

Banking and Consumer Finance, Department of

Division	Schedule #	Title	Description	Disposition
Banking	498	Bank Charters and Amendments	This series consists of files related to banks. Included are copies of charters and amendments. Original on file with the Secretary of State. It is cut off at the end of the Serial year.	Hold in the current files area indefinitely.
Banking	499	Banks - General and Banking Correspondence	This series consists of files related to bank correspondence. Included are general, banking and regulatory correspondence, and certificates of authority. It is cut off at the end of the Serial year.	Hold in the current files area indefinitely. Microfilming for security purposes is recommended.
Banking	500	Banks - In Liquidation or Merger	This series consists of files related to banks in liquidation or merger of existing bank branches. Included are applications, correspondence, and reports. It is cut off at the end of the Other year.	Hold in the current files area indefinitely. Microfilming for security purposes is recommended.
Banking	501	Banks - Reports of Condition and Reports of Income	This series consists of files related to assets/liability/capital accounts. Included are reports of income, expense, and net earnings. This series is cut off at the end of the calendar year.	Hold in the current files area one (1) year, transfer to SRC; hold one (1) year, then dispose. December reports maintained permanently in office. March, June and September reports destroyed after two (2) years.
Banking	502	Banks - Oaths of Officers	This series consists of oaths of officers. Included are copies of oaths taken by individuals. This series is cut off at the end of the Calendar year.	Hold in the current files area one (1) year, then dispose.

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Banking	3299	Application to Pay Cash Dividend	This series consists of files related to payment by banks to shareholders. Included are financial statements of banks and application forms. This series is cut off at the end of the calendar year.	Hold in the current files area (1) year, then dispose.
Banking	4737	Bank Examination Work papers	This series consists of files used by bank examiners in performing mandatory examinations of banks. Included are work papers from prior examination, schedules, comments, and analysis of accounts.	Hold in the current files area one (1) year; transfer to SRC; hold two (2) years, then dispose. Prior years examination work papers will be disposed of by the bank examiner after current examination is completed.
Banking	4738	Bank Examination Reports	This series consists of reports of examinations of banks conducted by the Department of Banking and Consumer Finance. Included are bank examiner's findings report and the evaluation of bank assets.	Hold in the current files area four (4) years, then dispose.
Banking	4739	Credit Union Examination Reports	This series consists of reports of examinations of credit unions conducted by the Department of Banking and Consumer Finance. Included are credit union examiner's reports and evaluation of the credit union's assets.	Hold in the current files area two (2) years; then dispose.
Banking	4740	General Correspondence - Banks	This series consists of correspondence with banks that is general in nature. The correspondence pertains to general banking and regulatory actions that are required to be reported to the Department of Banking and Consumer Finance. This series reflects actions such as the transfer of a power granted to a bank from a date forward.	Hold in the current files area permanently.

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Banking	4741	Examination Related Correspondence Banks	This series consists of correspondence between the Department of Banking and Consumer Finance and banks that is related to examinations. The correspondence pertains to inquiries and responses to examinations performed and notice of changes reported since the prior examination occurred.	Hold in the current files area two (2) years, then dispose.
Banking	4742	Topic Related Correspondence - Banks	This series consists of correspondence between banks and the Department of Banking and Consumer Finance that pertains to specific topics related to the banking industry.	Hold in the current files area permanently.
Banking	4743	General Correspondence - Credit Unions	This series consists of correspondence between credit unions and the Department of Banking and Consumer Finance that is general in nature. The correspondence pertains to general credit union and regulatory actions such as the transfer of power granted from a date forward.	Hold in the current files area permanently.
Banking	4744	Examination Related Correspondence - Credit Unions	This series consists of correspondence between credit unions and the Department of Banking and Consumer Finance that is related to examinations. The correspondence pertains to inquiries and responses to examinations performed and notice of changes since the prior	Hold in the current files area two (2) years, then dispose.
Consumer Finance	3298	Small Loan Company Statements of Condition and Income	This series consists of annual reports filed by each licensee under the provisions of the Small Loan Act. Included are statements of condition and income statements. This series is cut off at the end of the calendar year.	Hold in the current files area two (2) years, then dispose.

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Consumer Finance	3300	Credit Union Files	This series consists of files related to examination of credit unions. Included are examination reports and related correspondence. Examination report copies are sent to the National Credit Union Association and a copy of the report and correspondence is held permanently by the credit union. It is cut off at the end of the Calendar year.	Hold in the current files area one (1) year, then dispose. A copy of the examination reports is sent to the National Credit Union Association, and a copy of the report and correspondence is held permanently by the credit union.
Mortgage	4957	Examination Workpapers - Mortgage Companies	This series consists of files used by bank examiners in performing mandatory examinations of mortgage companies. Included are workpapers from the prior examination, comments, and analysis of accounts.	Hold in the current files area one (1) year; transfer to SRC; hold four (4) years, then dispose.