	policy	POL
architecture	ARCH	geological	GEO	private	PVT
associate	ASSOC	government	GOVT	production	PROD
associated	ASSOC	group	GRP	professional	PROF
associates	ASSOC	highway	HWY	public	PUB
association	ASSN	hospital	HOSP	railroad	RR
attorney	ATTY	hydraulic	HYD	railway	RWY
beneficiary	BENF	import	IMP	republic	REP
building	BLDG	incorporated	INC	saint	ST
bureau	BUR	independent	INDP	school	SCH
center	CTR	independent school district	ISD	security/securities	SEC
check	CK	industrial	INDL	service	SVC
chemical	CHEM	industry	IND	services	SVCS
clerk	CLK	institution	INST	society	SOC
collector	COLL	insurance	INS	south/southern	S
college	COL	insured	INSD	southeast	SE
communications	COMM	international	INTL	southwest	SW
company	CO	investment	INV	standard	STD
cooperative	COOP	investors	INVR	subsidiary	SUB
corporation	CORP	life assurance	LAC	subsidiaries	SUBS
county	CO	life insurance	LIC	technical/technology	TECH
credit union	CU	limited	LTD	trust	TR
date of birth	DOB	management/managing	MGT	trustee	TTEE
department	DEPT	manufactured	MFD	united	UTD
development	DEV	manufacturers	MFR	university	UNV
discount	DISC	manufacturing	MFG	United States	US
distributor	DISTR	market/marketing	MKT	variable	VAR
district	DIST	matured	MAT	warehouse	WHS
division	DIV	mechanical	MECH	west/western	W
east/eastern	E	medical	MED		
educators/educational	ED	memorial	MEML		
employee/employer	EMP	mercantile	MERC		
endowment	ENDW	minerals	MIN		
engineering	ENG	national	NTL		
estate	EST	north/northern	N		
exploration	EXPL	northeast	NE		
export	EXP	northwest	NW		

Property Description Codes

Property Code	Description of Property Code	Information Needed in Description Field for Each Property
AC01	Checking Accounts	Account Number
AC02	Savings Accounts	Account Number
AC03	Matured Certificates Of Deposit	Certificate Number – 1st Maturity Date
AC07	Unidentified Deposits	Any available description
AC99	Aggregate Account Balances < \$25	Number of Accounts and Property Type – Property Type
CK01	Cashier's Checks	Purchaser – Check Number
CK02	Certified Checks	Purchaser – Check Number
CK03	Registered Checks	Purchaser – Check Number
CK05	Drafts	Draft Number
CK06	Warrants	Warrant Number
CK07	Money Orders	Money Order Number
CK08	Traveler's Checks	Check Number
CK09	Foreign Exchange Checks	Purchaser – Check Number – Original Currency Amount
CK10	Expense Checks	Vendor Number – Check Number
CK11	Pension Checks	Account Number – Check Number – Employee Number
CK12	Credit Checks Or Memos	Vendor Number – Check Number
CK13	Vendor Checks	Vendor Number – Check Number
CK15	Any Other Outstanding Official Checks	Check Number
CK16	Cd Interest Checks	Certificate Number – Check Number
CK99	Aggregate Uncashed Checks < \$25	Number of Checks and Property Type – Type of Checks
CS01	Educational Savings Accounts Cash	Account Number
CS02	Educational Savings Accounts Mutual Funds	Account Number
CS03	Educational Savings Accounts Securities	Issue Name of Security
CS99	Aggregate Educational Savings Account Balances < \$25	Number of Items and Property Type
CT01	Court Deposit Escrow Funds	Case Number – Case Name – Date of Order
CT02	Condemnation Awards	Case Number – Case Name – Date of Order
CT03	Missing Heirs' Funds	Case Number – Case Name – Date of Order
CT04	Suspense Accounts	Case Number – Case Name – Date of Order
CT05	Other Deposits With Court Or Public Authority	Case Number – Case Name – Date of Order
CT99	Aggregate Court Deposits < \$25	Number of Items and Property Type – Property Type
HS01	Health Savings Accounts	Account Number
HS02	Health Savings Accounts Investments	Account Number
HS99	HS99 Aggregate Health Savings Account Balances < \$25	Number of Items and Property Type
IN01	Individual Policy Benefits Or Claim Payments	Policy Number – Insured Name
IN02	Group Policy Benefits Or Claim Payments	Policy Number – Insured Name – Employer
IN03	Death Benefits Due Beneficiaries	Policy Number – Insured Name – Claim Number
IN04	Matured Policy Proceeds Or Endowments/Annuities	Policy Number – Insured Name
IN05	Premium Refunds On Individual Policies	Policy Number – Insured Name
IN06	Unidentified Remittances	Description of Remittance
IN07	Other Amounts Due Under Policy Terms	Policy Number – Insured Name – Claim Number
IN08	Agent Credit Balances	Agent Number
IN99	Aggregate Insurance Property < \$25	Number of Items and Type – Property Type

Property Description Codes (continued)

Property Code	Description of Property Code	Information Needed in Description Field for Each Property
IP99	Interest For Overdue Remittances	
MI01	Net Revenue Interests	Owner Number
MI02	Royalties	Owner Number
MI03	Overriding Royalties	Owner Number
MI04	Production Payments	Owner Number
MI05	Working Interests	Owner Number
MI06	Bonuses	Owner Number
MI07	Delay Rentals	Owner Number
MI08	Shut-In Royalties	Owner Number
MI09	Minimum Royalties	Owner Number
MI10	Current Production Payments	Owner Number
MS01	Wages, Payroll Or Salary	Check Number
MS02	Commissions	Check Number
MS03	Worker's Compensation Benefits	Employee Number - Check Number
MS04	Payments Of Goods And Services	Vendor Account Number - Check Number
MS05	Customer Overpayments	Account Number
MS06	Unidentified Remittances	Any available description
MS07	Unrefunded Overcharges	Any available description
MS08	Accounts Payable	Account Number
MS09	Credit Balances On Accounts Receivable	Account Number
MS10	Discounts Due	Account Number
MS11	Refunds Or Rebates Due	Account Number - Check Number
MS12	Stored Value Cards/Gift Certificates	Certificate/Card Number
MS13	Unclaimed Loan Collateral (Cash)	Loan Number - Payoff Date
MS14	Sums Payable-Pension Or Prft Shr Plan (Keogh)	Employer Name/Account - Check Number
MS15	Prop Distributable During Dissolution/Liquidation	Dissolved Company Name - Check Number
MS16	Any Other Misc Outstanding Checks	Check Number
MS17	Any Other Misc Intangible Property	Account Number
MS99	Aggregate Misc Property < \$25	Number of Items and Property Type - Property Type
SC01	Dividends	Issue Name of Security - Check Number - Account Number
SC02	Interest Payable On Registered Bonds	Issue Name of Security - Bond Number - Call Date
SC06	Funds Paid Toward Purchase Of Shares	Issue Name of Security - Account Number
SC07	Bearer Bond Interest And Matured Principal	Issue Name of Security - Call Date/Price - Bond/Coupon Number
SC08	Shares Of Stock (Returned By Post Office)	Issue Name of Security
SC09	Cash For Frac Shares	Issue Name of Security - Price Per Share
SC10	Unexchanged Stock	Issue Name of Successor - Unexchanged Issue Name
SC11	Other Certificates Of Ownership	Issue Name of Security - Certificate Number
SC12	Underlying Shares	Issue Name of Security
SC13	Liquidation/Redemption Of Unsurrendered Stocks/Bonds	Issue Name of Security or Bond - Number of Shares - Price Per Share
SC14	Debentures	Description of Debenture
SC15	U S Government Securities	Description of Security
SC16	Book Entry Mutual Fund Shs	Account Number

Property Description Codes (continued)

Property Code	Description of Property Code	Information Needed in Description Field for Each Property
SC17	Warrants Or Rights	Warrant Number – Expiration Date – Issue Name of Bond – Bond Number – Call Date/Price
SC18	Matured Principal On Registered Bonds	
SC19	Dividend Reinvestment Plans	Account Number
SC20	Credit Balances	Account Number
SC40	Nontransferable Certificated Shares	Issue Name of Security
SC41	Book Entry Shares	Issue Name of Security
SC42	Nontransferable Shares Held By Broker/Dealer	Issue Name of Security
SC85	Demutualization Cash Proceeds	Policy Number – Insured Name
SC86	Demutualization Shares	Policy Number – Insured Name
SD01	Contents Of Safe Deposit Boxes	Box Number
SD02	Contents Of Other Safekeeping Repository	Receipt Number
SD03	Other Tangible Property	Receipt Number
SD04	Tangible Unclaimed Loan Collateral	Loan Number – Receipt Number – Payoff Date
IR01	Traditional Ira Cash	Account Number
IR02	Traditional Ira Mutual Funds	Account Number
IR03	Traditional Ira Securities	Account Number
IR05	Roth Ira Cash	Account Number
IR06	Roth Ira Mutual Funds	Account Number
IR07	Roth Ira Securities	Account Number
IR99	Aggregate Ira Balances < \$25	Number of Items – Original Property Type
TR01	Paying Agent Accounts	Issue Name of Security – Bond Number – Coupon Number
TR02	Undelivered Or Uncashed Dividends	Issue Name of Security – Check Number
TR03	Funds Held In A Fiduciary Capacity	Account Number
TR04	Escrow Accounts	GF Number – Property Address
TR05	Trust Vouchers	Voucher Number – Security Issue Name if Dividend
TR06	Preneed Funeral Plans	Contract Number – Purchaser
TR99	Aggregate Trust Property < \$25	Number of Items and Property Type – Property Type
UT01	Utility Deposits	Account Number – Account Number
UT02	Membership Fees	
UT03	Refunds Or Rebates	Account Number
UT04	Capital Credit Distributions	Account Number – Declaration Date
UT99	Aggregate Utility Property < \$25	Number of Items and Property Type – Property Type

Security Delivery Codes

Code	Description
ACCOUNT	Book Entry Registration (used only for non DTC eligible securities)
DTC	Direct Transfer to Depository Trust
PHYSICAL	Physical Delivery of Certificate to Comptroller's office
UNT	Undeliverable Security
FED	Direct Transfer to Federal Reserve Bank

Country Codes

Country	Code
Afghanistan	AFG
Aland Islands	ALA
Albania	ALB
Algeria	DZA
American Samoa	ASM
Andorra	AND
Anegada	VGB
Angola	AGO
Anguilla	AIA
Antigua and Barbuda	ATG
Argentina	ARG
Armenia	ARM
Aruba	ABW
Australia	AUS
Austria	AUT
Azerbaijan	AZE
Bahamas	BHS
Bahrain	BHR
Bangladesh	BGD
Barbados	BRB
Barbuda/Antigua	ATG
Belarus	BLR
Belgium	BEL
Belize	BLZ
Benin	BEN
Bermuda	BMU
Bhutan	BTN
Bolivia	BOL
Bonaire, St. Eustatius of Saba	BES
Bosnia and Herzegovina	BIH
Botswana	BWA
Bouvet Island	BVT
Brazil	BRA
British Indian Ocean Territory	IOT
British Virgin Islands*	VGB
British West Indies**	
Brunei Darussalam	BRN

Country	Code
Bulgaria	BGR
Burkina Faso	BFA
Burundi	BDI
Caicos Islands	TCA
Cambodia	KHM
Cameroon	CMR
Canada	CAN
Canary Islands/Spain	ESP
Cape Verde	CPV
Cayman Islands	CYM
Central African Republic	CAF
Chad	TCD
Channel Islands/United Kingdom	GBR
Chile	CHL
China	CHN
Christmas Island	CXR
Cocos (Keeling) Islands	CCK
Colombia	COL
Comoros	COM
Congo/Democratic Republic of Congo	COG
Cook Islands	COK
Corsica/France	FRA
Costa Rica	CRI
Cote D'Ivoire	CIV
Crete/Greece	GRC
Croatia	HRV
Cuba	CUB
Curacao	CUW
Cyprus	CYP
Czech Republic	CZE
Democratic Peoples Republic of Korea (North Korea)	PRK
Democratic Republic of the Congo	COD
Denmark	DNK
Djibouti	DJI
Dominica	DMA
Dominican Republic	DOM

Country	Code
East Timor/Timor-Leste	TLS
Ecuador	ECU
Egypt	EGY
El Salvador	SLV
England/United Kingdom	GBR
Equatorial Guinea	GNQ
Eritrea	ERI
Estonia	EST
Ethiopia	ETH
Faroe Islands	FRO
Falkland Islands (Malvinas)	FLK
Fiji	FJI
Finland	FIN
France	FRA
French Guiana	GUF
French Polynesia	PYF
French Southern Territories	ATF
French West Indies***	
Futuna Island/Wallis	WLF
Gabon	GAB
Gambia	GMB
Georgia	GEO
Germany	DEU
Ghana	GHA
Gibraltar	GIB
Grand Cayman/Cayman Islands	CYM
Great Britain/United Kingdom	GBR
Greece	GRC
Greenland	GRL
Grenada	GRD
Grenadines (The)/Saint Vincent	VCT
Guadeloupe	GLP
Guam	GUM
Guatemala	GTM
Guernsey	GGY
Guinea	GIN
Guinea-Bissau	GNB

Country Codes (continued)

Country	Code	Country	Code	Country	Code
Guyana	GUY	Libya (Libyan Arab Jamahiriya)	LBY	New Caledonia	NCL
Haiti	HTI	Liechtenstein	LIE	New Zealand	NZL
Heard Island & McDonald Islands	HMD	Lithuania	LTU	Nicaragua	NIC
Herzegovina/Bosnia	BIH	Luxembourg	LUX	Niger	NER
Holy See (Vatican City State)	VAT	Macao	MAC	Nigeria	NGA
Honduras	HND	Macedonia (The Former Yugoslav Republic of Macedonia)	MKD	Niue	NIU
Hong Kong (Special Administrative Region of China)	HKG	Madagascar	MDG	Norfolk Island	NFK
Hungary	HUN	Malawi	MWI	North Korea/Democratic People's Republic	PRK
Iceland	ISL	Malaysia	MYS	Northern Ireland/United Kingdom	GBR
India	IND	Maldives	MDV	Northern Mariana Islands	MNP
Indonesia	IDN	Mali	MLI	Norway	NOR
Iran (Islamic Republic of)	IRN	Malta	MLT	Oman	OMN
Iraq	IRQ	Malvinas/Falkland Islands	FLK	Pakistan	PAK
Ireland	IRL	Mariana Islands/Northern Mariana Islands	MND	Palau	PLW
Isle of Man	IMN	Marshall Islands	MHL	Palestinian Territory, Occupied	PSE
Isle of Wright/United Kingdom	GBR	Martinique & Les Saintes	MTQ	Panama	PAN
Israel	ISR	Mauritania	MRT	Papua New Guinea	PNG
Italy	ITA	Mauritius	MUS	Paraguay	PRY
Jamaica	JAM	Mayotte	MYT	Peru	PER
Jan Mayen Islands/Svalbard	VGB	Mexico	MEX	Philippines	PHL
Japan	JPN	Micronesia (Federated States of)	FSM	Pitcairn	PCN
Jersey	JEY	Miquelon/Saint Pierre	SPM	Poland	POL
Jordan	JOR	Moldova/Republic of Moldova	MDA	Portugal	PRT
Jost Van Dyke/ British Virgin Islands	VGB	Monaco	MCO	Principe/Sao Tome	STP
Kazakhstan	KAZ	Mongolia	MNG	Puerto Rico	PRI
Kenya	KEN	Montenegro	MNE	Qatar	QAT
Kiribati	KIR	Montserrat	MSR	Republic of Moldova	MDA
Korea/Republic of South Korea	KOR	Morocco	MAR	Reunion	REU
Kuwait	KWT	Mozambique	MOZ	Romania	ROU
Kyrgyzstan	KGZ	Myanmar	MMR	Russian Federation	RUS
Laos (Lao Peoples Democratic Republic)	LAO	Namibia	NAM	Rwanda	RWA
Latvia	LVA	Nauru	NRU	Saint Barthélemy	BLM
Lebanon	LBN	Nepal	NPL	Saint Croix/United States Virgin Islands	VIR
Lesotho	LSO	Netherlands	NLD	Saint Helena, Ascension & Tristan da Cunha	SHN
Liberia	LBR	Netherlands Antilles	ANT	Saint John/ United States Virgin Islands	VIR
		Nevis/Saint Kitts & Nevis	KNA		

Country Codes (continued)

Country	Code
Saint Kitts and Nevis	KNA
Saint Lucia	LCA
Saint Martin (French Part)	MAF
Saint Pierre and Miquelon	SPM
Saint Thomas/United States Virgin Islands	VIR
Saint Vincent and the Grenadines	VCT
Samoa	WSM
San Marino	SMR
Sao Tome and Principe	STP
Sardinia/Italy	ITA
Saudi Arabia	SAU
Scotland/United Kingdom	GBR
Senegal	SEN
Serbia	SRB
Seychelles	SYC
Sierra Leone	SLE
Singapore	SGP
Sint Maarten (Dutch Part)	SXM
Slovakia	SVK
Slovenia	SVN
Solomon Islands	SLB
Somalia	SOM
South Africa	ZAF
South Georgia & South Sandwich Islands	SGS
South Korea/Republic of Korea	KOR
Spain	ESP
Sri Lanka	LKA
Sudan	SDN
Suriname	SUR
Svalbard and Jan Mayen Islands	SJM
Swaziland	SWZ
Sweden	SWE
Switzerland	CHE
Syrian Arab Republic	SYR
Taiwan Province of China	TWN
Tajikistan	TJK

Country	Code
Tanzania/United Republic of Tanzania	TZA
Thailand	THA
Timor-Leste	TLS
Tobago/Trinidad & Tobago	TTD
Togo	TGO
Tokelau	TKL
Tonga	TON
Tortola/British Virgin Islands	VGB
Trinidad and Tobago	TTO
Tunisia	TUN
Turkey	TUR
Turkmenistan	TKM
Turks and Caicos Islands	TCA
Tuvalu	TUV
Uganda	UGA
Ukraine	UKR
United Arab Emirates (UAE)	ARE
United Kingdom of Great Britain and Northern Ireland	GBR
United Republic of Tanzania	TZA
United States	USA
United States Minor Outlying Islands	UMI
United States Virgin Islands****	VIR
Uruguay	URY
Uzbekistan	UZB
Vanuatu	VUT
Venezuela	VEN
Viet Nam	VNM
Virgin Gorda/British Virgin Islands	VGB
Wales/United Kingdom	GBR
Wallis and Futuna Islands	WLF
West Germany/Germany	DEU
Western Sahara	ESH
Yemen	YEM
Zambia	ZMB
Zimbabwe	ZWE

* British Virgin Islands (VGB) include Anegada, Virgin Gorda, Jost Van Dyke and Tortola.

** British West Indies include Anguilla, British Virgin Islands, Cayman Islands, Montserrat, Turks/Caicos. Each island has its own code.

*** French West Indies includes St. Barthélemy (BLM), Guadeloupe (GLP), Martinique and Les Saintes (MTQ).

**** US Virgin Islands (VIR) include St. Croix, St. John and St. Thomas.

Summary of Property Types and Dormancy Periods

Financial Institutions

Holder/type of Property	Abandonment Period	Legal Reference*	Report Cut-off Date	Remittance and Report Due - on or before -
Demand deposit accounts	3 years	73.003, 73.101	March 1	July 1
Savings accounts	3 years	73.003, 73.101	March 1	July 1
Matured CD principal	3 years	73.003, 73.101	March 1	July 1
Safe deposit boxes	5 years	73.003, 73.101	March 1	July 1
Official checks	3 years	73.102	March 1	July 1
Wages	1 year	72.1015	March 1	July 1

Corporations

Holder/type of Property	Abandonment Period	Legal Reference*	Report Cut-off Date	Remittance and Report Due - on or before -
Wages	1 year	72.1015	March 1	July 1
Misc. uncashed checks	3 years	72.101(a)	March 1	July 1
Refunds, rebates and deposits	3 years	72.101(a)	March 1	July 1
Stored value cards	1 - 3 years	72.1016	March 1	July 1
Mineral proceeds	3 years	72.001(a), 75.001	March 1	July 1
Travelers checks	15 years	72.102(a)-(b)	March 1	July 1
Money orders	3 years	72.102(a) and (c)	March 1	July 1

Life Insurance

Holder/type of Property	Abandonment Period	Legal Reference*	Report Cut-off Date	Remittance and Report Due - on or before -
Wages	1 year	72.1015	March 1	July 1
Uncashed checks and drafts	3 years	72.101(a)	March 1	July 1
Policy proceeds	3 years	Chapter 1109	June 30	Nov. 1
Annuities	3 years	(Tx Insurance Code)	June 30	Nov. 1
Demutualization proceeds	1 year	72.101(c)	March 1	July 1

Securities

Holder/type of property	Abandonment Period	Legal Reference*	Report Cut-off Date	Remittance and Report Due - on or before -
Stock and cash dividends	3 years	72.101(a)	March 1	July 1
Dividend reinvestment plans	3 years	72.101(b)	March 1	July 1
Underlying shares	3 years	72.101(b)	March 1	July 1
Liquidation proceeds	3 years	72.101(a)	March 1	July 1
Bonds and bond interest	3 years	72.101(a)	March 1	July 1

*Legal references may be found in:

Title 6 Texas Property Code	
Chapter 72	Abandonment of Personal Property
Chapter 73	Inactive Accounts Held by Banking Organizations
Chapter 74	Report, Delivery and Claims Process 74.705, Attorney's Fees and Penalties
Chapter 75	Texas Minerals
Chapter 76	Report, Delivery and Claims Process for Certain Property
Chapter 77	Unclaimed Restitution Payments

Texas Insurance Code	
Chapter 1109	Unclaimed Life Insurance and Annuity Contract Proceeds

County Codes To be used for reporting mineral proceeds

County	Code	County	Code	County	Code
Anderson	001	Collingsworth	044	Glasscock	087
Andrews	002	Colorado	045	Goliad	088
Angelina	003	Comal	046	Gonzales	089
Aransas	004	Comanche	047	Gray	090
Archer	005	Concho	048	Grayson	091
Armstrong	006	Cooke	049	Gregg	092
Atascosa	007	Coryell	050	Grimes	093
Austin	008	Cottle	051	Guadalupe	094
Bailey	009	Crane	052	Hale	095
Bandera	010	Crockett	053	Hall	096
Bastrop	011	Crosby	054	Hamilton	097
Baylor	012	Culberson	055	Hansford	098
Bee	013	Dallam	056	Hardeman	099
Bell	014	Dallas	057	Hardin	100
Bexar	015	Dawson	058	Harris	101
Blanco	016	Deaf Smith	059	Harrison	102
Borden	017	Delta	060	Hartley	103
Bosque	018	Denton	061	Haskell	104
Bowie	019	DeWitt	062	Hays	105
Brazoria	020	Dickens	063	Hemphill	106
Brazos	021	Dimmit	064	Henderson	107
Brewster	022	Donley	065	Hidalgo	108
Briscoe	023	Duval	066	Hill	109
Brooks	024	Eastland	067	Hockley	110
Brown	025	Ector	068	Hood	111
Burleson	026	Edwards	069	Hopkins	112
Burnet	027	Ellis	070	Houston	113
Caldwell	028	El Paso	071	Howard	114
Calhoun	029	Erath	072	Hudspeth	115
Callahan	030	Falls	073	Hunt	116
Cameron	031	Fannin	074	Hutchinson	117
Camp	032	Fayette	075	Irion	118
Carson	033	Fisher	076	Jack	119
Cass	034	Floyd	077	Jackson	120
Castro	035	Foard	078	Jasper	121
Chambers	036	Fort Bend	079	Jeff Davis	122
Cherokee	037	Franklin	080	Jefferson	123
Childress	038	Freestone	081	Jim Hogg	124
Clay	039	Frio	082	Jim Wells	125
Cochran	040	Gaines	083	Johnson	126
Coke	041	Galveston	084	Jones	127
Coleman	042	Garza	085	Karnes	128
Collin	043	Gillespie	086	Kaufman	129

County Codes To be used for reporting mineral proceeds (continued)

County	Code	County	Code	County	Code
Kendall	130	Motley	173	Sterling	216
Kenedy	131	Nacogdoches	174	Stonewall	217
Kent	132	Navarro	175	Sutton	218
Kerr	133	Newton	176	Swisher	219
Kimble	134	Nolan	177	Tarrant	220
King	135	Nueces	178	Taylor	221
Kinney	136	Ochiltree	179	Terrell	222
Kleberg	137	Oldham	180	Terry	223
Knox	138	Orange	181	Throckmorton	224
Lamar	139	Palo Pinto	182	Titus	225
Lamb	140	Panola	183	Tom Green	226
Lampasas	141	Parker	184	Travis	227
LaSalle	142	Parmer	185	Trinity	228
Lavaca	143	Pecos	186	Tyler	229
Lee	144	Polk	187	Upshur	230
Leon	145	Potter	188	Upton	231
Liberty	146	Presidio	189	Uvalde	232
Limestone	147	Rains	190	Val Verde	233
Lipscomb	148	Randall	191	Van Zandt	234
Live Oak	149	Reagan	192	Victoria	235
Llano	150	Real	193	Walker	236
Loving	151	Red River	194	Waller	237
Lubbock	152	Reeves	195	Ward	238
Lynn	153	Refugio	196	Washington	239
Madison	154	Roberts	197	Webb	240
Marion	155	Robertson	198	Wharton	241
Martin	156	Rockwall	199	Wheeler	242
Mason	157	Runnels	200	Wichita	243
Matagorda	158	Rusk	201	Wilbarger	244
Maverick	159	Sabine	202	Willacy	245
McCulloch	160	San Augustine	203	Williamson	246
McLennan	161	San Jacinto	204	Wilson	247
McMullen	162	San Patricio	205	Winkler	248
Medina	163	San Saba	206	Wise	249
Menard	164	Schleicher	207	Wood	250
Midland	165	Scurry	208	Yoakum	251
Milam	166	Shackelford	209	Young	252
Mills	167	Shelby	210	Zapata	253
Mitchell	168	Sherman	211	Zavala	254
Montague	169	Smith	212		
Montgomery	170	Somervell	213		
Moore	171	Starr	214		
Morris	172	Stephens	215		

Helpful Links

Secure File Transfer Portal

[ClaimItTexas.org/app/holder-info](https://claimit.texas.gov/app/holder-info)

Reporting Overview

[ClaimItTexas.org/app/reporting-file](https://claimit.texas.gov/app/reporting-file)

Unclaimed Property Forms

[ClaimItTexas.org/app/forms-holder](https://claimit.texas.gov/app/forms-holder)

Texas Quick Start Reporting Guide

[ClaimItTexas.org/docs/96-863.pdf](https://claimit.texas.gov/docs/96-863.pdf)

TEXNET Enrollment

https://texnet.cpa.state.tx.us/TXN_start.aspx

Initiate ACH Debit or Credit (TEXNET)

<https://texnet.cpa.state.tx.us>

Unclaimed Property Statutes

[ClaimItTexas.org/docs/96-376.pdf](https://claimit.texas.gov/docs/96-376.pdf)

Search for Property and File a Claim

[ClaimItTexas.org](https://claimit.texas.gov)

Select Get Started

2019 Deadlines

Life Insurance Companies

Abandonment Period		Due Date
3 Year	7/1/2015 - 6/30/2016	11/1/19

All Property Types Except Life Insurance

Abandonment Period		Due Date
1 Year	3/2/2017 - 3/1/2018	7/1/19
3 Year	3/2/2015 - 3/1/2016	7/1/19
5 Year	3/2/2013 - 3/1/2014	7/1/19
15 Year	3/2/2003 - 3/1/2004	7/1/19

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