

SCHEDULE FOR PRESERVATION OF BANK RECORDS—Continued

	*SCHEDULE (1)	*SCHEDULE (2)	SCHEDULE (3)
	Minimum retention period of original record after which the record may be micro-filmed and then destroyed. The microfilm will be retained for the period set forth in Schedule (2).	Minimum retention period of microfilm record following the period established in Schedule (1).	Overall minimum retention period of either the original record or the combination of original and microfilm record as permitted under Schedules (1) and (2).
Deposits—Subject to Check—Continued			
Ledger Sheets (or stubs with ledger sheet information)-----	3 Years	12 Years	15 Years
Overdrafts-----	3 Years	3 Years	6 Years
Public Fund Computations-----	Optional	Optional	Optional
Service Charge Records-----	3 Years	-----	3 Years
Statement Stubs (with analysis information)-----	Optional	Optional	Optional
Undelivered Statements, Cancelled Checks-----	10 Years if Undeliverable	-----	10 Years if Undeliverable
Proof Machine Journal-----	3 Years	-----	3 Years
b. Computer records			
*Daily Trial Balance and Journal-----	30 days	1 Year	1 Year
*(In the event computer statement record furnishes only "bob-tail" (short form) statement, (showing only total checks issued for month and total deposits credited for month) this will necessitate retention of "Daily Trial Balance and Journal" for over-all retention period of 20 years, in lieu of detailed monthly statement.)			
Statements to depositor (mo.)-----	3 Years	12 Years	15 Years
Duplicate of statement-----			
or			
Microfilm of statement-----		15 Years	15 Years
Analysis Reports (Service charges)-----	1 Year	-----	1 Year
Overdraft List-----	1 Year	-----	1 Year
Quarterly Master File Report-----	1 Year	-----	1 Year
Batch Proof List (sometimes called Conversion run)-----	1 Year	-----	1 Year
Debit/Credit Card Entry Report-----	1 Year	-----	1 Year
Exception Reports, as			
Large checks-----)			
New and closed accounts-----)			
Stop Payments-----)	1 Year	-----	1 Year
Checks drawn against uncollected funds)			
Lost check books, etc.-----)			
Unposted Item Report-----	2 Years	-----	2 Years

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Due From Banks			
Bank Statements.....	6 Years	-----	6 Years
Drafts (Paid).....	5 Years	10 Years	15 Years
Incoming Cash Letters.....	3 Years	3 Years	6 Years
Reconcilements.....	3 Years	7 Years	10 Years
Draft Register.....	5 Years	10 Years	15 Years
Expense			
Checks.....	5 Years	10 Years	15 Years
Invoices.....	3 Years	7 Years	10 Years
Register.....	5 Years	10 Years	15 Years
Salary Receipts.....	4 Years	-----	4 Years
Vouchers.....	3 Years	7 Years	10 Years
Garnishee Accounts			
Court Orders.....	3 Years	7 Years	10 Years
Releases.....	3 Years	7 Years	10 Years
General Ledger			
Daily Statements.....	25 Years	-----	25 Years
General Journal.....	25 Years	-----	25 Years
General Tickets.....	3 Years	7 Years	10 Years
Ledger Sheets.....	25 Years	-----	25 Years
Tax Exempt Income Register.....	10 Years	-----	10 Years
Insurance			
Blanket Bonds.....	6 Years	-----	6 Years
Other Policies After Expiration.....	3 Years	-----	3 Years
Registered Mail Floater Policies.....	6 Years	-----	6 Years

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U. S. Deposits			
Reports to Federal Reserve.....	6 Years	-----	6 Years
Reports to Treasurer of U. S.....	6 Years	-----	6 Years
Withheld Tax Deposits			
Deposit Tickets.....	3 Years	17 Years	20 Years
Depository Receipts.....	3 Years	17 Years	20 Years
Depository Transmittal Letters.....	3 Years	7 Years	10 Years

*Schedules (1) and (2) not applicable if microfilm is used as the original record for daily transactions. In such cases the original microfilm record will be retained for the minimum retention period set forth in Schedule (3).

History: 1-2-56; am. Register, July, 1963, No. 91, eff. 8-1-63; am. Register, July, 1968, No. 151, eff. 8-1-68; am. (4). Register, August, 1971, No. 188, eff. 9-1-71.

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