



DEPARTMENT OF FINANCIAL SERVICES

Division of Accounting and Auditing – Bureau of Unclaimed Property

Florida Bureau of Unclaimed Property Reporting Instructions Manual

www.fltreasurehunt.org

DFS-A4-1992
Effective Date 5-3-10
Rule 69I-20.041, F.A.C.

The Reporting Instructions Manual is designed to provide the information and requirements for reporting and remitting unclaimed property to the Florida Department of Financial Services, Bureau of Unclaimed Property (Department) as required under The Florida Disposition of Unclaimed Property Act and Regulations, Chapter 717, Florida Statutes.

Section 1 of this manual is a comprehensive guide to provide information and requirements for reporting and remitting unclaimed property to the State of Florida.

Section 2 of this manual is frequently asked questions intended to assist holders concerning unclaimed property reporting requirements.

The Department is pleased to announce the implementation of the Holder Reporting Online System which will allow you to submit the required unclaimed property report(s) and remittance in a safe and secure online environment. Section 1.4.1 of this manual contains instructions on how to use this system to report and remit unclaimed property.

The Compliance Section periodically conducts Unclaimed Property workshops to help educate the holder community in reporting unclaimed property. Visit our web page at www.fttreasurehunt.org and click on the **Events** link to see scheduled workshops or contact the Compliance Section at (850) 413-5522 for more information.

You may contact the Reporting Section if you have any questions about the reporting of unclaimed property at the following: Tel. - (850) 413-5522, Fax - (850) 413-3018 and E-mail - EReporting@MyFloridaCFO.com

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1. SECTION 1 - STEPS IN REPORTING AND REMITTING UNCLAIMED PROPERTY TO FLORIDA

The following steps summarize the requirements for reporting and remitting unclaimed property to the State of Florida;

- Step 1 – Identify the property to be reported and remitted.
- Step 2 – Perform Due Diligence on the unclaimed property to be reported and remitted.
- Step 3 – Prepare the unclaimed property report.
- Step 4 – Submit the unclaimed property report and remittance.

1.1 STEP 1 – IDENTIFY THE UNCLAIMED PROPERTY TO BE REPORTED AND REMITTED

Unclaimed property is primarily an intangible property liability that has been inactive on the books of an entity for a period of time (**dormancy period**) for which there has been no owner generated activity. Once unclaimed property liabilities are identified, the next step is to determine which states' unclaimed property laws must be followed for each property.

This is determined based on the following Supreme Court decisions:

- (I) The 1965 U.S. Supreme Court decision held in the Texas v. New Jersey case, which established the Rules of Jurisdiction.
- (II) The 1972 Pennsylvania v. New York case, which established the Transaction Rule.

The decisions held in the above cases established the fundamental rules that determine the requirements as to where a holder should report unclaimed property. Accordingly, the following rules have been adopted for reporting unclaimed properties:

- The **Primary Rule** in determining where to report intangible unclaimed property dictates that intangible unclaimed property should be reported to the state of the owner's last known address.
- The **Secondary Rule** in determining where to report intangible unclaimed property dictates that when there is either an unknown owner, no last known address or the owner's address was located in a state or country without an applicable unclaimed property law, the intangible property is be reported to the holder's state of domicile.
- The **Transaction Rule** in determining where to report intangible unclaimed property dictates that traveler's checks, money orders and similar written instruments would be reported to the state where the transaction occurred.

Based on these rules, once you have identified the liabilities that will be subject to Florida's unclaimed property law, you must follow the requirements set forth by Florida. Under Chapter 717, Florida Statutes, a last known address that provides only that the owner was a resident of Florida is sufficient for reporting purposes.

1.1.1 The Florida Property Code and Dormancy Table

The Florida Property Code and Dormancy Table provided on pages 5-7 below is a guide to assist you in identifying the different property types with statutory reference and the designated dormancy period which must be met before the property is unclaimed and reportable to Florida.

The only tangible personal properties subject to the Unclaimed Property Law under Chapter 717, F.S. are items from safe deposit boxes in financial institutions as provided in Section 717.116 of the Florida Statutes.

The annual unclaimed property report and remittance must be submitted to Florida before May 1 of each year and shall apply to all unclaimed property reaching the required dormancy period during the preceding calendar year. (For example, an outstanding accounts payable check dated September 24, 2007, would reach its five year dormancy period on September 24, 2012, and must be reported and remitted to the Department by April 30, 2013. An outstanding payroll check dated January 5, 2011 would reach its one year dormancy period on January 5, 2012, and also must be reported and remitted to the Department by April 30, 2013.)

NOTE – All property held by courts and government entities regardless of the property type have a one year dormancy period.

FLORIDA PROPERTY CODE AND DORMANCY TABLE			
PROPERTY TYPE	DORMANCY PERIOD (YEARS)	PROPERTY CODE	STATUTORY REFERENCE
FINANCIAL INSTITUTIONS			
Bank Drafts	5	CK05	717.105
Cashier's Checks	5	CK01	717.105
CD Interest Payments/Checks	5	CK16	717.106
Certified Checks	5	CK02	717.105
Checking Accounts	5	AC01	717.106
Christmas Club Accounts	5	AC04	717.106
Credit Memo or Credit Checks	5	CK12	717.1045(4)
Deposit to Secure Funds	5	AC05	717.106
Foreign Exchange Checks	5	CK09	717.105
Gift Certificates/Cards	5	MS12	717.1045(4)
Matured CD's or Savings Certificates	5	AC03	717.106
Money Orders	7	CK07	717.104(2)
Registered Checks	5	CK03	717.105
Savings Accounts	5	AC02	717.106
Suspense Accounts	5	AC08	717.106
Travelers Checks	15	CK08	717.104(1)
Treasurers Checks	5	CK04	717.105
Unidentified Deposits	5	AC07	717.106
FINANCIAL INSTITUTIONS (TANGIBLE PROPERTY)			
Contents of Safe Deposit Boxes	3	SD01	717.116
Contents of Safekeeping Repository	3	SD02	717.116
Other Tangible Property	3	SD03	717.116
Unclaimed Loan Collateral – NonCash	3	SD04	717.116
INSURANCE COMPANIES			
Demutualization Cash	2	DM01	717.1071
Demutualization Stock	2	DM02	717.1071
Agent Credit Balances	5	IN08	717.107
Death Benefits Due Beneficiaries	5	IN03	717.107
Group Policy Benefits or Claim Payments	5	IN02	717.107
Individual Policy Benefits or Claim Payments	5	IN01	717.107
Matured Life-Limiting Age	2	IN09	717.107
Other Amounts Due under Policy Terms	5	IN07	717.107
Premium Refunds on Individual	5	IN05	717.107

Proceeds from Matured Policy, Endowments or Annuities	5	IN04	717.107
Unidentified Remittances	5	IN06	717.107
COURTS			
Condemnation Awards	1	CT02	717.113
Deposit Made with Court	1	CT05	717.113
Escrow Funds	1	CT01	717.112(4) and 717.113
Missing Heir Funds	1	CT03	717.113
Suspense Accounts	1	CT04	717.113
GENERAL			
Checks Written Off	5	CK14	717.102
Expense Checks	5	CK10	717.102
Other O/S Official Checks	5	CK15	717.102
Pension Checks	5	CK11	717.112
Security Deposits	5	AC06	717.102
Vendor Checks	5	CK13	717.102
Warrants	5	CK06	717.102
OTHER GENERAL			
Accounts Payable	5	MS08	717.102
Bonuses	1	MI06	717.115
Commissions	1	MS02	717.115
Credit Balances on Accts Receivable	5	MS09	717.102
Customer Overpayments	5	MS05	717.102
Delay Rentals	5	MI07	717.102
Discounts Due	5	MS10	717.102
Educational Savings Account – Cash	5	CS01	717.112(1)
Educational Savings Account – Mutual Funds	5	CS02	717.112(1)
Educational Savings Account – Securities	5	CS03	717.112(1)
Health Savings Account	5	HS01	717.112(1)
Health Savings Account Investment	5	HS02	717.112(1)
Involuntary Dissolution or Liquidation	6 months	MS15	717.111
Minimum Royalties	5	MI09	717.102
Misc. Intangible Property	5	MS17	717.102
Miscellaneous Checks	5	MS16	717.102
Net Revenue Interests	5	MI01	717.102
Overriding Royalties	5	MI03	717.102
Payment Goods & Services	5	MS04	717.102
Pension, Profit Sharing Plans	5	MS14	717.112
Production Payments	5	MI04	717.102
Refunds	5	MS11	717.102
Royalties	5	MI02	717.102
Shut-In Royalties	5	MI08	717.102
Suspense Liabilities	5	MS18	717.102
Unclaimed Loan Collateral-Cash	5	MS13	717.106
Unidentified Remittances	5	MS06	717.102
Unrefunded Overcharges	5	MS07	717.102
Wages, Payroll, Salary	1	MS01	717.115
Worker Comp Benefits	5	MS03	717.102
Working Interests	5	MI05	717.102
SECURITIES RELATED			
Bearer Bond Principal – State and Local Government	1	SC07	717.112(5)
Bearer Bond Principal – Corporate	3	SC21	717.1101
Bearer Bond Interest – State and Local Government	1	SC22	717.112(5)

Bearer Bond Interest – Corporate	3	SC23	717.1101
Registered Bond Principal –State and Local Government	1	SC18	717-112(5)
Registered Bond Principal – Corporate	3	SC24	717.1101
Registered Bond Interest – State and Local Government	1	SC02	717-112(5)
Registered Bond Interest – Corporate	3	SC25	717.1101
Bonds (physical bonds and debentures)	3	SC14	717.1101
Cash in Lieu of Fractional Shares	3	SC09	717.1101
Credit Balances	3	SC20	717.1101(4)
Dividend Reinvestment Plans	3	SC19	717.1101
Equity Payments	3	SC04	717.1101
Funds Paid Toward Shares or Interest	3	SC06	717.1101
Mutual Fund Shares	3	SC16	717.1101
Other Certificates of Stock	3	SC11	717.1101
Profits	3	SC05	717.1101(4)
Shares of Stock & Underlying Shares	3	SC08	717.1101
Stock Redemption Funds	3	SC13	717.1101
Stock Warrants	3	SC17	717.1101
Unclaimed Dividends	3	SC01	717.1101
Unexchanged Stock of Successor Corp.	3	SC10	717.1101
US Government Securities	1	SC15	717.112(5)
FIDUCIARIES			
IRA – Cash (Traditional IRA, SEP IRA, SARSEP IRA and SIMPLE IRA)	5	IR01	717.112
IRA –Mutual Funds (Traditional IRA, SEP IRA, SARSEP IRA and SIMPLE IRA)	5	IR02	717.112
IRA – Securities (Traditional IRA, SEP IRA, SARSEP IRA and SIMPLE IRA)	5	IR03	717.112
IRA – Cash (Roth IRA)	5	IR05	717.112
IRA –Mutual Funds (Roth IRA)	5	IR06	717.112
IRA – Securities (Roth IRA)	5	IR07	717.112
Escrow Funds	5	TR04	717.112
Fiduciary Funds	5	TR03	717.112
Paying Agent Accounts	5	TR01	717.112
Trust Vouchers	5	TR06	717.112
Undelivered or Uncashed Dividends	5	TR02	717.112
UTILITY COMPANIES			
Membership Fees	5	UT02	717.102
Refunds or Rebates	5	UT03	717.102
Utility Deposits	1	UT01	717.108

***COURTS AND GOVERNMENTAL AGENCIES - Including any court, government or governmental subdivision or agency, public corporation or public authority			
All Property Held by Courts and Government Agencies Regardless of Property Type (unless otherwise provided by a specific Florida Statute)	1 Year Dormancy Period		717.112(5) and 717.113

1.2 STEP 2 – PERFORM DUE DILIGENCE

Prior to reporting and remitting unclaimed property which has reached its required dormancy period for an applicable calendar year, Section 717.117(4), Florida Statutes, requires that for all the unclaimed property accounts valued at \$50 or greater, the holder must perform due diligence. The due diligence must be performed not more than 120 days and not less than 60 days prior to the unclaimed property report and remittance due date, which is before May 1 of each year.

Per Section 717.101(9), F.S., Due diligence means the use of reasonable and prudent methods under particular circumstances to locate apparent owners of inactive accounts using the taxpayer identification number or social security number, if known, which may include, but are not limited to, using a nationwide database, cross-indexing with other records of the holder, mailing to the last known address, unless the last known address is known to be inaccurate, or engaging a licensed agency or company capable of conducting such search and providing updated addresses.

A written notice is required to be sent to the apparent owner's last known address informing the apparent owner of the unclaimed property account and requesting that the apparent owner respond to the notice. The holder must provide the name and contact information of the holder's staff person whom the owner can contact if they have any questions. **To avoid confusion, the due diligence letter must not contain any contact information for the state.** Failure to perform due diligence as provided by statute could result in potential fines and interest penalties.

Per Section 717.106(5), Florida Statutes, if the documents establishing a deposit in a banking or financial organization states the address of a beneficiary of the deposit and the account is valued at \$50 or more, the holder must give notice to the beneficiary.

1.2.1 Sample Due Diligence Letter

The following Due Diligence letter is provided **as an example** and is not a required format. (You should design the due diligence letter to meet your needs but we suggest you incorporate the elements in our sample letter below).

SAMPLE DUE DILIGENCE LETTER

January 1, 20XX

Mr. and Mrs. Good Customer
100 Any Street
City, State 23218

Dear Mr. and Mrs. Customer:

It is our policy to review and update our account records periodically. Our records indicate that there has been no transaction on your (type) account since (LAST DATE OF ACTIVITY). State law requires us to report and remit the funds in this account to the state if we have not had customer-generated activity with you for a specified period of time. To prevent us from reporting and remitting your account to the state unclaimed property office, please check the appropriate box, sign in the space provided below, and return this form to us no later than (2 weeks) to (your address).

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

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

I wish to close this account. Please send a check for the close-out amount to the following address:

Signature

Date

Please contact our office at (xxx) xxx-xxxx if you require additional information.
(Note: This is your entity's contact number and not the State's)

Sincerely

NOTE: This is intended only as an example of a due diligence letter. The holder should design the due diligence letter to meet their needs.

1.3 STEP 3 – PREPARE THE UNCLAIMED PROPERTY REPORT

As provided in Step 1, once you have identified a liability subject to the Florida unclaimed property law and it has reached the required dormancy period, it becomes unclaimed property and must be reported and remitted to Florida before May 1 of each year. This unclaimed property report shall apply to all unclaimed property reaching the required dormancy period during the preceding calendar year ending December 31.

There are two (2) report format options available to you in preparing your unclaimed property report. Please carefully read the requirements of each option.

1.3.1 Electronic Report Option

Per Section 717.117(1), Florida Statutes, an unclaimed property report containing 25 or more different apparent owners **MUST** be in an electronic format as prescribed by the Department. The electronic report is required to be in the NAUPA standard file format, submitted as a NAUPA format text file. The National Association of Unclaimed Property Administrators (NAUPA) is an organization of all fifty states dedicated to developing uniform laws and the protection of the owners of unclaimed property.

Detailed information on the NAUPA standard format can be found on our web page at www.fltreasurehunt.org. Once on the page, click on the **Report & Remit Unclaimed Property** link and the **NAUPA Standard Format** link can be found under the **Instructions** tab.

To assist you in creating the electronic report in the NAUPA standard format, a NAUPA approved software program is available for free on our web page at www.fltreasurehunt.org. Once on the page, click on the **Report & Remit Unclaimed Property** link and follow the **Electronic Reporting Software and Instructions** link under the **Instructions** tab to access the software.

NOTE: The software program mentioned above is provided by a third party vendor and the Department shall not be held responsible for any errors in the resulting report. It is the responsibility of the reporting entity to ensure the report is thoroughly reviewed for accuracy.

IMPORTANT – Electronic reports of 25 or more apparent owners formatted as Excel spreadsheet, Word document, Access database or PDF file **will not be accepted**

1.3.2 Department Forms Option

Department forms can only be used if your unclaimed property report contains **LESS** than 25 apparent owners. The following sections contain detail information and instructions on using the department forms to report unclaimed property. The department forms can also be printed from our web page at www.fltreasurehunt.org. Once on the page, click the **Report & Remit Unclaimed Property** link and then the **Filing By Mail** tab to locate the links to the Forms.

DFS-UP-111 COVER SHEET

THE DEPARTMENT'S COVER SHEET IS REQUIRED TO BE SUBMITTED WITH DEPARTMENT FORMS AND MAILED ELECTRONIC REPORTS.

The DFS-UP-111 cover sheet is a Department created form that must be submitted with all mailed in reports. The cover sheet contains the current information in our unclaimed property database for each registered holder in our system. Each registered holder is assigned a Florida unclaimed property identification number (UPID) which is reflected on the form. The Cover Sheet includes the summary totals for Cash, Securities and Safe Deposit Box contents from either the department forms or the electronic report.

The holder must confirm the information on the Cover Sheet prior to submitting the unclaimed property reporting package. Make any necessary name and address changes on this form by drawing a single line through the printed information and writing or typing the new information to the immediate right. Provide the **e-mail address** of the contact person.

If the holder is currently in our unclaimed property database, then the holder can create the DFS-UP-111 Cover Sheet from our web page. To create the form, please log on to www.fltreasurehunt.org and click on the **Report & Remit Unclaimed Property** link. The links to the forms can be accessed under the **Filing By Mail** tab. To create a DFS-UP-111 form, enter your UPID and FEIN into the boxes provided on the page and click on the **Create Form** button. If the holder has not been assigned a Florida UPID number, the holder may follow the **click here for instructions** link on the same page, right under the UPID and FEIN boxes, for instructions on how to apply for a UPID number.

NOTE: When creating the DFS-UP-111 Cover Sheet from our web page, verify that the holder information (UPID number, name, address, etc.) on the cover sheet is for your organization. Contact the Department at EReporting@MyFloridaCFO.com if any assistance is needed.

An example of a DFS-UP-111 Cover Sheet is provided on the next page below.

DFS-UP-121 FOR CASH PROPERTY

This form is used to report cash properties with less than 25 apparent owners. Reports with 25 or more apparent owners must be filed using the electronic format.

Section 717.117(1)(d), Florida Statutes, provides that items under \$50 may be reported in an “**AGGREGATE**” amount to simplify reporting. Only “Cash” related property types may be reported in the “**AGGREGATE**” amount (The holder is not **required** to report items in aggregate and may elect to list each individual property).

All items reportable as aggregate amounts should be listed first, then followed by non-aggregate properties from \$50 and above. Aggregates should be grouped into property types with subtotals. Florida does not use Aggregate property type codes ending in 99 (e.g. AC99, MS99, etc.) and holders should use property type codes identified in this document.

NOTE: If an owner comes forward to claim a property reported in the aggregate, the holder will be contacted by the Department to verify if the owner was part of the aggregate property. This process can be simplified by the holder sending an additional document with the report listing each owner and owner information that makes up the aggregate. This information is maintained with the filed report and is referred to if an owner comes forward for a claim on a property reported in the aggregate.

The remittance (payment) for these items is due at the same time as the report. This form may be duplicated for reporting up to 24 owners.

ALL of the columns on the form must be completed. Any incomplete forms will be recorded as non-compliant and will be returned to the holder to correct. Information not known must be marked as “Unknown”.

NOTE for all Florida County Clerk of Courts – for the reporting of unclaimed property covered under other Florida Statutes (For Example: ss. 43.19, 550.1645, 733.816, 732.107, 732.1101, 705.103, 402.17 or 744.534, Florida Statutes) contact the Bureau at EReporting@MyFloridaCFO.com to obtain Form DFS-UP-115 which is to be used to report this specific property.

An example of a DFS-UP-121 FORM is provided on the next page below.

DFS-UP-121

**STATE OF FLORIDA
ANNUAL REPORT OF PROPERTY PRESUMED ABANDONED FOR CASH ITEMS
NOT REPORTABLE IN AGGREGATE**

MAIL TO:

State of Florida
Department of Financial Services
Bureau of Unclaimed Property
P.O. Box 6350
Tallahassee, FL 32314-6350
(850)413-5522

PURSUANT TO THE FLORIDA DISPOSITION OF UNCLAIMED PROPERTY
CHAPTER 717, FLORIDA STATUTES

Covering UNCLAIMED ITEMS as of December 31, _____

UPID Number (From DFS-UP-111 Cover Sheet) _____

Federal Tax Identification Number (FEIN) _____

CASH AMOUNT REPORTED	NAME and LAST KNOWN ADDRESS (Street, City & State) date of birth of owner(s) including all joint/alternate owners, beneficiaries, and relationship LAST NAME FIRST	SSN/FEIN OF OWNER	PROPERTY TYPE CODE	DATE OF LAST TRANS- ACTION	IDENTIFYING NUMBER

\$ _____ PAGE TOTAL

Effective Date 2-12-97
Rule 69I-20.034, F.A.C.

- A. Column “CASH AMOUNT REPORTED” - Enter the sum of the cash amount(s) due the owner.
- B. Column “NAME and LAST KNOWN ADDRESS” - Enter the last name, first name and full middle name, if available. Corporate or other titles must be entered exactly as adopted, except the word “the” must be omitted when it is the first word in the name. **If the owner name is not known, insert “Unknown” as the owner name.** List the last known address, including zip code of the owner as it last appeared in the holder’s records. **Include the address, even when incomplete or erroneous. If no address is available, insert “Address Unknown” beneath the name.** If the property has more than one owner, the names and addresses of the alternate owners must be listed beneath the original owner’s name. **If there is no alternate owner for this account, then the wording “No Alternate Owner” must be entered after each account.**
1. The relationship between the owners must also be shown (A list of valid relationship codes can be found in Appendix A on page 30). Enter the date of birth, if available. Reports not adhering to these requirements will be returned to the holder to supply the omitted information and are subject to potential fines and interest penalties.
- C. Column “SSN/FEIN OF OWNER” - Enter the social security number of the individual or FEIN for the business of the reported owner of the property. Social security numbers must be reported, specifically for payroll items, bank accounts, and life insurance and securities holdings. If the alternate owner’s SSN is available, it must also be reported. **If no social security number is available, insert “Unknown” in this column.** Common abbreviations are SSN, FEID, EIN, and TIN. The SSN/FEIN of owner is required information that must be included on the report.
- D. Column “PROPERTY TYPE CODE” - Enter the property type code of each item. The property type codes are listed in the Florida Property Code and Dormancy Table found on page 5 of this manual. Select the 4-character code that best describes the property being reported. The property type code is required information that must be included on the report.
- E. Column “DATE OF LAST TRANSACTION” - Enter the date the property became payable, redeemable or returnable. This is the date of the vendor check, the date a dividend became payable, the date a note became payable, the date a check or draft was issued, etc. or the last date there was **positive** contact from the owner regarding the property. The date of last transaction is required information that must be included on the report.

The Date of Last Transaction is not the date of the holder’s due diligence letter. Make sure that all reported accounts have reached the end of their statutory dormancy period.

- F. Column “IDENTIFYING NUMBER” - Enter the identifying number of each item such as check number, account number, employee number, etc. This number is not the UPID/holder number or federal employer identification number. The identifying number is required information that must be included on the report.

SPECIAL NOTE to holders reporting unclaimed property held or owing under any life or endowment insurance policy or annuity contract: Section 717.117(1)(b), Florida Statutes,

provides that “For unclaimed funds which have a value of \$50 or more held or owing under any life or endowment insurance policy or annuity contract, the full name, taxpayer identification number or social security number, date of birth, if known, and last known address of the insured or annuitant and of the beneficiary according to records of the insurance company holding or owing the funds” must be included in the unclaimed property report submitted to the Department. This information is in addition to the owner information provided by the holder on the DFS-UP-121 form or the electronic file. If you are reporting on the Department forms, you can provide this information separately and include with the reporting package.

DFS-UP-128 FOR SECURITIES ITEMS

This form is required to list the securities related property such as common or preferred stock, bonds, debentures, or mutual funds due owners. If a holder is reporting a total of 25 or more different apparent owners, then the holder must file their report via an electronic report.

Securities related property cannot be reported in the “**AGGREGATE**” amount as allowed for “Cash” related property.

Securities remittance is due when you submit your unclaimed property report. **Securities** remittance instructions can be found on our web page at www.fltreasurehunt.org. Once on the home page, click on the **Report & Remit Unclaimed Property** link and open up the **Securities Transfer Information** link found under the **Payment Remittance** tab.

NOTE: If the Department does not receive an account statement with the report, it will necessitate additional correspondence from the Department, which may be time consuming for both parties and may result in potential fines and interest penalties. DO NOT SEND SCREEN PRINTS AS A SUBSTITUTE FOR AN ACCOUNT STATEMENT.

An example of a DFS-UP-128 FORM is provided on the next page below.

DFS-UP-128

**STATE OF FLORIDA
ANNUAL REPORT OF PROPERTY PRESUMED ABANDONED FOR SECURITIES
THAT CANNOT BE LIQUIDATED**

MAIL TO:

State of Florida
Department of Financial Services
Bureau of Unclaimed Property
P.O Box 6350
Tallahassee, FL 32314-6350
(850) 413-5522

PURSUANT TO THE FLORIDA DISPOSITION OF UNCLAIMED PROPERTY
CHAPTER 717, FLORIDA STATUTES

Covering **UNCLAIMED ITEMS** as of December 31,

UPID Number (From DFS-UP-111 Cover Sheet) _____

Federal Tax Identification Number (FEIN) _____

NUMBER OF SHARES REPORTED	NAME and LAST KNOWN ADDRESS (Street, City & State) date of birth of owner(s) including all joint/alternate owners, beneficiaries, and relationship LAST NAME FIRST	SSN/FEIN OF OWNER	PROPERTY TYPE CODE	DATE OF LAST TRANS- ACTION	ACCOUNT NUMBER	ISSUE OF STOCK AND CUSIP NUMBER

_____ PAGE TOTAL

Effective Date 2-12-97
Rule 69I-20.034, F.A.C.

- A. Column “NUMBER OF SHARES REPORTED” - Enter the sum of the shares, by issue, due the owner. Multiple issues for the same owner will require separate entries on the form.
- B. Column “NAME AND LAST KNOWN ADDRESS” – Enter the last name, first name and full middle name, if available. Corporate or other titles must be entered exactly as adopted, except the word “the” must be omitted when it is the first word in the name. **If the owner name is not known, insert “Unknown” as the owner name.** List the last known address, including zip code of the owner as it last appeared in the holder’s records. **Include the address, even when the address is incomplete or erroneous. If no address is available, insert “Address Unknown” beneath the name.** If the property has more than one owner, the names and addresses of the alternate owners must be listed beneath the original owner’s name. **If there is no alternate owner for this account, then the wording “No Alternate Owner” must be entered after each account.**
1. The relationship between the owners must also be shown (A list of valid relationship codes can be found in Appendix A on page 30). Enter the date of birth, if available. Reports that do not meet this requirement will be returned to the holder to supply the omitted information and are subject to potential fines and interest penalties.
- C. Column “SSN/FEIN OF OWNER” – Enter the social security number of the individual or FEIN of the business that owns the property. Social security numbers must be reported for securities holdings. If the alternate owner’s SSN is available, it must also be reported. **If no social security number is available, insert “Unknown” in this column.** Common abbreviations are SSN, FEID, EIN, and TIN. The SSN/FEIN number is required information that must be included on the report.
- D. Column “PROPERTY TYPE CODE” - Enter the property type code of each item. The property type codes are listed in the Florida Property Code and Dormancy Table found on page 5 of this manual. Select the 4-character code that best describes the property being reported. The valid codes for securities are SC08, SC10, SC11, SC14, SC15, SC16, SC17, SC19 and DM02. The property type code is required information that must be included on the report.
- E. Column “DATE OF LAST TRANSACTION” - Enter the date the property became payable, redeemable or returnable. This is the date a dividend became payable, the date of last communication with the owner, or the date that statements and mailings are being returned as undeliverable. The date of last transaction is required information that must be included on the report.
- F. Column “ACCOUNT NUMBER” - Enter the identifying number of each item such as check number, account number, employee number, etc. This number is not the UPID/holder number or FEIN. The account number is required information that must be included on the report.
- G. Column “ISSUE OF STOCK AND CUSIP NUMBER” - The issue name as shown on the certificate including series designation and the CUSIP number for each issue. The stock issue name and CUSIP number is required information that must be included on the report.

DFS-UP-129 FOR SAFE DEPOSIT BOXES OR OTHER SAFEKEEPING REPOSITORY

Per Section 717.116, Florida Statutes, all tangible and intangible property held by a banking or financial organization in a safe-deposit box or any other safekeeping repository in Florida that has not been claimed by the owner for more than 3 years after the lease or rental period on the box or other repository has expired is presumed unclaimed and must be reported to Florida.

This form is required to list the “safe deposit boxes or other safekeeping repositories” due owners. If a holder is reporting a total of 25 or more different apparent owners, then the holder must file their report via an electronic report.

The Department will only accept tangible property from financial institutions. The contents must be remitted between 120 and 180 days after the report due date. Safe deposit box remittance instructions can be found on our web page at www.fltreasurehunt.org by clicking on the **Report & Remit Unclaimed Property** link, the **Payment Remittance** tab and then the **Safe Deposit Box Remittance Instructions** link.

An example of a DFS-UP-129 FORM is provided on the next page below.

DFS-UP-129

**STATE OF FLORIDA
ANNUAL REPORT OF PROPERTY PRESUMED ABANDONED**

**FOR SAFE DEPOSIT
BOXES OR OTHER
SAFEKEEPING
REPSITORY**

MAIL TO:

PURSUANT TO THE FLORIDA DISPOSITION OF UNCLAIMED PROPERTY
CHAPTER 717, FLORIDA STATUTES

State of Florida
Department of Financial Services
Bureau of Unclaimed Property
P.O. Box 6350
Tallahassee, FL 32314-6350
(850)413-5522

Covering UNCLAIMED ITEMS as of December 31, _____

UPID Number (From DFS-UP-111 Cover Sheet) _____

Federal Tax Identification Number (FEIN) _____

	NAME and LAST KNOWN ADDRESS (Street, City & State) date of birth, of owner(s) including all joint/alternate owners, beneficiaries, and relationship LAST NAME FIRST	SSN/FEIN OF OWNER	PROPERTY TYPE CODE	DATE OF LAST TRANSACTION	BOX NUMBER

_____ PAGE TOTAL

Effective Date 2-19-97
Rule 69I-20.034, F.A.C.

- A. Column “NAME AND LAST KNOWN ADDRESS” - Enter the last name, first name and full middle name, if available. Corporate or other titles must be entered exactly as adopted, except the word “the” must be omitted when it is the first word in the name. **If the owner name is not known, insert “Unknown” as the owner name.** List the last known address, including zip code of the owner as it last appeared in the holder’s records. **Include the address, even when the address is incomplete or erroneous. If no address is available, insert “Address Unknown” beneath the name.** If the property has more than one owner, the names and addresses of the alternate owners must be listed beneath the original owner’s name. **If there is no alternate owner for this account, then the wording “No Alternate Owner” must be entered after each account.**
1. The relationship between the owners must also be shown (A list of valid relationship codes can be found in Appendix A on page 30). Enter the date of birth, if available. Reports that do not meet this requirement will be returned to the holder to supply the omitted information and is subject to potential fines and interest penalties.
- B. Column “SSN/FEIN OWNER” – Enter the social security number of the individual or FEIN for the business that owns the property. Social security numbers must be reported for securities holdings. If the alternate owner’s SSN is available, it must also be reported. **If no social security number is available, insert “Unknown” in this column.** Common abbreviations are SSN, FEID, EIN, and TIN. The SSN/FEIN of owner is required information that must be included on the report.
- C. Column “PROPERTY TYPE CODE” - Enter the property type code of each item. The property type codes are listed in the Florida Property Code and Dormancy Table found on page 5 of this manual. Select the four-character code, which best describes the property being reported. The valid codes are SD01, SD02, SD03 and SD04. The property type code is required information that must be included on the report.
- D. Column “DATE OF LAST TRANSACTION” - Enter the date of the expiration of the lease or rental period on the safe deposit box. This is not the date of the due diligence letter or the date the box was drilled. The date of last transaction is required information that must be included on the report.
- E. Column “BOX NUMBER” - The number assigned to the owner identifying their safe deposit box or the number assigned by the holder as the safekeeping repository account number. The box number is required information that must be included on the report. **If the item being reported is from an “Unknown Owner” and there is no box number associated with it, use a specific number for the unknown account. For example, UNK 08-16-07. This would indicate the box number is Unknown and the date it was found.**

1.3.3 Safe Deposit Box Reporting Requirements (important)

- A. The **Safe Deposit Box Inventory (UP-DFS-155)** form must be used to inventory the contents for a safe deposit box. A copy of the form listing the contents must be sent with the annual unclaimed property report (submit to Department by the April 30th due date). A copy of this form listing the contents must also be attached to each owner’s container of contents when sent. **(See Forms on pages 25 - 29)** Do not send the safe deposit box contents with the initial filing. Only send a copy of the UP-DFS-155 bank inventory form with the initial filing.

- B. A hard copy of the owner’s information reported and delivered must be included with the safe deposit box contents, and must be placed in the shipping container with the contents. In the event the owner claims their safe deposit box contents after the account has been reported, it must be noted adjacent to the owner’s name on the report, which must be included with the contents. The holder shall notify the Department in writing within 120 days of the filing of the report that the safe deposit box contents have either been claimed by the owner or have no commercial value and will not be remitted to the Department by the holder.
- C. Securities, such as common or preferred stock, found in a safe deposit box, which cannot be transferred into the name of “Florida Department of Financial Services” must also be listed on Form DFS-UP-129 or reported electronically as “safekeeping items”.
- D. Holders must follow the **Safe Deposit Box Inventory** guideline of numismatic (collectible) U.S. coin and currency in order to determine which cash and currency must be converted to a cashier’s check, and not remitted as found in the owner’s safe deposit box. This guideline is available on our web page at www.fltreasurehunt.org. Once on the home page, click on the **Report & Remit Unclaimed Property** link and then the **Instructions** tab followed by the **Numismatic List for Financial Institutions** link.
- E. Cashier’s checks may be issued for paper currency or coins not of collectible value found in a single safe deposit box or one check may be issued for paper currency and coins found in **ALL** safe deposit boxes being remitted.
- F. Monies remitted in this manner must be identifiable with the individual owners from whose safe deposit boxes the money is being remitted. The owner’s safe deposit box inventory sheet must be clearly marked to indicate the coins and paper currency converted to a cashier’s check. Cashier’s checks remitted in lieu of face value coins or paper currency must be made payable to “Florida Department of Financial Services” **and be remitted with the safe deposit box contents. The safe deposit contents must be remitted between 120 and 180 days after the report due date.**

1.3.4 Packaging/Shipping of Contents Requirements

- A. The contents of a safe-deposit box or other safekeeping repository which have monetary value and have met the dormancy period shall be presumed unclaimed. Items having monetary value include stock certificates, bonds, traveler’s checks, certificates of deposit, money orders and historical documents including photographs of public figures. In addition, the Department recommends that the following items be remitted to the Department:

- Adoption Documents
- Bank Books/Passbooks
- Baptism Certificates
- Birth Certificates
- Checkbooks
- Computer Diskettes
- Contracts
- Court Records
- Death Certificates
- Deeds

Divorce Documents
Insurance Policies (All Types)
Loan Papers
Marriage Licenses
Medical Documents
Military Papers
Mortgages
Motor Vehicle Titles
Promissory Notes
Real Estate Documents
Tax Returns
Trusts
Wills

The Department requests that the following **NOT BE REMITTED** to the Department:

Ammunition
Articles of Incorporation
Audio/Video Tapes
Awards/Diplomas
Bills (other than currency; such as a utility bill)
Blank or Cancelled Checks
Credit Cards
Empty Envelopes
Firearms
Keys
Letters/Notes
Newspaper Clippings
Photographs (Personal Family Photos)
Post Cards

- B. A holder's safe deposit box contents shall be delivered to the Department in a single shipment. In lieu of a single shipment, holders may provide the Department with a single detailed shipping schedule that includes package-tracking information for all packages being sent. The detailed shipping schedule shall specify the name of the apparent owner previously reported to the Department, the physical address of the safe deposit box whose contents are being remitted, and the name of a person who may be contacted regarding the report and the remittance of the safe deposit box.
- C. All contents must be packaged securely to prevent damage during shipment.
- D. Breakables must be wrapped individually and packed in sturdy shipping containers.
- E. Heavy items such as large quantities of coins must be placed in cloth coin bags and packed in substantial shipping containers so they will not break open in shipment. If multiple shipping containers are being sent from the same location, **each shipping container must be numbered (e.g. 1 of 6, 2 of 6 etc.)**
- F. **Ensure that all containers are clearly marked on the outside "DELIVER UNOPENED" in a prominent manner on several sides of the container.** The containers must be mailed to the following address: Department of Financial Services, Bureau of Unclaimed Property, 200 East Gaines Street, Larson Building, Tallahassee, FL 32399-0360.

- G. The container must include the UPID number of the bank as part of the return address on each shipping container.
- H. The delivery of the property to the Department through the U.S. Mail or other carrier **must** be insured at an amount equal to the estimated value of the property in order to protect the holder in case the package is lost in transit.
- I. In accordance with Section 717.119(5)(c), Florida Statutes and Rule 69I-20.036(4)(a), F.A.C., the penalty for the receipt of a safe deposit box container between 180 and 210 days after the report due date shall be \$100. Thereafter, the penalty shall be \$500 for each additional successive 30-day period. The penalty assessed against a holder shall not exceed \$4,000 annually. The penalty shall be remitted to the Department within 30 days after the date of the notification to the holder that the penalty is due.



DEPARTMENT OF FINANCIAL SERVICES
Division of Accounting and Auditing – Bureau of Unclaimed Property

**SAFE DEPOSIT BOX INVENTORY FORM
OF PROPERTY PRESUMED UNCLAIMED**

MAIL CONTENTS TO:

State of Florida
Department of Financial Services
Bureau of Unclaimed Property
200 East Gaines Street
Tallahassee, FL 32399-0360

Mark Shipping Carton “Deliver Unopened”

UPID Number (From DFS-UP-111 Cover Sheet) _____

Federal Tax Identification Number (FEIN) _____ Branch # _____

Branch Location/Address _____

Owner’s Name _____

Owner’s Address _____

Safe Deposit Box # _____ Date Drilled _____ Rent Due\$ _____

Drilling Fee\$ _____ Prepared By _____ Date Prepared _____

Operations Officer _____ Date Prepared _____

Date Claimed By Owner _____ Owner’s Signature _____

Witnessed By _____ Date _____

Y/M = Yellow Metal

W/M = White/Silver Colored Metal

CONVERT ALL FACE VALUE MONIES TO CHECK PAYABLE TO:

DEPARTMENT OF FINANCIAL SERVICES

QTY	SB 01 - JEWELRY DESCRIPTION	QTY	SB 13 - U.S. GOLD	QTY	SB 08 - NUMISMATIC US BILLS
	Y/M NECKLACE (S)		U.S. PROOF / MINT SET (S)		U.S. \$10,000.00 BILL (S)
	Y/M NECKLACE W/PENDANT (S)		TOTAL OF COINS IN SETS		U.S. \$1,000.00 BILL (S)
	Y/M NECKLACE W/STONE (S)		U.S. \$50.00 GOLD COIN (S)		U.S. \$500.00 BILL (S)
	Y/M NECKLACE W/PEARL LIKE BEADS		U.S. \$20.00 GOLD COIN (S)		U.S. \$100.00 BILL (S)
	Y/M RING (S)		U.S. \$10.00 GOLD COIN (S)		U.S. \$50.00 BILL (S)
	Y/M RING W/STONE (S)		U.S. \$5.00 GOLD COIN (S)		U.S. \$20.00 BILL (S)
	Y/M RING W/BEAD (S)		U.S. \$2-1/2 GOLD COIN (S)		U.S. \$10.00 BILL (S)
	Y/M BRACELET (S)		U.S. \$1.00 GOLD COINS		U.S. \$5.00 BILL (S)
	Y/M BRACELET W/STONE (S)		U.S. GOLD PROOF/MINT SET		U.S. \$2.00 BILL (S)
	Y/M BRACELET W/CHARM (S)		TOTAL # OF COINS (IN SET)		U.S. \$1.00 BILL (S)
	BRACELET W/PEARL LIKE BEAD (S)		U.S. PLATINUM COIN (S)	QTY	SB08-FRACTIONAL CURRENCY
	Y/M PIN / BROOCH (S)				CONFEDERATE \$1000 BILL (S)
	Y/M PIN / BROOCH W/STONE (S)	QTY	SB 03-NUMISMATIC COINS		CONFEDERATE \$500 BILL (S)
	Y/M PIN / BROOCH W/BEAD (S)		U.S. COINS & COIN BOOKS		CONFEDERATE \$100 BILL (S)
	Y/M CHARM / PENDANT (S)		U.S. 1-DOLLAR COIN (S) LOOSE		CONFEDERATE \$50.00 BILL (S)
	Y/M PAIR OF CUFFLINKS		U.S. 1-DOLLAR ROLL (S)		CONFEDERATE \$20.00 BILL (S)
	Y/M SINGLE CUFFLINK (S)		U.S. 1-DOLLAR PARTIAL ROLL(S)		CONFEDERATE \$10.00 BILL (S)
	Y/M CAMEO STYLE PIN/PENDANT		U.S. 1-DOLLAR COIN BOOK (S)		CONFEDERATE \$5.00 BILL (S)
	W/M CAMEO STYLE PIN/PENDANT		TOTAL # OF COINS IN BOOKS		CONFEDERATE \$ 2.00 BILL (S)
	Y/M PAIR OF EARRINGS				CONFEDERATE \$1.00 BILL (S)
	Y/M PAIRS EARRINGS W/STONE (S)		U.S. 50-CENT COIN (S) LOOSE		
	Y/M SINGLE EARRING (S)		U.S. 50 CENT COIN ROLL (S)		
	Y/M SINGLE EARRING W/STONE (S)		U.S. 50 CENT PARTIAL ROLL (S)	QTY	SB 09-FOREIGN PAPER CURRENCY
	GEM STONE (S)		U.S. 50-CENT COIN BOOK (S)		
	W/M NECKLACE (S)		TOTAL # OF COINS IN BOOKS		
	W/M NECKLACE W/PENDANT (S)			QTY	SB 10-FOREIGN COIN (S)
	W/M NECKLACE W/STONE (S)		U.S. 25-CENT COIN (S) LOOSE		
	W/M RING (S)		U.S. QUARTER ROLL (S)		
	W/M RING W/STONE (S)		U.S. QUARTER PARTIAL ROLL(S)	QTY	SB 14-FOREIGN GOLD COIN (S)
	W/M BRACELET (S)		U.S. 25-CENT COIN BOOK (S)		
	W/M BRACELET W/STONE (S)		TOTAL # OF COINS IN BOOKS		
	W/M BRACELET W/CHARM (S)				
	W/M PIN / BROOCH (S)		U.S. 10-CENT COIN (S) LOOSE	QTY	SB 15-FACE VALUE MONIES
	W/M PIN/BROOCH W/STONE (S)		U.S. 10-CENT COIN ROLL (S)		\$100.00 BILLS F/V (S)
	W/M CHARM/PENDANT (S)		U.S. 10-CENT PARTIAL ROLL (S)		\$50.00 BILLS F/V (S)
	W/M SINGLE CUFFLINK (S)		U.S. 10-CENT COIN BOOK (S)		\$20.00 BILLS F/V (S)
	W/M PAIR OF CUFFLINK (S)		TOTAL # OF COINS IN BOOKS		\$10.00 BILLS F/V (S)
	W/M PAIR OF EARRINGS				\$5.00 BILLS F/V (S)
	W/M PAIR EARRINGS W/STONE (S)		U.S. 5-CENT COIN (S) LOOSE		\$1.00 BILLS F/V (S)
	W/M SINGLE EARRING (S)		U.S. 5-CENT COIN ROLL (S)		\$0.50 CENT COIN (S) F/V
	W/M SINGLE EARRING W/STONE (S)		U.S. 5-CENT PARTIAL ROLL (S)		\$0.25 CENT COIN (S) F/V
	MISC. JEWELRY PIECE (S)		U.S. 5-CENT COIN BOOK (S)		\$0.10 CENT COIN (S) F/V
	EARRING BACK (S), CLASP (S), ETC		TOTAL # OF COINS IN BOOKS		\$0.05 CENT COIN (S) F/V
	TIE TACK (S) & TIE CLIP (S)				\$0.01 CENT COIN (S) F/V
	TUXEDO BUTTON (S) / STUD (S)		U.S. 1-CENT (S) (PENNY)		CONVERT TO CHECK
	MISC. PIN (S)		U.S. 1-CENT PENNY ROLL (S)		
	MISC. NECKLACE (S)		U.S. 1-CENT PARTIAL ROLL (S)		
	BRACELET (S)		U.S. 1-CENT PENNY BOOK (S)		
			TOTAL # OF COINS IN BOOKS		

Owner's Name		Safe Deposit Box #		Page Of	
QTY	SB 02 - WATCHES	QTY	SB 07 - MISCELLANEOUS VALUABLES	QTY	SB 07 -- MISCELLANEOUS VALUABLES
	Y/M WATCH W/BAND (S)		ARROW HEAD (S)		SILVER CANDLE HOLDER
	Y/M WATCH W/STONE (S)		BASEBALL (S)		SILVER FORK (S)
	Y/M WATCH NO BAND (S)		BASEBALL CARD (S)		SILVER INGOT (S)
	Y/M POCKET WATCH (S)		BELT BUCKLE (S)		SILVER KNIFE / KNIVES
	Y/M POCKET WATCH W/CHAIN (S)		BEZEL (S) COIN, JEWELRY		SILVER MEDALLION (S)
	Y/M POCKET WATCH W/CHAIN &		BINOCULARS		SILVER SERVING PIECE (S)
	POCKET KNIFE		CALCULATOR (S)		SILVER SET (S) (# OF PIECES)
	MISC. WATCH PARTS, BEZELS,		CAMERA (S)		SILVER SPOON (S)
	BANDS. LINKS, ETC.		CARVED PIECES		SILVER TRAY (S)
	WATCH CHAIN (S)		CHANGE PURSE OR PURSE		SOUVENIR SPOON (S)
	W/M WATCH W/BAND (S)		CLOCK (S)		SPORTS MEMORABILIA
	W/M WATCH W/STONE (S)		COMM. MEDALLION SET (S)		SWEATER GUARD (S)
	W/M WATCH NO BAND (S)		TOTAL # OF MEDALLIONS		THIMBLE (S)
	W/M POCKET WATCH (S)		COMMEMORATIVE MEDALLION		U.S. STAMP (S)
	W/M POCKET WATCH W/CHAIN (S)		COMPACT (S)		U.S. STAMP BOOK (S)
	W/M POCKET WATCH W/CHAIN &		EYE GLASSES		# OF STAMPS IN BOOKS
	POCKET KNIFE		FOREIGN STAMP (S)		W/M KEY CHAIN (S)
			FOREIGN STAMP BOOK (S)		W/M LIGHTER (S)
			# OF STAMPS IN BOOK (S)		W/M MONEY CLIP (S)
			GOLD BAR (S)		WALLET (S)
QTY	SB 12 - U.S. SAVINGS BONDS		GOLD CAPPED TOOTH / TEETH		WAR MEDAL (S)
	U.S. SAVINGS BOND (S) \$10,000.00		HARMONICA (S)		WHISTLE (S)
	U.S. SAVINGS BOND (S) \$1,000.00		HISTORICAL DOCUMENT (S)		Y/M KEY CHAIN (S)
	U.S. SAVINGS BOND (S) \$500.00		KNIFE / KNIVES		Y/M LIGHTER (S)
	U.S. SAVINGS BOND (S) \$100.00		MANICURE SET (S)		Y/M MONEY CLIP (S)
	U.S. SAVINGS BOND (S) \$75.00		TOTAL # OF PIECES IN SET		
	U.S. SAVINGS BOND (S) \$50.00		MILITARY PIN (S)		
	U.S. SAVINGS BOND (S) \$25.00		MISC. BOOK (S) ALL KINDS		
			MISC. BOTTLES, PERFUME, PILL,		
			MISC. BUTTON (S)		
QTY	SB 05-BONDS (NOT SAVINGS BONDS)		MISC. DAMAGED COIN (S)		
	OTHER BONDS Example (State of Isreal)		MISC. PIN (S)		
	BEARER BONDS		MISC. SHELL (S)		SB 06 – PERSONAL DOCUMENTS
			MISC. TOKEN (S)		
			MISCELLANEOUS BOXES (PILL,		
			WOOD, TIN, GLASS, JEWELRY)		
			MISC. ROCK (S)/STONE (S)		
			MISC. SILVER PIECE (S)		
			MUSIC BOX (S)		
			NAPKIN RING (S)		
			OLD MAGAZINE, COLLECTABLE		
			OLD NEWSPAPER, COLLECTABLE		
			PEN/PENCIL (S)		
QTY	SB 11 - CHECKS		PEN-PENCIL SET / REFILLS		
	CERTIFICATE (S) OF DEPOSIT		NUMBER OF PIECES		
	TRAVELER'S CHECK (S)		PICTURE (S), PAINTING (S)		
	THIRD PARTY CHECK (S)		POCKET KNIFE / KNIVES		
	OTHER CHECK (S)		PRAYER BEADS (ROSARY) (S)		
			SILVER BOWL (S)		
			MISC. SOUVENIR'S		
			KEY (S)		
			LETTER OPENER (S)		



DEPARTMENT OF FINANCIAL SERVICES
Division of Accounting and Auditing – Bureau of Unclaimed Property

**GUIDELINES FOR USING SAFE DEPOSIT BOX
BANK INVENTORY FORM DFS-UP-155**

In the past, financial institutions have used their own version of bank inventory forms for the inventory of unclaimed safe deposit box contents. Further, trying to capture the exact description of an item can be difficult and time consuming. This form is made available to financial institutions to assist them in the inventory of unclaimed safe deposit box contents. It is designed to capture pertinent information. The categories listed are followed by a brief description of the contents. In the event a description is not listed, a description may be inserted at the bottom of the category that best fits the item. For example: A safe deposit box containing 3 rings with different colored stones has been described as (1-yellow metal ring with green stone, 1-yellow metal ring with brown stone, 1-yellow metal ring with clear stone). With this inventory list, bank employees may report 3-yellow metal rings with stones. If you prefer to list out the items, use the last page of the inventory sheet. Reminder, write your descriptions legibly.

If you should have any questions, contact the Department of Financial Services, Bureau of Unclaimed Property, by phone (850) 413-5749.

The following listings are codes accepted by Florida in reporting unclaimed property to Florida.

APPENDIX A - RELATIONSHIP CODES TABLE (ELECTRONIC REPORTS AND DEPARTMENT FORMS)

For Field 19 on the PROPADD Record and Field 46 on the PROPERTY Record	
AN - And account	OR – Or accounts
CF – Custodian	UG – Uniform Gift to Minor
AD - Administrator	IT - In Trust For
BE – Beneficiary	FB - For the Benefit of
JT – Joint Tenant with Rights of Survivorship	GD - Guardian For
TE – Trustee	EX – Executor
RE - Remitter of a cashier's check	AG – Agent
IN- Insured	AF – Attorney for
CN – Conservator	PO – Power of Attorney
CC – Co Conservator	PR – Personal Rep
PA – Payee	TC – Tenants in Common

APPENDIX B – OWNER TYPE CODES TABLE (ELECTRONIC REPORTS)

For Field 47 on the PROPERTY Record and 21 on the PROPADD Record	
OT	All owners except Aggregate or Unknown
UN	Unknown Owner (no name available)
AG	Aggregate owner

APPENDIX C – TANGIBLE PROPERTY TYPE CODES TABLE (ELECTRONIC REPORTS)

For Field 11 on the TANGIBLE Record	
SB01	Jewelry
SB02	Watches
SB03	Coins
SB04	Stock Certificates
SB05	Other Bonds
SB06	Personal I.D. Documents
SB07	Miscellaneous Other Items
SB08	Numismatic Bills
SB09	Foreign Bills
SB10	Foreign Coins
SB11	Checks, CD's, Travelers Checks
SB12	U.S. Savings Bonds
SB13	U.S. Gold
SB14	Foreign Gold
SB15	Cashier's Check, Face Value Monies

1.4 STEP 4 – SUBMIT THE UNCLAIMED PROPERTY REPORT AND REMITTANCE/PAYMENT

This section provides the information and instructions for submit your unclaimed property report(s) and remittance. The report and remittance must be filed by April 30 each year and include all property that has reached the required dormancy period during the preceding year ending December 31.

1.4.1 Electronic Report Submission

You have two (2) options in submitting your electronic unclaimed property report(s) and remittance.

HOLDER REPORTING ONLINE SYSTEM OPTION

The Holder Reporting Online System allows you to submit the required unclaimed property report(s) and remittance in a safe and secure environment. To access this system, go to our website at www.fltreasurehunt.org and click on the **Report & Remit Unclaimed Property** link. The system can be accessed under the **Online Filing** tab.

A. Prior to submitting your report through the Holder Reporting Online System, you must:

1. Register to use this system by going to our website at www.fltreasurehunt.org and click on the **Report & Remit Unclaimed Property** link and then the **Online Filing** tab.
2. Prepare your electronic report(s) in the NAUPA Standard Format as provided in section 1.3.1 of this manual.

B. Once you have registered for the Holder Reporting Online System and before you access the system to submit the report, you must have:

1. The Florida assigned Unclaimed Property Identification Number (UPID) for each report to be submitted. You may contact the Department by sending an email to EReporting@MyFloridaCFO.com if you do not have your organization's UPID number.
2. Your organization's bank routing number and account number if you elect to pay via our secure Bank of America online payment option.

If you need further assistance using the Holder Reporting Online System, a tutorial can be found on our website at www.fltreasurehunt.org. Once on the home page, click on the **Report & Remit Unclaimed Property** link and then the **Instructions** tab.

NOTE: The department encourages the use of this option to submit your unclaimed property report. Payment/Remittance instructions are provided in the system.

MAIL ELECTRONIC REPORT OPTION

Save the electronic report on a CD-ROM and mail to the address provided below in Section 1.4.3 of this manual. The Department **does not** provide pre-formatted CD-ROM(s) for use by the holder. If the file on the CD-ROM does not conform to the NAUPA standard format, it will be returned to you with a letter indicating the reason the CD-ROM could not be processed. Your full cooperation in adhering to these instructions is vital to the successful processing of your report.

The CD-ROM must conform to the following standards:

- a. The CD-ROM(s) must be password protected with the password provided to the Department in a separate correspondence.
- b. The file must be in Text format.
- c. A Carriage-Return and Line-Feed (CR/LF) will separate each record.
- d. All numeric fields right-justified, zero filled.
- e. Single holder reports will be the only file on the CD-ROM and will be in the root directory.
- f. Multiple holder reports may be included on a single CD-ROM using one of the following options:
 - **OPTION 1.** Each holder report is located in a separate file in the root directory. The file begins with a HOLDER record, and ends with a SUMINFO record. Only one HOLDER and one SUMINFO record exists in the file.
 - **OPTION 2.** All holder reports are in the same file in the root directory. The holder report must be the first record file, and the SUMINFO record must be the last record in that holder report. All PROPERTY, PROPADD, SECURITY and TANGIBLE records located between the HOLDER and SUMINFO records will be assumed to belong to that HOLDER record. The HOLDER record for the second holder report should be the first record after the SUMINFO record for the previous holder report. The same criteria will hold true for the next holder report.
- g. The CD-ROM(s) may be compressed using PKZIP or WINZIP software.

The CD-ROM must include an external label with the following information:

- a. Holder Name and UPID (Assigned by Florida).
- b. Federal Employer ID Number (FEIN).
- c. File Name
- d. Report Year

The **DFS-UP-111 Cover Sheet** must be included with the submission of the unclaimed property report through the mail. Information on the DFS-UP-111 Cover Sheet can be found in Section 1.3.2 of this manual.

The Department does not require computer generated reports (i.e. printouts) of the accounts reported be sent along with the CD-ROM(s).

1.4.2 Department Forms Submission

Department forms prepared under step 3 must be mailed to the address as provided below in section 1.4.3.

1.4.3 Report Mailing Address

Mail the unclaimed property report (CD-ROM or Department forms) along with the remittance to:

Florida Department of Financial Services
Bureau of Unclaimed Property – Reporting Section
P.O. Box 6350
Tallahassee, FL 32314-6350

For holders who overnight express the unclaimed property report along with the remittance for unclaimed property due to Florida and for all other correspondence, use the following address:

Florida Department of Financial Services
Bureau of Unclaimed Property – Reporting Section
200 E. Gaines Street, Larson Bldg.
Tallahassee, FL 32399-0358

IMPORTANT: The DFS-UP-111 Cover Sheet must be included with your mailed unclaimed property report delivery.

1.4.4 Payment/Remittance Instructions for Mailed Reports

CASH RELATED PROPERTY

There are two (2) payment options available when submitting your unclaimed property report(s) through the mail.

Option 1: Check made payable to the Florida Department of Financial Services and must be included with your unclaimed property report delivery.

Option 2: ACH Wire Transfer (instructions may be obtained by sending an email to EReporting@MyFloridaCFO.com).

SECURITIES RELATED PROPERTY

Securities remittance is due when you submit your unclaimed property report. **Securities** remittance instructions can be found on our web page at www.fltreasurehunt.org. Once at the home page, click on the **Report & Remit Unclaimed Property** link and then the **Payment Remittance** tab to access the **Securities Transfer Information** link.

SAFE DEPOSIT BOX RELATED PROPERTY

Safe deposit box contents must be remitted between 120 and 180 days after the report due date. Safe deposit box remittance instructions can be found our web page at www.fltreasurehunt.org.

Once at the home page, click on the **Report & Remit Unclaimed Property** link and then the **Payment Remittance** tab to access the **Safe Deposit Box Remittance Instructions** link.

2. SECTION 2 FREQUENTLY ASKED QUESTIONS

2.1 WHAT IS UNCLAIMED PROPERTY?

Unclaimed property is primarily an **intangible** property liability that has been inactive on the books of an entity for a period of time (dormancy period), and for which there has been no owner generated activity. Virtually every business organization from non-profits to Fortune 500 corporations to governmental agencies has some form of unclaimed property in their possession and is considered a “Holder” of unclaimed property.

The intangible property liability does not become unclaimed property until it reaches the end of the required dormancy period as provided by law. The only **tangible** personal property subject to the Unclaimed Property Law are items from safe deposit boxes in financial institutions as provided in Section 717.116, Florida Statutes. Examples of potential unclaimed property and the designated dormancy period are in the Florida Property Code and Dormancy Table found in Section 1.1.1 of this manual.

Unclaimed property does not include abandoned land, houses, boats, fixtures, or personal property such as clothing left behind in a rental, or lost and found items.

2.2 HOW TO REPORT UNCLAIMED PROPERTY?

2.2.1 Determine Where to Report

The U.S. Supreme Court, in its 1965 *Texas v. New Jersey* decision, established the rules of jurisdiction as to where a holder should report intangible unclaimed property. In accordance with that decision, the **primary rule** in determining where to report intangible unclaimed property dictates that intangible unclaimed property should be reported to the state of the owner's last known address. The **secondary rule** in determining where to report intangible unclaimed property dictates that when there is either an unknown owner, no last known address or the owner's address was located in a state or country without an applicable unclaimed property law, the intangible property should be reported to the holder's state of domicile. The **transaction rule** in determining where to report intangible unclaimed property dictates that traveler's checks, money orders and similar written instruments would be reported to the state where the transaction occurred.

Under Chapter 717, Florida Statutes, a last known address that provides only that the owner was a resident of Florida is sufficient for reporting purposes.

Domicile means the state of incorporation, in the case of a corporation incorporated under the laws of a state, and the state of the principal place of business, in the case of a person not incorporated under the laws of a state.

Pursuant to Section 717.116, Florida Statutes, all tangible and intangible property held by a banking or financial organization in a safe-deposit box or any other safekeeping repository in Florida that has not been claimed by the owner for more than 3 years after the lease or rental period on the box or other repository has expired is presumed unclaimed and must be reported to Florida.

IMPORTANT – Once you determine where you are required to report the property you must comply with the unclaimed property laws for that state. Requirements of the unclaimed property law vary among states, specifically for the property dormancy period, due diligence requirements, and when and how to report.

2.2.2 Do holders need to report items under \$50?

Yes, except in the below cases.

- Section 717.117(1)(f), Florida Statutes, provides that any person or business association or public corporation holding funds presumed unclaimed and having a total value of \$10 or less may file a zero balance report for that reporting period.
- Section 717.117(1)(h), Florida Statutes, provides that **credit balances, customer overpayments, security deposits and refunds** having a value of less than \$10 are not presumed unclaimed. If a property is one of these four property types with a value of less than \$10, Florida law provides that the individual property is not reportable.

Section 717.117(1)(d), Florida Statutes, provides that reportable items under \$50 may be reported in an **“AGGREGATE”** to simplify reporting. **Securities related property (SC property type codes) cannot be reported in the aggregate.**

- Aggregate items are those properties where the amount is less than \$50 or properties where the owner is unknown, regardless of the amount. In both cases, the items are totaled into one amount and reported as “AGGREGATE”.
- These **“AGGREGATE” totals must be grouped by property type codes**. On the unclaimed property report, list all items reportable in the “AGGREGATE” first. Aggregate property type codes XX99 (e.g. AC99, MS99, etc.) should not be used.

The holder is not required to report items in the aggregate. The holder can elect to list each individual property.

NOTE: If an owner comes forward to claim a property reported in the aggregate, the holder will be contacted by the Department to verify if the owner was part of the aggregate property. This process can be simplified with the holder sending an additional document with the report listing each owner and owner information that makes up the aggregate. This information is maintained with the filed report and is referred to if an owner comes forward to claim a property reported in the aggregate.

2.2.3 Do holders have to file a zero report if the holder has never filed an unclaimed property report?

No. Please note: pursuant to Chapter 717, F.S., the Department has the authority to audit holders to verify information filed with the Department and to determine if there is unclaimed property that may have not been reported or was under-reported.

2.2.4 If you are a holder who has previously filed an unclaimed property report with Florida, but does not have any unclaimed property to report this year, do you have to file a “zero” report with Florida?

Yes. You must continue to file a report annually, including the filing of a “zero” report. **Section 69I-20.034, FAC**, provides that (1) All persons subject to this act shall file a report of property presumed abandoned with the Department, pursuant to Section 717.117, F.S., upon becoming subject to the filing requirement of Chapter 717, F.S., and each year thereafter, **unless:**

(a) Written justification has been received from a holder by the Department stating, but not limited to, the following reasons:

1. The holder is filing a complete and accurate report with another state which has a valid reciprocal agreement with the Department;
 2. The holder is located outside Florida and does not conduct business in Florida in its day-to-day operations;
- or

3. The holder maintains a fiduciary relationship with its clients such as real estate brokers and attorneys and does not, as a normal course of business, maintain unclaimed property.

(b) Upon receipt of a written request, the Department after a review may place the holder in an inactive status.

2.2.5 How to Submit an Unclaimed Property Report and Remit the Property?

Section 717.117(1), Florida Statutes, requires that an unclaimed property report identifying 25 or more different apparent owners **must be** submitted by the holder via an electronic report. An unclaimed property report identifying less than 25 apparent owners can be submitted by electronic report or on the department forms. Section 1.4 of this manual provides detailed information on submitting your unclaimed property report and remitting the property.

2.3 CAN A HOLDER REQUEST AN EXTENSION OF THE REPORT DUE DATE?

Upon written request, the Department may postpone the reporting date or extend the property delivery date for a period of up to sixty (60) days for, but not limited to the following reasons:

- b. Natural disasters;
- c. Acts of war or terrorism;
- d. Report to be filed by the holder or its subsidiaries using an electronic medium for the first time; or
- e. Significant changes in personnel.

Extensions for the reasons set forth above shall be granted for one reporting period only within a three year time frame from the date of the first extension.

The Department requests that the holder submit their extension request in writing at least 30 days prior to the April 30th due date. In no event shall the extension be granted beyond June 29th or the next business day if June 29th falls on a weekend or state holiday. The request must contain the holder name, UPID number, if known, the company FEIN and the reason for the extension request. Send the request to the attention of the Compliance Section at the below address.

Florida Department of Financial Services
Bureau of Unclaimed Property – Compliance Section
200 E. Gaines Street, Larson Bldg.
Tallahassee, FL 32399-0358

Extension requests may also be sent by e-mail to EReporting@MyFloridaCFO.com or by fax to (850) 413-3018.

2.4 WHAT TO DO IF ADDITIONAL ITEMS ARE DISCOVERED AFTER REPORT IS FILED.

The holder must file a supplemental report following the same process as the original report. Be aware that supplemental reports delivered after the April 30 deadline are subject to potential late filing fines and interest penalties.

2.5 WHAT IF A HOLDER HAS QUESTIONS REGARDING THE REPORTING OF UNCLAIMED PROPERTY?

Contact the Department by telephone, fax or e-mail. The telephone number is (850) 413-5522; the fax number is (850) 413-3018; and the e-mail address is EReporting@MyFloridaCFO.com.

The Compliance Section periodically conducts Unclaimed Property workshops to help educate the holder community in reporting unclaimed property. For more information, visit our web page at www.fltreasurehunt.org and click on the **Events** link to see scheduled workshops or contact the Compliance Section at (850) 413-5522 for more information.

2.6 HOW LONG MUST A HOLDER RETAIN RECORDS RELATING TO THE UNCLAIMED PROPERTY?

Generally, Section 717.1311(1), Florida Statutes, requires holders to retain records of unclaimed property for five (5) years after the property was reportable. Section 717.1311(2), Florida Statutes, requires holders of traveler's checks, money orders or other similar written instruments to retain records for three (3) years. However, because of the ten (10) year reach back period of Section 717.129(2), Florida Statutes, the Department recommends keeping records for ten (10) years in case of an audit. If records are not available or if the available records are not sufficient to determine the amount due and owing, the evidence of the amount of underpayment may be reasonably estimated. Records are not available when the holder, or the holder's agent, does not produce any relevant unclaimed property records that have been requested.

2.7 CAN THE HOLDER REPORT UNCLAIMED PROPERTY DUE TO OTHER STATES THROUGH FLORIDA?

Although Florida has a reciprocity arrangement with some states, failure to comply with the reporting requirements of reciprocal states may result in the imposition of fines and penalties by those states.

The Department highly recommends that before reporting a reciprocal report to Florida, the reporting entity (holder) is fully aware of the reporting requirements and laws of the state(s) to which each item is due; for example the dormancy period, due diligence and reported information requirements. The Reciprocity Exchange Information and Reciprocity Matrix provide a summary guide on the subject. To locate this document please visit our web page at www.fltreasurehunt.org. Once on the home page, click on the **Report & Remit Unclaimed Property** link and go to the **Other Information** tab for the **Reciprocity/Exchange Information** link then click on the **Reciprocity Matrix** link.

2.8 SPECIAL NOTE TO HOLDERS REPORTING UNCLAIMED PROPERTY HELD OR OWING UNDER ANY LIFE OR ENDOWMENT INSURANCE POLICY OR ANNUITY CONTRACT

Section 717.117(1)(b), Florida Statutes, provides that "For unclaimed funds which have a value of \$50 or more held or owing under any life or endowment insurance policy or annuity contract, the full name, taxpayer identification number or social security number, date of birth, if known, and last known address of the insured or annuitant and of the beneficiary according to records of the insurance company holding or owing the funds" must be included with the unclaimed property report submitted to the Department.

This information is in addition to the owner information provided by the holder on the DFS-UP-121 form or the electronic file. If you are reporting on the Department forms, you can include a separate spreadsheet with this information with the reporting package.