

Property Type Tables

Account Balances

Property Type	Valid Under Article/Section	Property Type Description	Dormancy Period
1A	III	Demand deposit accounts	3 years
1B	III	Savings accounts (includes club, security deposit, and retirement accounts)	3 years
1C	III	Time deposit accounts	3 years
1D	III	Money on deposit to secure funds (if separate from 1A and 1B)	3 years
1E	III	Unidentified deposit (if separate from 1A and 1B) and suspense accounts	3 years
1F	III & §1315 & §1317	Escrow funds (mortgages, performance guarantee, surety bonds, etc.) and title insurance	3 years
1G	III	Credit balances arising from loans (includes liquidated mortgages, consumer loans, remainder of collateral amounts, etc.)	3 years
1H	§1314	Credit balances; consumer credit accounts	3 years
1I	III & V-A	Credit balances in trading and investment accounts with trusts, brokers, investment firms, cash balances in virtual currency wallets, etc. (including outstanding checks issued to customers)	3 years
1J	III	Credit balances or cash due renters of safe deposit boxes	3 years
1K	III	Virtual currency wallet balances (non US dollar units)	3 years

Negotiable Instruments

Property Type	Valid Under Article/Section	Property Type Description	Dormancy Period
2A	III	Certified checks	3 years
2B	III	Cashier and teller checks	3 years
2C	III	Bank money orders	3 years
2D	III	Treasurer and registered checks	3 years
2E	III	Drafts and Bank traveler's checks	3 years
2F	III	Warrants	3 years
2G	§1315	Outstanding checks issued to vendors (accounts payable)	3 years
2H	§1309	Traveler's checks (non-bank)	15 years
2I	§1309	Licensed money transmitter receipts and money orders (non-bank)	5 years
2J	§1315	State checks	1 year

Paying Agents, Fiduciary, Mutual Funds, ADR Accounts, and Corporations Disbursing Directly to their Shareholders

Property Type	Valid Under Article/Section	Property Type Description	Dormancy Period
3A	III & V	Cash dividends (other than ADR)	3 years
3B	III & V	Bond interest (other than ADR)	3 years
3C	III & V	Stock dividends (other than ADR) (cash-in-lieu of fractionals not issued)	3 years
3D	III & V	Distributions from ownership of interest (other than ADR) – includes redemption values, warrants, underlying and unexchanged shares and accrued dividends	3 years
3E	III & V	Cash dividends (ADR)	3 years
3F	III	Stock dividends (ADR) (cash-in-lieu of fractionals not issued)	3 years
3G	III	Other distributions resulting from ownership of interest (ADR)	3 years
3H	III & V	Bond redemption	3 years
3I	V	Mutual fund and dividend reinvestment book shares	3 years
3P	III & V	Stock dividends (other than ADR) (shares only or shares with cash-in-lieu of fractionals)	3 years
3Q	III & V	Distributions from ownership of interest (other than ADR) – includes redemption values, warrants, underlying and unexchanged shares and accrued dividends) (shares only or shares with cash)	3 years
3R	III	Stock dividends (ADR) (shares only or shares with cash-in-lieu of fractionals)	3 years
3S	III	Other distributions resulting from ownership of interest (ADR) (shares only or shares with cash)	3 years
3T	III & V	Bond redemption (shares only or shares with cash)	3 years
3U	III & V	Mutual funds and dividend reinvestment book shares (shares only or shares with cash)	3 years

Investments, Trading (Broker/Dealer), and Bank Trust Department Accounts that Represent Distributions Received for Known and Unknown Owners

Property Type	Valid Under Article/Section	Property Type Description	Dormancy Period
4A	III & V-A	Cash over receipts (dividends and other)	3 years
4B	III & V-A	Bond interest over receipts	3 years
4C	III & V-A	Stock over receipts (dividends and other) (cash only)	3 years
4D	III & V-A	Other over receipts (cash only)	3 years
4E	III & V-A	Unidentified overages (cash only)	3 years
4F	III & V-A	Other distributions resulting from ownership interest or debt obligation (cash only)	3 years
4P	III & V-A	Stock over receipts (shares only)	3 years
4Q	III & V-A	Other over receipts (shares only)	3 years
4R	III & V-A	Unidentified overages (shares only)	3 years
4S	III & V-A	Other distributions resulting from ownership interest or debt obligation (shares only)	3 years

Refunds

Property Type	Valid Under Article/Section	Property Type Description	Dormancy Period
5A	IV	Utility Service Deposit	2 years
5B	IV	Advance payments for utility services not furnished	2 years
5C	IV	Refunds due on overcharges by utility companies	2 years
5D	VII & §1316	Refunds due by insurance companies	3 years
5E	§1315	Amounts due for undelivered goods and/or services	3 years
5F	§1315	Rebates	3 years

Insurance Proceeds

Property Type	Valid Under Article/Section	Property Type Description	Dormancy Period
6A	VII	Limiting age (superannuated) contracts	None
6B	VII	Matured endowments	3 years
6C	VII	Death claims	3 years
6D	VII	Amounts due under policies other than life	3 years
6E	VII & §1316	Refunds and other amounts due under policy terms	3 years
6F	VII	Annuities	3 years
6G	VII	Retained asset accounts, benefits access accounts, or similar distribution accounts	3 years

Funds Owed by Courts and Governmental Units

Property Type	Valid Under Article/Section	Property Type Description	Dormancy Period
7A	VI	Trust funds	3 years
7B	VI	Bail funds	3 years
7C	§1318	Funds for support of spouse or child	3 years
7D	X	Condemnation awards	3 years
7X	Note 1, 2	Other (court and governmental unit funds)	varies

1. Dormancy Periods for Property Type 7X – special rules apply. Refer to the Court Section of the Handbook or the State Institution Handbook in the Statutory Considerations section for additional information.
2. Wrecked Property Proceeds – use a one-year dormancy period for proceeds from the sale of perishable goods. Proceeds from the sale of nonperishable goods are to be paid immediately to the Comptroller.

Other Amounts and Securities

Property Type	Valid Under Article/Section	Property Type Description	Dormancy Period
8A	V, V-A	Wages, Payroll, Salaries, Commissions, Pension Payments	3 years
	§1308 ¹	NYS Department of Labor	1 year
8B	§1315	Unredeemed gift cards	5 years
		Merchandise credits, lay away deposits, accounts receivable and accounts payable issued as electronic cards	3 years
8C	§1313	Amounts owed by sales and insurance finance companies	3 years
8D	§1300	Surplus from sale of pledged property	3 years
	§1301	Collateral loan brokers	1 year
8E	III	Lost property (cash only)	3 years
8F	III & V-A	Securities long in customer's trading, investment, trust accounts (cash-in-lieu of fractionals and redemption value only)	3 years
8G	III	Securities held as transfer agent (cash-in-lieu of fractionals and redemption values only)	3 years
8H	III	Securities held in a vault or storage areas of a bank	3 years
8I	III	Securities lost and held by a safe deposit company or bank	3 years
8J	III	Securities found in a safe deposit box	3 years
8K	III	Other securities owed (cash only)	3 years
8P	III & V-A	Securities long in customer's trading, investment, trust accounts (shares only)	3 years
8Q	III	Securities held as transfer agent (shares only)	3 years
8R	III	Securities held in a vault or storage area of a bank	3 years
8S	III	Securities lost and held by a safe deposit company or bank	3 years
8T	III	Securities found in a safe deposit box	3 years
8U	III	Other securities owed (shares only)	3 years
8X	§1412	Late filing interest	
8Y	§1310 ²	Other miscellaneous property (cash only)	2 years
8Z	§1310	Other miscellaneous property (shares only or shares with cash)	2 years

1. Department of Labor, Unclaimed Wages – Use a one-year dormancy period from the date the wages are received by the Department of Labor. (Refers to underpayment of minimum wages only.) Use property type 8A
2. Miscellaneous Property – Upon election by the Comptroller. Use property type 8Y or 8Z.