



**OAR 170-145-0010**  
**Determining When Holders Must Report Property**

Property becomes Reportable when presumed abandoned under the following table:

**(1) All Holders**

<b>If the Property is:</b>	<b>And has been Dormant or Inactive for more than:</b>	<b>After the:</b>
(a) Intangible personal property in the course of a dissolution of a business association or Financial Institution	One year	The date of final distribution
(b) Unpaid wages, including commissions, and wages represented by uncashed payroll checks owing in the Holder's ordinary course of business	One year	Date the instrument becomes due and payable
(c) Property held in a safety deposit box or any other safekeeping repository in Oregon	Two years	Date the lease or rental period expired
(d) Assets of a dissolved cooperative	Two years	Date of final distribution
(e) Any Credit Memo issued in the Holder's ordinary course of business	Three years	Credit Memo becomes payable or distributed without Positive Owner Contact
(f) Any other disbursements issues during the Holder's ordinary course of business	Three years	Date it became payable or distributable notwithstanding the Owner's failure to make demand or to present any instrument or document required to receive payment
(g) All intangible personal property, not otherwise covered by ORS 98.302 to 98.436 and 98.992, including any income or increment thereon	Three years	Date it became payable or distributable notwithstanding the Owner's failure to make demand or to present any instrument or document required to receive payment



<b>If the Property is:</b>	<b>And has been Dormant or Inactive for more than:</b>	<b>After the:</b>
(h) Money order or similar written instrument other than a third-party bank check	Seven years	Money order has been outstanding after its issuance
(i) Traveler's check	15 years	After its issuance, unless the owner has communicated in writing with the issuer concerning the traveler's check

**(2) All Holders holding Property in a fiduciary capacity**

<b>If the Property is:</b>	<b>And has been Dormant or Inactive for more than:</b>	<b>After the:</b>
(a) Intangible personal property and any income or increment thereon, including but not limited to, property management security deposits, attorney trust accounts, escrow accounts, and trust accounts	Three years	It becomes payable or distributable, increased or decreased the principal, accepted payment of principal or income, corresponded in writing concerning the property, or otherwise indicated an interest as evidenced by a memorandum on file with the fiduciary
(b) Funds in an individual retirement account or a retirement plan or a similar account or plan established under the Internal Revenue laws of the United States	Three years	Distribution of all or part of the funds comes mandatory under the terms of the account or plan and the Holder is unable to distribute
(c) Funds in an account established under ORS 126.805 to ORS 126.886	Three Years	Not payable or distributable unless the minor on whose behalf the account was opened attains the age of 21 years



**(3) Business Association**

<b>If the Property is:</b>	<b>And has been Dormant or Inactive for more than:</b>	<b>After the:</b>
(a) Stock, certificates of ownership, or other intangible equity ownership interests in a Business Association	Three years	The requirements under ORS 98.322 are met
(b) Dividends, profit distributions, interest, payment on principle, or other sum	Three years	The requirements of ORS 98.322 are met

**(4) Financial Institution**

<b>If the Property is:</b>	<b>And has been Dormant or Inactive for more than:</b>	<b>After the:</b>
(a) Any sum payable on a Credit Union drawn check, draft or similar instrument, including a cashier's check and a certified check that are due or standing in the name of a member, beneficiary, or other Person	Three years	Date it became payable or the date of its issuance if payable on demand subject to the requirements of ORS 98.308
(b) Any demand, savings or matured time deposit, including a deposit that is automatically renewable, and any funds paid toward the purchase of a share, mutual investment certificate or any other interest	Three years	Date of the last Positive Owner Contact subject to the requirements under ORS 98.308
(c) Any certificate of deposit in the form of a Dividend Reinvestment Plan	Three years	First maturity date after the Holder determines that the Owner cannot be located
(d) Any funds payable for which a Financial Institution is directly liable, including checks, drafts, cashier's checks, certified checks, or similar instruments	Three Years	After it was payable or after its issuance if payable on demand subject to the requirements of ORS 98.308



**(5) Government Body**

<b>If the Property is:</b>	<b>And has been Dormant or Inactive for more than:</b>	<b>After the:</b>
(a) Fines, bail, restitution, child support, condemnation payments, judgment proceeds, municipal bonds and the interest thereon, and all other Intangible Property	Two years	Date of the most recent Positive Owner Contact
(b) Tangible Property other than Property seized by a removing authority under ORS 98.245(1)(b), personal Property willfully abandoned by the Owner (e.g., automobiles, furniture, household goods, or other Property specifically addressed by statute); Tangible Property consistent of used personal clothing or household items with little or no commercial value, except Military Medal or any hazardous materials	Two Years	Date of the most recent Positive Owner Contact
(c) Intangible Property, including uncashed warrants	Two Years	The Property has remained unclaimed

**(6) Insurance Company**

<b>If the Property is:</b>	<b>And has been Dormant or Inactive for more than:</b>	<b>After the:</b>
(a) Funds owing under a life or endowment insurance policy or annuity contract	Three years	Funds become due and payable
(b) A life or endowment insurance policy or annuity contract not matured by actual proof of the death of the insured or annuitant according to the records of the company	Two years	Date the policy or annuity contract matured and the proceeds became due and payable under requirements in ORS 98.314(3)



**(7) Utility company or municipality**

<b>If the Property is:</b>	<b>And has been Inactive for more than:</b>	<b>After the:</b>
(a) A Deposit or other sum paid in advance for Utility services	One year	Date of termination of services or funds otherwise become payable
(b) A refund the Utility has been ordered to return	One year	The date the refund became payable