

## CLASSIFICATION AND RETENTION SCHEDULE FOR RECORDS

TYPE OF RECORD	RETENTION PERIOD (Years, unless otherwise noted)	DATE FROM WHICH TIME IS MEASURED
<b>I. ADMINISTRATIVE</b>		
<b>a. Accounting</b>		
(1) Accrual Records	2	Most recent bank examination
(2) Branch Daily Statements	2	Most recent bank examination
(3) Consolidated Daily Statement of Condition	P	(Permanent)
(4) Depreciation Records	6	Preparation
(5) Earnings Report	6	Preparation
(6) Expense Ledger	6	Preparation
(7) FDIC Assessment	3	Preparation
(8) General Ledger Subsidiary Controls	3	Preparation
(9) General Ledger Tickets — Debits and Credits	7	Preparation
(10) Inter-office Reconciliation	1	Preparation
(11) Inter-office Transactions	Opt	(Optional)
(12) Miscellaneous Operating Loss Records	3	Preparation
(13) Paid Bills, Statements and Invoices	6	Preparation
(14) Service Contracts	2	Expiration
(15) Treasury Tax and Loan Account	2	End of calendar year
(16) General Ledger and General Journal	P	(Permanent)
<b>b. Administration</b>		
(1) Bond Transactions (Bank Only)	5	Preparation
(2) Charter	P	(Permanent)
(3) Directors' Minutes	P	(Permanent)
(4) Executive Committee's Minutes	P	(Permanent)
(5) FDIC Certificates	P	(Permanent)
(6) Income Tax Records	6	Preparation
(7) Insurance Policies	3	Expiration
(8) Minute Books of Meetings Not Listed Herein	5	Meeting date
(9) Permits (From Governmental Agencies)	2	Date of issue
(10) Stockholders' Meetings Minutes	P	(Permanent)
(11) Proxies	2	Meeting date
<b>c. Audit</b>		
(1) Bank Call Reports	3	Call date
(2) Bank Examiner's Reports After Approval Has Been Obtained From the Appropriate Federal Supervisory Authority	P	(Permanent)
(3) Reports to Directors	3	Preparation
(4) Audit Reports	3	Preparation
(5) Audit Workpapers	1	Most recent audit
(6) Abandoned Property Reports	5	Filing
<b>d. Capital</b>		
(1) Capital Stock Certificates, Records or Stubs	P	(Permanent)
(2) Capital Stock Ledger	P	(Permanent)
(3) Capital Stock Transfer Register	5	Transfer date
(4) Income and Dividends Reports	6	Preparation

TYPE OF RECORD	RETENTION PERIOD (Years, unless otherwise noted)	DATE FROM WHICH TIME IS MEASURED
<b>e. Cash</b>		
(1) Armored Car Receipts	Opt	(Optional)
(2) Cash Difference Record	2	Most recent bank examination
(3) Departmental or Teller's Proof, Batch Sheet, Blotter or Recap	2	Most recent bank examination
(4) Money Shipment Receipts	6 mos	Most recent bank examination
(5) Night Depository Contracts	1	Contract cancellation
(6) Night Depository Daily Record	1	Most recent audit
(7) Night Depository Signature Card	1	Contract cancellation
(8) Return Items Advice	Opt	(Optional)
(9) Return Items Record Book	Opt	(Optional)
(10) Vaults-Opening and Closing Reports	1	Most recent audit
<b>f. Data Processing</b>		
(1) Application — Master Files	Opt	(Optional)
(2) Captured Items	Opt	(Optional)
(3) Operating System	Opt	(Optional)
(4) Program Source Statements	Opt	(Optional)
<b>g. Proof — Transit</b>		
(1) Cash Letters — Incoming Copies	2	Most recent bank examination
(2) Cash Letters — Outgoing Copies	1	Most recent bank examination
(3) Microfilm of Checks in Cash Letters	5	Preparation
(4) Proof Machine Master or Control Tapes	1	Most recent audit
(5) Reconciliation Records — Missing Items	2	Most recent bank examination
<b>2. DEPOSITS</b>		
<b>a. Bank Deposits</b> (Due To and Due From)		
(1) Ledgers	5	Preparation
(2) Ledger Journal	5	Preparation
(3) Reconcilements	5	Preparation
(4) Resolutions	6	Closing of account
(5) Signature Cards	6	Closing of account
<b>b. Checking Accounts</b>		
(1) Account Analysis	1	Most recent audit
(2) Accounts Opened and Closed Report	6 mos	Preparation
(3) Bookkeeping		
(a) Daily Transaction Journal	6 mos	Preparation
(b) Daily Trial Balance	6 mos	Preparation
(c) Final Recap	1	Most recent audit
(d) Overdraft Report	1	Most recent bank examination
(e) Rejected Items Report	1	Most recent bank examination
(f) Stop and Hold Report	6 mos	Preparation
(4) Credit — Advice of	1	Most recent audit
(5) Deposit — Advice of	1	Most recent audit
(6) Deposit Slips (or microfilmed copies)	5	Preparation
(7) Ledgers (Statements)	5	Preparation
(8) Ledgers (Statements) and Checks (Undelivered)	5	Preparation
(9) List of Inactive Accounts	10	Preparation
(10) Resolutions and Authorizations	6	Closing of account

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## b. Checking Accounts (continued)

TYPE OF RECORD	RETENTION PERIOD (Years, unless otherwise noted)	DATE FROM WHICH TIME IS MEASURED
(11) Signature Cards	6	Closing of account
(12) Stop Payment Orders	1	Expiration
c. Certificates of Deposit		
(1) Certificates	5	Redemption
(2) Ledger	5	Preparation
(3) Register	5	Preparation
d. Club Accounts		
(1) Ledgers	5	Closing of account
(2) Coupons	1	Closing of account
e. Savings Deposits		
(1) Deposit Tickets	5	Preparation
(2) Ledgers or Journals	5	Preparation
(3) Signature Cards	6	Closing of account
(4) Withdrawal Receipts	5	Preparation
(5) 1099 Recap	1	Most recent audit

## 3. INVESTMENTS — BANK PORTFOLIO

a. Brokers' Confirmations	1	Most recent audit
b. Brokers' Invoices	1	Most recent audit
c. Brokers' Statements	1	Most recent audit
d. Buy and Sell Orders	1	Most recent audit
e. Safekeeping Receipts	2	Most recent bank examination
f. Ledgers	P	(Permanent)

## 4. TRUSTS

a. General Department Accounting Records (Personal and Corporate Accounts)		
(1) Cancelled Checks, Trust Department	5	Redemption
(2) Certification	2	Most recent audit
(3) Check Registers, Trust Department	5	Redemption
(4) Correspondence -- General Office	2	Most recent bank examination
(5) Ledgers -- General Statement of Condition	5	Preparation
(6) Minutes of Committee Meeting	5	Meeting date
(7) Posting Media		
(a) General Ledger Tickets	3	Preparation
(b) Individual Account Asset Ledger Tickets	3	Preparation
(c) Individual Account Cash Ledger Tickets	3	Preparation
(d) Stock and Bond Transfer Tickets	3	Preparation
(8) Proving Media -- Daily (Cash, Asset, Stock and Bond Journal)	3	Preparation
(9) Supporting Records of Examination and Call Reports	3	Most recent bank examination
(10) Vault Withdrawal and Deposit Tickets (Vault Copy)	3	Most recent bank examination
b. Specific Account Records		
(1) Authorizations, Directions, Approvals	7	Closing of account
(2) Cash and Asset Statement, Customer	7	Closing of account
(3) Court Accounting and Petitions, Copies of	7	Closing of account
(4) Correspondence	7	Closing of account

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## b. Specific Accounts Records (continued)

TYPE OF RECORD	RETENTION PERIOD (Years, unless otherwise noted)	DATE FROM WHICH TIME IS MEASURED
(5) Duties Tickets	5	Preparation
(6) Federal and State Tax Returns, Copies of	7	Filing
(7) Fee Records and Supporting Data	7	Closing of account
(8) Investment Orders, Advices and Confirmation	7	Closing of account
(9) Ledgers, Cash and Asset	7	Closing of account
(10) Miscellaneous Bills and Statements	7	Closing of account
(11) Original Instruments	7	Closing of account
(12) Real Estate Records		
(a) Specific Insurance Policies	7	Closing of account
(b) Individual Parcel Files	7	Closing of account
(13) Receipts for Assets Received or Delivered	7	Closing of account
(14) Reviews and Recommendations, Trust Investment	7	Closing of account
(15) Security Tax Costs, Records	7	Closing of account
(16) Vault Withdrawal and Deposit Tickets (Account Copy)	7	Closing of account
(17) Work Papers Supporting Tax Returns	7	Closing of account

## 5. LOANS AND DISCOUNTS

## a. General

(1) Applications	2	Close of account
(2) Application for Credit Card (from close of account)	2	Close of account
(3) Assigned Accounts Receivable Invoices	1	Release date
(4) Borrowers' Statements of Financial Condition	1	Close of account
(5) Charged-off Loan Files	7	Charge-off date
(6) Charged-off Loans Ledgers	7	Charge-off date
(7) Collateral Records	5	Close of account
(8) Collection Work Sheet	2	Close of account
(9) Correspondence (Customer, Dealer, General)	2	Close of account
(10) Credit Files — Closed or Paid	5	Close of account
(11) Credit Investigation Report	2	Close of account
(12) Delinquency Reports	2	Close of account
(13) Disclosure Statement	2	Close of account
(14) Dun and Bradstreet Reports	2	Close of account
(15) Journals	3	Preparation
(16) Liability Ledgers	5	Close of account
(17) Loan Committee Minutes	10	Meeting date
(18) Loan Ledger Cards	5	Close of account
(19) Loan Payment Tickets — Coupons	3	Posting date
(20) Merchant Activity Report	2	Preparation
(21) Monthly Cycle Status Register	2	Preparation
(22) Monthly Report of Balances, Accruals, Commercial, Agricultural and Real Estate	2	Preparation
(23) New Loan Register	5	Preparation
(24) Security Agreement	2	Close of account
(25) Security, Consent to	2	Close of account

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# Banking Regulations

## a. General (continued)

TYPE OF RECORD	RETENTION PERIOD (Years, unless otherwise noted)	DATE FROM WHICH TIME IS MEASURED
(26) Posting Work Sheets	3	Posting date
(27) Power of Attorney	2	Closing of account
(28) Purpose Statement (Regulation U)	2	Closing of account
(29) Record — Lost or Stolen Card	2	Closing of account
(30) Reissue Registers	2	Closing of account
(31) Rejected Loan Applications	2	Rejection date
(32) Remittance Control Card	3	Preparation
(33) Remittance — Service Mortgages	3	Preparation
(34) Statements of Dealers Reserve Accounts	2	Preparation
(35) Stock Margin Records	2	Close of account
(36) Warehouse Receipts, Records	2	Close of account

## 6. OTHER BANK RECORDS

### a. Collections

(1) Escrow Collection Ledger — Record of Payments	5	Close of account
(2) Escrow Envelope	2	Date received
(3) Incoming Collection Records	2	Collection
(4) Notice of Protest	1	Date of protest
(5) Outgoing Collection Records	2	Preparation

### b. General

(1) Affidavits (unless related to specific document or record)	2	Preparation
(2) Attachments, Garnishments	6	Filing
(3) Attachment Releases	6	Filing
(4) Correspondence — General	2	Preparation
(5) Registered Mail — Incoming (Record of)	2	Preparation
(6) Registered Mail — Outgoing (Record of)	2	Preparation
(7) Return Receipt Cards	2	Preparation
(8) Court Order Memorandum Record	2	Preparation

### c. International Transactions

(1) Collection Register	2	Preparation
(2) Collection Paid	2	Preparation
(3) Correspondence	2	Preparation
(4) Drafts	2	Payment
(5) Foreign Drafts	2	Payment
(6) Foreign Outstanding Cash	2	Preparation
(7) Foreign Payments Incoming	2	Preparation
(8) Foreign Transfers	2	Preparation
(9) Letters of Credit	2	Payment
(10) Record of Advice of Transfer of \$10M and Over Outside USA	5	Preparation

### d. Personnel

(1) Attendance Record	2	Preparation
(2) Authorization for Payroll Deductions	2	Termination of employment
(3) Business Expenses of Employees Reimbursed by Employer	2	Preparation
(4) Disability Records	P	(Permanent)
(5) Employee History Records	7	Termination of employment
(6) Insurance Records	5	Termination of employment

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## Banking Regulations

### d. Personnel (continued)

TYPE OF RECORD	RETENTION PERIOD (Years, unless otherwise noted)	DATE FROM WHICH TIME IS MEASURED
(7) Payroll Checks	2	Preparation
(8) Payroll Journals and Records	5	Preparation
(9) Pension Fund Records	10	Termination of employment
(10) Profit Sharing Fund Records	10	Termination of employment
(11) Rejected Employee Applications	2	Rejection date
(12) Time Cards or Sheets	2	Preparation
(13) Unemployment Claims Records	1	Preparation
(14) W-2 Withholding Tax Form	2	Preparation
(15) W-3 Reconciliation of Income Tax Withheld from Wages	2	Preparation
(16) W-4 Withholding Exemption Certificates	2	Preparation
(17) OSHA Reports	5	End of calendar year
(18) EEOC Report	2	Filing
<b>e. Safe Deposit/Storage</b>		
(1) Daily Receipts, Journal or Cash Book	1	Most recent audit
(2) Entrance Tickets	7	Date of entry
(3) Forced Entry Records	7	Date of entry
(4) Leases and/or Rental Agreement	2	Contract termination
(5) Storage Receipts	2	Contract termination
<b>f. Other Services</b>		
(1) Applications for Travelers Cheques	1	Most recent audit
(2) Official Checks and Drafts		
(a) Bank Drafts	10	Payment
(b) Cashiers Checks After Payment	10	Payment
(c) Certified Checks	10	Payment
(d) Dividend Checks	10	Payment
(e) Expense Vouchers	10	Payment
(f) Interest Checks	10	Payment
(g) Personal Money Orders	10	Payment
(h) Other Official Bank Checks or Drafts	10	Payment
(3) Series "E" Bonds		
(a) Stubs	2	Most recent bank examination
(b) Applications	2	Most recent bank examination
(c) Transmittal Letters	2	Most recent bank examination
(4) Lock Box Records	2	Preparation
(5) Wire Transfers	2	Most recent bank examination