



*DEPARTMENT OF FINANCIAL SERVICES*  
*Division of Accounting and Auditing – Bureau of Unclaimed Property*

# **Florida Bureau of Unclaimed Property Reporting Instructions Manual**

**[www.fltreasurehunt.org](http://www.fltreasurehunt.org)**

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The Reporting Instructions Manual is designed to provide the information and requirements for reporting and remitting unclaimed property to the Florida Department of Financial Services, Bureau of Unclaimed Property (Department) as required under The Florida Disposition of Unclaimed Property Act and Regulations, Chapter 717, Florida Statutes.

Section 1 of this manual is a comprehensive guide to provide information and requirements for reporting and remitting unclaimed property to the State of Florida.

Section 2 of this manual is frequently asked questions intended to assist holders concerning unclaimed property reporting requirements.

**The Department is pleased to announce the implementation of the Holder Reporting Online System which will allow you to submit the required unclaimed property report(s) and remittance in a safe and secure online environment.** Section 1.4.1 of this manual contains instructions on how to use this system to report and remit unclaimed property.

The Compliance Section periodically conducts Unclaimed Property workshops to help educate the holder community in reporting unclaimed property. Visit our web page at [www.fltreasurehunt.org](http://www.fltreasurehunt.org) and click on the **Events** link to see scheduled workshops or contact the Compliance Section at (850) 413-5522 for more information.

You may contact the Reporting Section if you have any questions about the reporting of unclaimed property at the following: Tel. - (850) 413-5522, Fax - (850) 413-3018 and E-mail - [EReporting@MyFloridaCFO.com](mailto:EReporting@MyFloridaCFO.com)

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# 1. SECTION 1 - STEPS IN REPORTING AND REMITTING UNCLAIMED PROPERTY TO FLORIDA

The following steps summarize the requirements for reporting and remitting unclaimed property to the State of Florida;

- Step 1 – Identify the property to be reported and remitted.
- Step 2 – Perform Due Diligence on the unclaimed property to be reported and remitted.
- Step 3 – Prepare the unclaimed property report.
- Step 4 – Submit the unclaimed property report and remittance.

## 1.1 STEP 1 – IDENTIFY THE UNCLAIMED PROPERTY TO BE REPORTED AND REMITTED

Unclaimed property is primarily an intangible property liability that has been inactive on the books of an entity for a period of time (**dormancy period**) for which there has been no owner generated activity. Once unclaimed property liabilities are identified, the next step is to determine which states' unclaimed property laws must be followed for each property.

This is determined based on the following Supreme Court decisions:

- (I) The 1965 U.S. Supreme Court decision held in the Texas v. New Jersey case, which established the Rules of Jurisdiction.
- (II) The 1972 Pennsylvania v. New York case, which established the Transaction Rule.

The decisions held in the above cases established the fundamental rules that determine the requirements as to where a holder should report unclaimed property. Accordingly, the following rules have been adopted for reporting unclaimed properties:

- The **Primary Rule** in determining where to report intangible unclaimed property dictates that intangible unclaimed property should be reported to the state of the owner's last known address.
- The **Secondary Rule** in determining where to report intangible unclaimed property dictates that when there is either an unknown owner, no last known address or the owner's address was located in a state or country without an applicable unclaimed property law, the intangible property is be reported to the holder's state of domicile.
- The **Transaction Rule** in determining where to report intangible unclaimed property dictates that traveler's checks, money orders and similar written instruments would be reported to the state where the transaction occurred.

Based on these rules, once you have identified the liabilities that will be subject to Florida's unclaimed property law, you must follow the requirements set forth by Florida. Under Chapter 717, Florida Statutes, a last known address that provides only that the owner was a resident of Florida is sufficient for reporting purposes.

### 1.1.1 The Florida Property Code and Dormancy Table

The Florida Property Code and Dormancy Table provided on pages 5 through 8 below is a guide to assist you in identifying the different property types with statutory reference and the designated dormancy period which must be met before the property is unclaimed and reportable to Florida.

The only tangible personal properties subject to the Unclaimed Property Law under Chapter 717, F.S. are items from safe deposit boxes in financial institutions as provided in Section 717.116 of the Florida Statutes.

**The annual unclaimed property report and remittance must be submitted to Florida before May 1 of each year and shall apply to all unclaimed property reaching the required dormancy period during the preceding calendar year.** (For example, an outstanding accounts payable check dated September 24, 2009, would reach its five year dormancy period on September 24, 2014, and must be reported and remitted to the Department by April 30, 2015. An outstanding payroll check dated January 5, 2013 would reach its one year dormancy period on January 5, 2014, and also must be reported and remitted to the Department by April 30, 2015).

**NOTE – All property held by courts and government entities regardless of the property type have a one year dormancy period.**

<b>FLORIDA PROPERTY CODE AND DORMANCY TABLE</b>			
PROPERTY TYPE	DORMANCY PERIOD (YEARS)	PROPERTY CODE	STATUTORY REFERENCE
<b>FINANCIAL INSTITUTIONS</b>			
Bank Drafts	5	CK05	717.105
Cashier's Checks	5	CK01	717.105
CD Interest Payments/Checks	5	CK16	717.106
Certified Checks	5	CK02	717.105
Checking Accounts	5	AC01	717.106
Christmas Club Accounts	5	AC04	717.106
Credit Memo or Credit Checks	5	CK12	717.1045(4)
Deposit to Secure Funds	5	AC05	717.106
Foreign Exchange Checks	5	CK09	717.105
Gift Certificates/Cards	5	MS12	717.1045(4)
Matured CD's or Savings Certificates	5	AC03	717.106
Money Orders	7	CK07	717.104(2)
Registered Checks	5	CK03	717.105
Savings Accounts	5	AC02	717.106
Suspense Accounts	5	AC08	717.106
Travelers Checks	15	CK08	717.104(1)
Treasurers Checks	5	CK04	717.105
Unidentified Deposits	5	AC07	717.106
<b>FINANCIAL INSTITUTIONS (TANGIBLE PROPERTY)</b>			
Contents of Safe Deposit Boxes	3	SD01	717.116
Contents of Safekeeping Repository	3	SD02	717.116
Other Tangible Property	3	SD03	717.116
Unclaimed Loan Collateral – NonCash	3	SD04	717.116
<b>INSURANCE COMPANIES</b>			
Demutualization Cash	2	DM01	717.1071
Demutualization Stock	2	DM02	717.1071
Agent Credit Balances	5	IN08	717.107
Death Benefits Due Beneficiaries	5	IN03	717.107
Group Policy Benefits or Claim Payments	5	IN02	717.107
Individual Policy Benefits or Claim Payments	5	IN01	717.107
Matured Life-Limiting Age	2	IN09	717.107
Other Amounts Due under Policy Terms	5	IN07	717.107
Premium Refunds on Individual	5	IN05	717.107

Proceeds from Matured Policy, Endowments or Annuities	5	IN04	717.107
Unidentified Remittances	5	IN06	717.107
GENERAL			
Checks Written Off	5	CK14	717.102
Expense Checks	5	CK10	717.102
Other O/S Official Checks	5	CK15	717.102
Pension Checks	5	CK11	717.112
Security Deposits	5	AC06	717.102
Vendor Checks	5	CK13	717.102
Warrants	5	CK06	717.102
OTHER GENERAL			
Accounts Payable	5	MS08	717.102
Bonuses	1	MI06	717.115
Commissions	1	MS02	717.115
Credit Balances on Accts Receivable	5	MS09	717.102
Customer Overpayments	5	MS05	717.102
Delay Rentals	5	MI07	717.102
Discounts Due	5	MS10	717.102
Educational Savings Account – Cash	5	CS01	717.112(1)
Educational Savings Account – Mutual Funds	5	CS02	717.112(1)
Educational Savings Account – Securities	5	CS03	717.112(1)
Health Savings Account	5	HS01	717.112(1)
Health Savings Account Investment	5	HS02	717.112(1)
Involuntary Dissolution or Liquidation	6 months	MS15	717.111
Minimum Royalties	5	MI09	717.102
Misc. Intangible Property	5	MS17	717.102
Miscellaneous Checks	5	MS16	717.102
Net Revenue Interests	5	MI01	717.102
Overriding Royalties	5	MI03	717.102
Payment Goods & Services	5	MS04	717.102
Pension, Profit Sharing Plans	5	MS14	717.112
Production Payments	5	MI04	717.102
Refunds	5	MS11	717.102
Royalties	5	MI02	717.102
Shut-In Royalties	5	MI08	717.102
Suspense Liabilities	5	MS18	717.102
Unclaimed Loan Collateral-Cash	5	MS13	717.106
Unidentified Remittances	5	MS06	717.102
Unrefunded Overcharges	5	MS07	717.102
Wages, Payroll, Salary	1	MS01	717.115
Worker Comp Benefits	5	MS03	717.102
Working Interests	5	MI05	717.102
SECURITIES RELATED			
Bearer Bond Principal – State and Local Government	1	SC07	717.112(5)
Bearer Bond Principal – Corporate	3	SC21	717.1101
Bearer Bond Interest – State and Local Government	1	SC22	717.112(5)
Bearer Bond Interest – Corporate	3	SC23	717.1101
Registered Bond Principal –State and Local Government	1	SC18	717-112(5)
Registered Bond Principal – Corporate	3	SC24	717.1101
Registered Bond Interest – State and Local Government	1	SC02	717-112(5)

Registered Bond Interest – Corporate	3	SC25	717.1101
Bonds (physical bonds and debentures)	3	SC14	717.1101
Cash in Lieu of Fractional Shares	3	SC09	717.1101
Credit Balances	3	SC20	717.1101(4)
Dividend Reinvestment Plans	3	SC19	717.1101
Equity Payments	3	SC04	717.1101
Funds Paid Toward Shares or Interest	3	SC06	717.1101
Mutual Fund Shares	3	SC16	717.1101
Other Certificates of Stock	3	SC11	717.1101
Profits	3	SC05	717.1101(4)
Shares of Stock & Underlying Shares	3	SC08	717.1101
Stock Redemption Funds	3	SC13	717.1101
Stock Warrants	3	SC17	717.1101
Unclaimed Dividends	3	SC01	717.1101
Unexchanged Stock of Successor Corp.	3	SC10	717.1101
US Government Securities	1	SC15	717.112(5)
<b>FIDUCIARIES</b>			
IRA – Cash (Traditional IRA, SEP IRA, SARSEP IRA and SIMPLE IRA)	5	IR01	717.112
IRA –Mutual Funds (Traditional IRA, SEP IRA, SARSEP IRA and SIMPLE IRA)	5	IR02	717.112
IRA – Securities (Traditional IRA, SEP IRA, SARSEP IRA and SIMPLE IRA)	5	IR03	717.112
IRA – Cash (Roth IRA)	5	IR05	717.112
IRA –Mutual Funds (Roth IRA)	5	IR06	717.112
IRA – Securities (Roth IRA)	5	IR07	717.112
Escrow Funds	5	TR04	717.112
Fiduciary Funds	5	TR03	717.112
Paying Agent Accounts	5	TR01	717.112
Trust Vouchers	5	TR06	717.112
Undelivered or Uncashed Dividends	5	TR02	717.112
Properties Held Under Trust Instruments	2	TR10	717.1125
<b>UTILITY COMPANIES</b>			
Membership Fees	5	UT02	717.102
Refunds or Rebates	5	UT03	717.102
Utility Deposits	1	UT01	717.108

<b>COURTS AND GOVERNMENTAL AGENCIES - Including any court, government or governmental subdivision or agency, public corporation or public authority</b>			
Statutory references are to the provisions which give rise to the deposit of the funds into the registry of the court (what should be entered in the “property description” field). The Department is authorized by section 717.113, Florida Statutes, to take custody of all intangible property held for the owner by any court, government, or governmental subdivision or agency, public corporation, or public authority once the property is presumed unclaimed.	1 Year Dormancy Period unless otherwise expressly provided by statute		717.112(5) and 717.113
“CT” type codes are for the use of Florida Clerks of Court.			

CLERK OF COURTS			
Guardianship Funds following Death of Ward	1	CT06	744.534
Missing, Unknown, or Unlocatable Heir Determined by Court Order to be Entitled to Estate Proceeds Held by Personal Representative	1	CT07	733.816
Proceeds from Estate of Person Determined by Court Order to have No Surviving Heirs	1	CT08	732.107
Alimony and Child Support Default Bonds	1	CT09	61.18
Chattel Mortgages	1	CT10	698.03
Contested Tax, Assessment, Refund Denial	1	CT11	72.011
Contested Tax, Tax Certificate or Assessment Liens	1	CT12	173.07
Eminent Domain	1	CT13	73.111, 74.051
Final Judgments and Decrees	1	CT14	55.141
Garnishment	1	CT15	77.22, 77.082
Owner-Broker Disputes	1	CT16	475.711
Proceeds from Sale of Motor Home (Recovery, Towing, or Storage Lien)	1	CT17	713.785
Proceeds from Sale of Motor Vehicle (Mechanic's Lien)	1	CT18	713.585
Proceeds from Sale of Partitioned Property	1	CT19	64.071
Proceeds from Sale of Vehicle or Vessel (Recovery, Towing, or Storage Lien)	1	CT20	713.78
Rent Deposits (Landlord-Tenant)	1	CT21	83.232, 83.60
Rent Deposits (Mobile Home Parks)	1	CT22	723.063
Statutory Liens, Sale Without Proceedings	1	CT23	85.031
Surplus Proceeds from Judicial Foreclosure	1	CT24	45.032
Tax Certificates, Tax Deeds	1	CT25	197.473, 197.582
Transfer of Lien to Security (Construction Lien)	1	CT26	713.24
Unauthorized Insurer Deposits	1	CT27	626.908
OTHER GOVERNMENT			
Health and Human Services Care and Maintenance	1	MO98	402.17
Lost or Abandoned Property Held by Law Enforcement Agency	1	MO97	705.103

## 1.2 STEP 2 – PERFORM DUE DILIGENCE

Prior to reporting and remitting unclaimed property which has reached its required dormancy period for an applicable calendar year, Section 717.117(4), Florida Statutes, requires that for all the unclaimed property accounts valued at \$50 or greater, the holder must perform due diligence. The due diligence must be performed not more than 120 days and not less than 60 days prior to the unclaimed property report and remittance due date, which is before May 1 of each year.

Per Section 717.101(9), F.S., due diligence means the use of reasonable and prudent methods under particular circumstances to locate apparent owners of inactive accounts using the taxpayer identification number or social security number, if known, which may include, but are not limited to, using a nationwide database, cross-indexing with other records of the holder, mailing to the

last known address, unless the last known address is known to be inaccurate, or engaging a licensed agency or company capable of conducting such search and providing updated addresses.

A written notice is required to be sent to the apparent owner's last known address informing the apparent owner that the holder is in possession of the unclaimed property account and requesting that the apparent owner respond to the notice. The holder must provide the name and contact information of the holder's staff person whom the owner can contact if they have any questions. **To avoid confusion, the due diligence letter must not contain any contact information for the state.** Failure to perform due diligence as provided by statute could result in potential fines and interest penalties.

Per Section 717.106(5), Florida Statutes, if the documents establishing a deposit in a banking or financial organization states the address of a beneficiary of the deposit and the account is valued at \$50 or more, the holder must give notice to the beneficiary.

### **1.2.1 Sample Due Diligence Letter**

The following Due Diligence letter is provided **as an example** and is not a required format. (You should design the due diligence letter to meet your needs but we suggest you incorporate the elements in our sample letter below).

**SAMPLE DUE DILIGENCE LETTER**

January 1, 20XX

Mr. and Mrs. Good Customer  
100 Any Street  
City, State 23218

Dear Mr. and Mrs. Customer:

It is our policy to review and update our account records periodically. Our records indicate that there has been no transaction on your (type) account since (LAST DATE OF ACTIVITY). State law requires us to report and remit the funds in this account to the state if we have not had customer-generated activity with you for a specified period of time. To prevent us from reporting and remitting your account to the state unclaimed property office, please check the appropriate box, sign in the space provided below, and return this form to us no later than 5 weeks from the date of this letter to (your address).

The above address information is correct for the account and I am aware of the account.

Please change the account holder(s) name and/or address as follows:

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I wish to close this account. Please send a check for the close-out amount to the following address:

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\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Please contact our office at (xxx) xxx-xxxx if you require additional information.  
**(Note: This is your entity's contact number and not the State's)**

Sincerely

**NOTE: This is intended only as an example of a due diligence letter. The holder should design the due diligence letter to meet their needs.**

## 1.3 STEP 3 – PREPARE THE UNCLAIMED PROPERTY REPORT

As provided in Step 1, once you have identified a liability subject to the Florida unclaimed property law and it has reached the required dormancy period, it becomes unclaimed property and must be reported and remitted to Florida before May 1 of each year. This unclaimed property report shall apply to all unclaimed property reaching the required dormancy period during the preceding calendar year ending December 31.

**There are three (3) report format options available to you in preparing your unclaimed property report. Please carefully read the requirements of each option.**

### 1.3.1 Electronic Report Option

Per Section 717.117(1), Florida Statutes, an unclaimed property report containing 25 or more different apparent owners **MUST** be in an electronic format as prescribed by the Department. The electronic report is required to be in the NAUPA standard file format, submitted as a NAUPA format text file. The National Association of Unclaimed Property Administrators (NAUPA) is an organization of all fifty states dedicated to developing uniform laws and the protection of the owners of unclaimed property.

Detailed information on the NAUPA standard format can be found on our web page at [www.fltreasurehunt.org](http://www.fltreasurehunt.org). Once on the page, click on the **Report & Remit Unclaimed Property** link and the **NAUPA Standard Format** link can be found under the **Instructions** tab.

To assist you in creating the electronic report in the NAUPA standard format, a NAUPA approved software program is available for free on our web page at [www.fltreasurehunt.org](http://www.fltreasurehunt.org). Once on the page, click on the **Report & Remit Unclaimed Property** link and follow the **Electronic Reporting Software and Instructions** link under the **Instructions** tab to access the software.

NOTE: The software program mentioned above is provided by a third party vendor and the Department shall not be held responsible for any errors in the resulting report. It is the responsibility of the reporting entity to ensure the report is thoroughly reviewed for accuracy.

**IMPORTANT** – Electronic reports of 25 or more apparent owners formatted as Excel spreadsheet, Word document, Access database or PDF file **will not be accepted**

### 1.3.2 Manual Input Option

A Manual Input option is available through the Holder Reporting Online System for Holders reporting less than twenty-five (25) apparent owners. **Holders reporting more than 24 apparent owners MUST use the Electronic Report Option described above.** The Manual Input Option allows for properties to be manually entered online and eliminates the need to create a paper report. A step by step tutorial is available on the Holder Reporting Online System to help you through the process or contact the Department at [EReporting@MyFloridaCFO.com](mailto:EReporting@MyFloridaCFO.com), if you need further help.

**Please review the property type codes (pages 5 through 8) and the relationship codes (pages 31 through 33) of this document and ensure you apply the correct codes to each property entered into the application. Use only these codes for Florida properties.**

### 1.3.3 Department Forms Option

Department forms can only be used if your unclaimed property report contains **LESS** than 25 apparent owners. The following sections contain detail information and instructions on using the department forms to report unclaimed property. The department forms can also be printed from our web page at [www.fltreasurehunt.org](http://www.fltreasurehunt.org). Once on the page, click the **Report & Remit Unclaimed Property** link and then the **Filing By Mail** tab to locate the links to the Forms.

#### **DFS-UP-111 COVER SHEET**

**THE DEPARTMENT'S COVER SHEET IS REQUIRED TO BE SUBMITTED WITH DEPARTMENT FORMS AND MAILED ELECTRONIC REPORTS.**

The DFS-UP-111 cover sheet is a Department created form that must be submitted with all **mailed** in reports. The cover sheet contains the current information in our unclaimed property database for each registered holder in our system. Each registered holder is assigned a Florida unclaimed property identification number (UPID) which is reflected on the form. The Cover Sheet includes the summary totals for Cash, Securities and Safe Deposit Box contents from either the department forms or the electronic report.

The holder must confirm the information on the Cover Sheet prior to submitting the unclaimed property reporting package. Make any necessary name and address changes on this form by drawing a single line through the printed information and writing or typing the new information to the immediate right. Provide the **e-mail address** of the contact person.

**If the holder is currently in our unclaimed property database, then the holder can create the DFS-UP-111 Cover Sheet from our web page.** To create the form, please log on to [www.fltreasurehunt.org](http://www.fltreasurehunt.org) and click on the **Report & Remit Unclaimed Property** link. The links to the forms can be accessed under the **Filing By Mail** tab. To create a DFS-UP-111 form, enter your UPID and FEIN into the boxes provided on the page and click on the **Create Form** button. If the holder has not been assigned a Florida UPID number, the holder may follow the **click here for instructions** link under the UPID and FEIN boxes for instructions on how to apply for a UPID number.

**NOTE:** When creating the DFS-UP-111 Cover Sheet from our web page, verify that the holder information (UPID number, name, address, etc.) on the cover sheet is for your organization. Contact the Department at [EReporting@MyFloridaCFO.com](mailto:EReporting@MyFloridaCFO.com) if any assistance is needed.

An example of a DFS-UP-111 Cover Sheet is provided on the next page below.



**Current Holder Information:**

**TEST HOLDER  
JOHN DOE  
1 MAIN STREET  
TALLAHASSEE, FL 32399**

**Tax ID: 00-0012345  
Tax ID Extension: 0001  
UNCLAIMED PROP ID: 11941  
HOLDER NAICS: 999999  
NAICS DESC: Transfer  
Agents/securities Related  
Phone: (111)111-1111  
Fax: (222)222-2222  
Email:  
john.doe@myfloridacfo.com**

COVER SHEET FOR ANNUAL REPORT OF PROPERTY PRESUMED ABANDONED

For Report Period Ending: **December 31, 2012**

(Please make necessary corrections to Name & Address on this form)

STATE OF INCORPORATION : \_\_\_\_\_ DATE OF INCORPORATION : \_\_\_\_\_

I, \_\_\_\_\_, state that I have caused to be prepared and have examined this report of property presumed abandoned, under Chapter 717, Florida Statutes, for the period as stated, and have enclosed a remittance check for the total amount of items reportable made payable to DEPARTMENT OF FINANCIAL SERVICES; That I am duly authorized by the holder herein to execute this report; and I believe this report is true, correct and complete as of this date, except for such property as has since ceased to be abandoned.

This report consists of:

(a) TOTAL OF CASH ITEMS REPORTED AND REMITTED (Form DFS-UP-121): \$ \_\_\_\_\_

(b) TOTAL SHARES OF STOCK REPORTED (Form DFS-UP-128): \_\_\_\_\_

(c) TOTAL NUMBER OF SAFE DEPOSIT BOXES REPORTED (Form DFS-UP-129): \_\_\_\_\_

(d) INDICATE MEDIA TYPE USED FORMS: \_\_\_\_\_

CD: \_\_\_\_\_

\_\_\_\_\_  
Signature Date

\_\_\_\_\_  
Title Telephone Number

**Mail to:  
DEPARTMENT OF FINANCIAL SERVICES  
STATE OF FLORIDA  
Bureau of Unclaimed Property  
P.O. Box 6350  
Tallahassee, FL 32314-6350  
(850)413-5522**

## **DFS-UP-121 FOR CASH PROPERTY**

This form is used to report cash properties with less than 25 apparent owners. Reports with 25 or more apparent owners must be filed using the electronic format.

Section 717.117(1)(d), Florida Statutes, provides that items under \$50 may be reported in an “**AGGREGATE**” amount to simplify reporting. Only “Cash” related property types may be reported in the “**AGGREGATE**” amount (The holder is not **required** to report items in aggregate and may elect to list each individual property).

All items reportable as aggregate amounts should be listed first followed by non-aggregate properties from \$50 and above. Aggregates should be grouped into property types with subtotals. Florida does not use Aggregate property type codes ending in 99 (e.g. AC99, MS99, etc.) and holders should use property type codes identified in this document.

**NOTE: If an owner comes forward to claim a property reported in the aggregate, the holder will be contacted by the Department to verify if the owner was part of the aggregate property. This process can be simplified by the holder sending an additional document with the report listing each owner and owner information that makes up the aggregate. This information is maintained with the filed report and is referred to if an owner comes forward for a claim on a property reported in the aggregate.**

The remittance (payment) for these items is due at the same time as the report. This form may be duplicated but the total number of apparent owners should not exceed 24 owners.

**ALL** of the columns on the form must be completed. Any incomplete forms will be recorded as non-compliant and will be returned to the holder to correct. Information not known must be marked as “Unknown”.

**NOTE for all Florida County Clerk of Courts** – For the reporting of unclaimed property covered under other Florida Statutes (For Example: ss. 733.816, 732.107, 732.1101, 705.103, 402.17 or 744.534, Florida Statutes) contact the Bureau at 850-413-5522 or email at [EReporting@MyFloridaCFO.com](mailto:EReporting@MyFloridaCFO.com) for further assistance and guidance

An example of a DFS-UP-121 FORM is provided on the next page below.

**DFS-UP-121**

**STATE OF FLORIDA  
ANNUAL REPORT OF PROPERTY PRESUMED ABANDONED FOR CASH ITEMS**

**MAIL TO:**

State of Florida  
Department of Financial Services  
Bureau of Unclaimed Property  
P.O. Box 6350  
Tallahassee, FL 32314-6350  
(850)413-5522

PURSUANT TO THE FLORIDA DISPOSITION OF UNCLAIMED PROPERTY  
CHAPTER 717, FLORIDA STATUTES

Covering **UNCLAIMED ITEMS** as of December 31, \_\_\_\_\_

**UPID Number (From DFS-UP-111 Cover Sheet)** \_\_\_\_\_

**Federal Tax Identification Number (FEIN)** \_\_\_\_\_

CASH AMOUNT REPORTED	NAME and LAST KNOWN ADDRESS (Street, City & State) date of birth of owner(s) including all joint/alternate owners, beneficiaries, and relationship LAST NAME FIRST	SSN/FEIN OF OWNER	PROPERTY TYPE CODE	DATE OF LAST TRANSACTION	IDENTIFYING NUMBER

\$ \_\_\_\_\_ PAGE TOTAL

Effective Date 2-12-97

Rule 69I-20.034, F.A.C.

- A. Column “CASH AMOUNT REPORTED” - Enter the sum of the cash amount(s) due the owner.
- B. Column “NAME and LAST KNOWN ADDRESS” - Enter the last name, first name and full middle name, if available. Corporate or other titles must be entered exactly as adopted, except the word “the” must be omitted when it is the first word in the name. **If the owner name is not known, insert “Unknown” as the owner name.** List the last known address, including zip code of the owner as it last appeared in the holder’s records. **Include the address, even when incomplete or erroneous. If no address is available, insert “Address Unknown” beneath the name.** If the property has more than one owner, the names and addresses of the alternate owners must be listed beneath the original owner’s name. **If there is no alternate owner for this account, then the wording “No Alternate Owner” must be entered after each account.**
1. The relationship between the owners must also be shown (A list of valid relationship codes can be found in Appendix A on pages 31 through 33). Enter the date of birth, if available. Reports not adhering to these requirements will be returned to the holder to supply the omitted information and the holder may be subject to potential fines and interest penalties.
- C. Column “SSN/FEIN OF OWNER” - Enter the social security number of the individual or FEIN for the business of the reported owner of the property. Social security numbers must be reported, specifically for payroll items, bank accounts, and life insurance and securities holdings. If the alternate owner’s SSN is available, it must also be reported. **If no social security number is available, insert “Unknown” in this column.** Common abbreviations are SSN, FEID, EIN, and TIN. The SSN/FEIN of owner is required information that must be included on the report.
- D. Column “PROPERTY TYPE CODE” - Enter the property type code for each item. The property type codes are listed in the Florida Property Code and Dormancy Table found on pages 5 through 8 of this manual. Select the 4-character code that best describes the property being reported. The property type code is required information that must be included on the report.
- E. Column “DATE OF LAST TRANSACTION” - Enter the date the property became payable, redeemable or returnable. This is the date of the vendor check, the date a dividend became payable, the date a note became payable, the date a check or draft was issued, etc. or the last date there was **positive** contact from the owner regarding the property. The date of last transaction is required information that must be included on the report.

**The Date of Last Transaction is not the date of the holder’s due diligence letter. Make sure that all reported accounts have reached the end of their statutory dormancy period.**

- F. Column “IDENTIFYING NUMBER” - Enter the identifying number of each item such as check number, account number, employee number, etc. This number is not the UPID/holder number or federal employer identification number (FEIN). The identifying number is required information that must be included on the report.

**SPECIAL NOTE to holders reporting unclaimed property held or owing under any life or endowment insurance policy or annuity contract:** Section 717.117(1)(b), Florida Statutes, provides that “For unclaimed funds which have a value of \$50 or more held or owing under any life or endowment insurance policy or annuity contract, the full name, taxpayer identification number or social security number, date of birth, if known, and last known address of the insured or annuitant and of the beneficiary according to records of the insurance company holding or owing the funds” must be included in the unclaimed property report submitted to the Department. This information is in addition to the owner information provided by the holder on the DFS-UP-121 form or the electronic file. If you are reporting on the Department forms, you can provide this information separately and include with the reporting package.

### **DFS-UP-128 FOR SECURITIES ITEMS**

**This form is required to list the securities related property such as common or preferred stock, bonds, debentures, or mutual funds due owners. If a holder is reporting a total of 25 or more different apparent owners, then the holder must file their report via an electronic report.**

Securities related property cannot be reported in the “**AGGREGATE**” amount as allowed for “Cash” related property.

Securities remittance is due when you submit your unclaimed property report. **Securities** remittance instructions can be found on our web page at [www.fltreasurehunt.org](http://www.fltreasurehunt.org). Once on the home page, click on the **Report & Remit Unclaimed Property** link and open up the **Securities Transfer Information** link found under the **Payment Remittance** tab.

**NOTE: If the Department does not receive an account statement with the report, it will necessitate additional correspondence from the Department, which may be time consuming for both parties and may result in potential fines and interest penalties. DO NOT SEND SCREEN PRINTS AS A SUBSTITUTE FOR AN ACCOUNT STATEMENT.**

An example of a DFS-UP-128 FORM is provided on the next page below.

**STATE OF FLORIDA  
ANNUAL REPORT OF PROPERTY PRESUMED ABANDONED FOR SECURITIES  
THAT CANNOT BE LIQUIDATED**

**MAIL TO:**

State of Florida  
Department of Financial Services  
Bureau of Unclaimed Property  
P.O Box 6350  
Tallahassee, FL 32314-6350  
(850) 413-5522

PURSUANT TO THE FLORIDA DISPOSITION OF UNCLAIMED PROPERTY  
CHAPTER 717, FLORIDA STATUTES

Covering **UNCLAIMED ITEMS** as of December 31,

**UPID Number (From DFS-UP-111 Cover Sheet)** \_\_\_\_\_

**Federal Tax Identification Number (FEIN)** \_\_\_\_\_

NUMBER OF SHARES REPORTED	NAME and LAST KNOWN ADDRESS (Street, City & State) date of birth of owner(s) including all joint/alternate owners, beneficiaries, and relationship LAST NAME FIRST	SSN/FEIN OF OWNER	PROPERTY TYPE CODE	DATE OF LAST TRANS- ACTION	ACCOUNT NUMBER	ISSUE OF STOCK AND CUSIP NUMBER

\_\_\_\_\_ PAGE TOTAL

Effective Date 2-12-97

Rule 69I-20.034, F.A.C.

- A. Column “NUMBER OF SHARES REPORTED” - Enter the sum of the shares, by issue, due the owner. Multiple issues for the same owner will require separate entries on the form.
- B. Column “NAME AND LAST KNOWN ADDRESS” – Enter the last name, first name and full middle name, if available. Corporate or other titles must be entered exactly as adopted, except the word “the” must be omitted when it is the first word in the name. **If the owner name is not known, insert “Unknown” as the owner name.** List the last known address, including zip code of the owner as it last appeared in the holder’s records. **Include the address, even when the address is incomplete or erroneous. If no address is available, insert “Address Unknown” beneath the name.** If the property has more than one owner, the names and addresses of the alternate owners must be listed beneath the original owner’s name. **If there is no alternate owner for this account, then the wording “No Alternate Owner” must be entered after each account.**
1. The relationship between the owners must also be shown (A list of valid relationship codes can be found in Appendix A on pages 31 through 33). Enter the date of birth, if available. Reports that do not meet this requirement will be returned to the holder to supply the omitted information and the holder may be subject to potential fines and interest penalties.
- C. Column “SSN/FEIN OF OWNER” – Enter the social security number of the individual or FEIN of the business that owns the property. Social security numbers must be reported for securities holdings. If the alternate owner’s SSN is available, it must also be reported. **If no social security number is available, insert “Unknown” in this column.** Common abbreviations are SSN, FEID, EIN, and TIN. The SSN/FEIN number is required information that must be included on the report.
- D. Column “PROPERTY TYPE CODE” - Enter the property type code of each item. The property type codes are listed in the Florida Property Code and Dormancy Table found on pages 5 through 8 of this manual. Select the 4-character code that best describes the property being reported. The valid codes for securities are SC08, SC10, SC11, SC14, SC15, SC16, SC17, SC19 and DM02. The property type code is required information that must be included on the report.
- E. Column “DATE OF LAST TRANSACTION” - Enter the date the property became payable, redeemable or returnable. This is the date a dividend became payable, the date of last communication with the owner, or the date that statements and mailings are being returned as undeliverable. The date of last transaction is required information that must be included on the report.
- F. Column “ACCOUNT NUMBER” - Enter the identifying number of each item such as check number, account number, employee number, etc. This number is not the UPID/holder number or FEIN. The account number is required information that must be included on the report.
- G. Column “ISSUE OF STOCK AND CUSIP NUMBER” - The issue name as shown on the certificate including series designation and the CUSIP number for each issue. The stock issue name and CUSIP number is required information that must be included on the report.

**DFS-UP-129 FOR SAFE DEPOSIT BOXES OR OTHER SAFEKEEPING REPOSITORY**

Per Section 717.116, Florida Statutes, all tangible and intangible property held by a banking or financial organization in a safe-deposit box or any other safekeeping repository in Florida that has not been claimed by the owner for more than 3 years after the lease or rental period on the box or other repository has expired is presumed unclaimed and must be reported to Florida.

This form is required to list the “safe deposit boxes or other safekeeping repositories” due owners. If a holder is reporting a total of 25 or more different apparent owners, then the holder must file their report via an electronic report.

The Department will only accept tangible property from financial institutions. The contents must be remitted between 120 and 180 days after the report due date. Safe deposit box remittance instructions can be found on our web page at [www.fltreasurehunt.org](http://www.fltreasurehunt.org) by clicking on the **Report & Remit Unclaimed Property** link, the **Payment Remittance** tab and then the **Safe Deposit Box Remittance Instructions** link.

An example of a DFS-UP-129 FORM is provided on the next page below.

**DFS-UP-129**

**STATE OF FLORIDA  
ANNUAL REPORT OF PROPERTY PRESUMED ABANDONED**

**FOR SAFE DEPOSIT  
BOXES OR OTHER  
SAFEKEEPING  
REPOSITORY**

**MAIL TO:**

State of Florida  
Department of Financial Services  
Bureau of Unclaimed Property  
P.O. Box 6350  
Tallahassee, FL 32314-6350  
(850)413-5522

PURSUANT TO THE FLORIDA DISPOSITION OF UNCLAIMED PROPERTY  
CHAPTER 717, FLORIDA STATUTES

Covering **UNCLAIMED ITEMS** as of December 31, \_\_\_\_\_

**UPID Number (From DFS-UP-111 Cover Sheet)** \_\_\_\_\_

**Federal Tax Identification Number (FEIN)** \_\_\_\_\_

	<b>NAME and LAST KNOWN ADDRESS (Street, City &amp; State) date of birth, of owner(s) including all joint/alternate owners, beneficiaries, and relationship LAST NAME FIRST</b>	<b>SSN/FEIN OF OWNER</b>	<b>PROPERTY TYPE CODE</b>	<b>DATE OF LAST TRANSACTION</b>	<b>BOX NUMBER</b>

\_\_\_\_\_ **PAGE TOTAL**

Effective Date 2-19-97  
Rule 69I-20.034, F.A.C.

- A. Column “NAME AND LAST KNOWN ADDRESS” - Enter the last name, first name and full middle name, if available. Corporate or other titles must be entered exactly as adopted, except the word “the” must be omitted when it is the first word in the name. **If the owner name is not known, insert “Unknown” as the owner name.** List the last known address, including zip code of the owner as it last appeared in the holder’s records. **Include the address, even when the address is incomplete or erroneous. If no address is available, insert “Address Unknown” beneath the name.** If the property has more than one owner, the names and addresses of the alternate owners must be listed beneath the original owner’s name. **If there is no alternate owner for this account, then the wording “No Alternate Owner” must be entered after each account.**
1. The relationship between the owners must also be shown (A list of valid relationship codes can be found in Appendix A on pages 31 through 33). Enter the date of birth, if available. Reports that do not meet this requirement will be returned to the holder to supply the omitted information and the holder may be subject to potential fines and interest penalties.
- B. Column “SSN/FEIN OWNER” – Enter the social security number of the individual or FEIN for the business that owns the property. Social security numbers must be reported for securities holdings. If the alternate owner’s SSN is available, it must also be reported. **If no social security number is available, insert “Unknown” in this column.** Common abbreviations are SSN, FEID, EIN, and TIN. The SSN/FEIN of owner is required information that must be included on the report.
- C. Column “PROPERTY TYPE CODE” - Enter the property type code of each item. The property type codes are listed in the Florida Property Code and Dormancy Table found on pages 5 through 8 of this manual. Select the four-character code, which best describes the property being reported. The valid codes are SD01, SD02, SD03 and SD04. The property type code is required information that must be included on the report.
- D. Column “DATE OF LAST TRANSACTION” - Enter the date of the expiration of the lease or rental period on the safe deposit box. This is not the date of the due diligence letter or the date the box was drilled. The date of last transaction is required information that must be included on the report.
- E. Column “BOX NUMBER” - The number assigned to the owner identifying their safe deposit box or the number assigned by the holder as the safekeeping repository account number. The box number is required information that must be included on the report. **If the item being reported is from an “Unknown Owner” and there is no box number associated with it, use a specific number for the unknown account. For example, UNK 08-16-07. This would indicate the box number is Unknown and the date it was found.**

#### **1.3.4 Safe Deposit Box Reporting Requirements (important)**

- A. The **Safe Deposit Box Inventory (UP-DFS-155)** form must be used to inventory the contents for a safe deposit box. A copy of the form listing the contents must be sent with the annual unclaimed property report (submit to Department by the April 30th due date). A copy of this form listing the contents must also be attached to each owner’s container of contents when sent. **(See Forms on pages 26 through- 30)** Do not send the safe deposit box contents with the initial filing. Only send a copy of the UP-DFS-155 bank inventory form with the initial filing.

- B. A hard copy of the owner's information reported and delivered must be included with the safe deposit box contents, and must be placed in the shipping container with the contents. In the event the owner claims their safe deposit box contents after the account has been reported, it must be noted adjacent to the owner's name on the report, which must be included with the contents. The holder shall notify the Department in writing within 120 days of the filing of the report that the safe deposit box contents have either been claimed by the owner or have no commercial value and will not be remitted to the Department by the holder.
- C. Securities, such as common or preferred stock, found in a safe deposit box, which cannot be transferred into the name of "Florida Department of Financial Services" must also be listed on Form DFS-UP-129 or reported electronically as "safekeeping items".
- D. Holders must follow the **Safe Deposit Box Inventory** guideline of numismatic (collectible) U.S. coin and currency in order to determine which cash and currency must be converted to a cashier's check, and not remitted as found in the owner's safe deposit box. This guideline is available on our web page at [www.fltreasurehunt.org](http://www.fltreasurehunt.org). Once on the home page, click on the **Report & Remit Unclaimed Property** link and then the **Instructions** tab followed by the **Numismatic List for Financial Institutions** link.
- E. Cashier's checks may be issued for paper currency or coins not of collectible value found in a single safe deposit box or one check may be issued for paper currency and coins found in **ALL** safe deposit boxes being remitted.
- F. Monies remitted in this manner must be identifiable with the individual owners from whose safe deposit boxes the money is being remitted. The owner's safe deposit box inventory sheet must be clearly marked to indicate the coins and paper currency converted to a cashier's check. Cashier's checks remitted in lieu of face value coins or paper currency must be made payable to "Florida Department of Financial Services" **and be remitted with the safe deposit box contents. The safe deposit contents must be remitted between 120 and 180 days after the report due date.**

### 1.3.5 Packaging/Shipping of Contents Requirements

- A. The contents of a safe-deposit box or other safekeeping repository which have monetary value and have met the dormancy period shall be presumed unclaimed. Items having monetary value include stock certificates, bonds, traveler's checks, certificates of deposit, money orders and historical documents including photographs of public figures. In addition, the Department recommends that the following items be remitted to the Department:

- Adoption Documents
- Bank Books/Passbooks
- Baptism Certificates
- Birth Certificates
- Checkbooks
- Computer Diskettes
- Contracts
- Court Records
- Death Certificates
- Deeds

Divorce Documents  
Insurance Policies (All Types)  
Loan Papers  
Marriage Licenses  
Medical Documents  
Military Papers  
Mortgages  
Motor Vehicle Titles  
Promissory Notes  
Real Estate Documents  
Tax Returns  
Trusts  
Wills

The Department requests that the following **NOT BE REMITTED** to the Department:

Ammunition  
Articles of Incorporation  
Audio/Video Tapes  
Awards/Diplomas  
Bills (other than currency; such as a utility bill)  
Blank or Cancelled Checks  
Credit Cards  
Empty Envelopes  
Firearms  
Keys  
Letters/Notes  
Newspaper Clippings  
Photographs (Personal Family Photos)  
Post Cards

- B. A holder's safe deposit box contents shall be delivered to the Department in a single shipment. In lieu of a single shipment, holders may provide the Department with a single detailed shipping schedule that includes package-tracking information for all packages being sent. The detailed shipping schedule shall specify the name of the apparent owner previously reported to the Department, the physical address of the safe deposit box whose contents are being remitted, and the name of a person who may be contacted regarding the report and the remittance of the safe deposit box.
- C. All contents must be packaged securely to prevent damage during shipment.
- D. Breakables must be wrapped individually and packed in sturdy shipping containers.
- E. Heavy items such as large quantities of coins must be placed in cloth coin bags and packed in substantial shipping containers so they will not break open in shipment. If multiple shipping containers are being sent from the same location, **each shipping container must be numbered (e.g. 1 of 6, 2 of 6 etc.)**
- F. **Ensure that all containers are clearly marked on the outside "DELIVER UNOPENED" in a prominent manner on several sides of the container.** The containers must be mailed to the following address: Department of Financial Services, Bureau of Unclaimed Property, 200 East Gaines Street, Larson Building, Tallahassee, FL 32399-0360.

- G. The container must include the UPID number of the bank as part of the return address on each shipping container.
- H. The delivery of the property to the Department through the U.S. Mail or other carrier **must** be insured at an amount equal to the estimated value of the property in order to protect the holder in case the package is lost in transit.
- I. In accordance with Section 717.119(5)(c), Florida Statutes and Rule 69I-20.036(4)(a), F.A.C., the penalty for the receipt of a safe deposit box container between 180 and 210 days after the report due date shall be \$100. Thereafter, the penalty shall be \$500 for each additional successive 30-day period. The penalty assessed against a holder shall not exceed \$4,000 annually. The penalty shall be remitted to the Department within 30 days after the date of the notification to the holder that the penalty is due.



**DEPARTMENT OF FINANCIAL SERVICES**  
**Division of Accounting and Auditing – Bureau of Unclaimed Property**

**SAFE DEPOSIT BOX INVENTORY FORM  
OF PROPERTY PRESUMED UNCLAIMED**

**MAIL CONTENTS TO:**

State of Florida  
Department of Financial Services  
Bureau of Unclaimed Property  
200 East Gaines Street  
Tallahassee, FL 32399-0360

**Mark Shipping Carton “Deliver Unopened”**

UPID Number (From DFS-UP-111 Cover Sheet) \_\_\_\_\_

Federal Tax Identification Number (FEIN) \_\_\_\_\_ Branch # \_\_\_\_\_

Branch Location/Address \_\_\_\_\_

Owner's Name \_\_\_\_\_

Owner's Address \_\_\_\_\_

Safe Deposit Box # \_\_\_\_\_ Date Drilled \_\_\_\_\_ Rent Due\$ \_\_\_\_\_

Drilling Fee\$ \_\_\_\_\_ Prepared By \_\_\_\_\_ Date Prepared \_\_\_\_\_

Operations Officer \_\_\_\_\_ Date Prepared \_\_\_\_\_

Date Claimed By Owner \_\_\_\_\_ Owner's Signature \_\_\_\_\_

Witnessed By \_\_\_\_\_ Date \_\_\_\_\_

Y/M = Yellow Metal

W/M = White/Silver Colored Metal

CONVERT ALL FACE VALUE MONIES TO CHECK PAYABLE TO:

DEPARTMENT OF FINANCIAL SERVICES

QTY	SB 01 - JEWELRY DESCRIPTION	QTY	SB 13 - U.S. GOLD	QTY	SB 08 - NUMISMATIC US BILLS
	Y/M NECKLACE (S)		U.S. PROOF / MINT SET (S)		U.S. \$10,000.00 BILL (S)
	Y/M NECKLACE W/PENDANT (S)		TOTAL OF COINS IN SETS		U.S. \$1,000.00 BILL (S)
	Y/M NECKLACE W/STONE (S)		U.S. \$50.00 GOLD COIN (S)		U.S. \$500.00 BILL (S)
	Y/M NECKLACE W/PEARL LIKE BEADS		U.S. \$20.00 GOLD COIN (S)		U.S. \$100.00 BILL (S)
	Y/M RING (S)		U.S. \$10.00 GOLD COIN (S)		U.S. \$50.00 BILL (S)
	Y/M RING W/STONE (S)		U.S. \$5.00 GOLD COIN (S)		U.S. \$20.00 BILL (S)
	Y/M RING W/BEAD (S)		U.S. \$2-1/2 GOLD COIN (S)		U.S. \$10.00 BILL (S)
	Y/M BRACELET (S)		U.S. \$1.00 GOLD COINS		U.S. \$5.00 BILL (S)
	Y/M BRACELET W/STONE (S)		U.S. GOLD PROOF/MINT SET		U.S. \$2.00 BILL (S)
	Y/M BRACELET W/CHARM (S)		TOTAL # OF COINS (IN SET)		U.S. \$1.00 BILL (S)
	BRACELET W/PEARL LIKE BEAD (S)		U.S. PLATINUM COIN (S)	QTY	SB08-FRACTIONAL CURRENCY
	Y/M PIN / BROOCH (S)				CONFEDERATE \$1000 BILL (S)
	Y/M PIN / BROOCH W/STONE (S)	QTY	SB 03-NUMISMATIC COINS		CONFEDERATE \$500 BILL (S)
	Y/M PIN / BROOCH W/BEAD (S)		U.S. COINS & COIN BOOKS		CONFEDERATE \$100 BILL (S)
	Y/M CHARM / PENDANT (S)		U.S. 1-DOLLAR COIN (S) LOOSE		CONFEDERATE \$50.00 BILL (S)
	Y/M PAIR OF CUFFLINKS		U.S. 1-DOLLAR ROLL (S)		CONFEDERATE \$20.00 BILL (S)
	Y/M SINGLE CUFFLINK (S)		U.S. 1-DOLLAR PARTIAL ROLL(S)		CONFEDERATE \$10.00 BILL (S)
	Y/M CAMEO STYLE PIN/PENDANT		U.S. 1-DOLLAR COIN BOOK (S)		CONFEDERATE \$5.00 BILL (S)
	W/M CAMEO STYLE PIN/PENDANT		TOTAL # OF COINS IN BOOKS		CONFEDERATE \$ 2.00 BILL (S)
	Y/M PAIR OF EARRINGS				CONFEDERATE \$1.00 BILL (S)
	Y/M PAIRS EARRINGS W/STONE (S)		U.S. 50-CENT COIN (S) LOOSE		
	Y/M SINGLE EARRING (S)		U.S. 50 CENT COIN ROLL (S)		
	Y/M SINGLE EARRING W/STONE (S)		U.S. 50 CENT PARTIAL ROLL (S)	QTY	SB 09-FOREIGN PAPER CURRENCY
	GEM STONE (S)		U.S. 50-CENT COIN BOOK (S)		
	W/M NECKLACE (S)		TOTAL # OF COINS IN BOOKS		
	W/M NECKLACE W/PENDANT (S)			QTY	SB 10-FOREIGN COIN (S)
	W/M NECKLACE W/STONE (S)		U.S. 25-CENT COIN (S) LOOSE		
	W/M RING (S)		U.S. QUARTER ROLL (S)		
	W/M RING W/STONE (S)		U.S. QUARTER PARTIAL ROLL(S)	QTY	SB 14-FOREIGN GOLD COIN (S)
	W/M BRACELET (S)		U.S. 25-CENT COIN BOOK (S)		
	W/M BRACELET W/STONE (S)		TOTAL # OF COINS IN BOOKS		
	W/M BRACELET W/CHARM (S)				
	W/M PIN / BROOCH (S)		U.S. 10-CENT COIN (S) LOOSE	QTY	SB 15-FACE VALUE MONIES
	W/M PIN/BROOCH W/STONE (S)		U.S. 10-CENT COIN ROLL (S)		\$100.00 BILLS F/V (S)
	W/M CHARM/PENDANT (S)		U.S. 10-CENT PARTIAL ROLL (S)		\$50.00 BILLS F/V (S)
	W/M SINGLE CUFFLINK (S)		U.S. 10-CENT COIN BOOK (S)		\$20.00 BILLS F/V (S)
	W/M PAIR OF CUFFLINK (S)		TOTAL # OF COINS IN BOOKS		\$10.00 BILLS F/V (S)
	W/M PAIR OF EARRINGS				\$5.00 BILLS F/V (S)
	W/M PAIR EARRINGS W/STONE (S)		U.S. 5-CENT COIN (S) LOOSE		\$1.00 BILLS F/V (S)
	W/M SINGLE EARRING (S)		U.S. 5-CENT COIN ROLL (S)		\$0.50 CENT COIN (S) F/V
	W/M SINGLE EARRING W/STONE (S)		U.S. 5-CENT PARTIAL ROLL (S)		\$0.25 CENT COIN (S) F/V
	MISC. JEWELRY PIECE (S)		U.S. 5-CENT COIN BOOK (S)		\$0.10 CENT COIN (S) F/V
	EARRING BACK (S), CLASP (S), ETC		TOTAL # OF COINS IN BOOKS		\$0.05 CENT COIN (S) F/V
	TIE TACK (S) & TIE CLIP (S)				\$0.01 CENT COIN (S) F/V
	TUXEDO BUTTON (S) / STUD (S)		U.S. 1-CENT (S) (PENNY)		CONVERT TO CHECK
	MISC. PIN (S)		U.S. 1-CENT PENNY ROLL (S)		
	MISC. NECKLACE (S)		U.S. 1-CENT PARTIAL ROLL (S)		
	BRACELET (S)		U.S. 1-CENT PENNY BOOK (S)		
			TOTAL # OF COINS IN BOOKS		

QTY	SB 02 - WATCHES	QTY	SB 07 - MISCELLANEOUS VALUABLES	QTY	SB 07 -- MISCELLANEOUS VALUABLES
	Y/M WATCH W/BAND (S)		ARROW HEAD (S)		SILVER CANDLE HOLDER
	Y/M WATCH W/STONE (S)		BASEBALL (S)		SILVER FORK (S)
	Y/M WATCH NO BAND (S)		BASEBALL CARD (S)		SILVER INGOT (S)
	Y/M POCKET WATCH (S)		BELT BUCKLE (S)		SILVER KNIFE / KNIVES
	Y/M POCKET WATCH W/CHAIN (S)		BEZEL (S) COIN, JEWELRY		SILVER MEDALLION (S)
	Y/M POCKET WATCH W/CHAIN &		BINOCULARS		SILVER SERVING PIECE (S)
	<b>POCKET KNIFE</b>		CALCULATOR (S)		<b>SILVER SET (S) (# OF PIECES)</b>
	<b>MISC. WATCH PARTS, BEZELS,</b>		CAMERA (S)		SILVER SPOON (S)
	<b>BANDS. LINKS, ETC.</b>		CARVED PIECES		SILVER TRAY (S)
	WATCH CHAIN (S)		CHANGE PURSE OR PURSE		SOUVENIR SPOON (S)
	W/M WATCH W/BAND (S)		CLOCK (S)		SPORTS MEMORABILIA
	W/M WATCH W/STONE (S)		<b>COMM. MEDALLION SET (S)</b>		SWEATER GUARD (S)
	W/M WATCH NO BAND (S)		<b>TOTAL # OF MEDALLIONS</b>		THIMBLE (S)
	W/M POCKET WATCH (S)		COMMEMORATIVE MEDALLION		U.S. STAMP (S)
	W/M POCKET WATCH W/CHAIN (S)		COMPACT (S)		<b>U.S. STAMP BOOK (S)</b>
	W/M POCKET WATCH W/CHAIN &		EYE GLASSES		<b># OF STAMPS IN BOOKS</b>
	<b>POCKET KNIFE</b>		FOREIGN STAMP (S)		W/M KEY CHAIN (S)
			<b>FOREIGN STAMP BOOK (S)</b>		W/M LIGHTER (S)
			<b># OF STAMPS IN BOOK (S)</b>		W/M MONEY CLIP (S)
			GOLD BAR (S)		WALLET (S)
<b>QTY</b>	<b>SB 12 - U.S. SAVINGS BONDS</b>		GOLD CAPPED TOOTH / TEETH		WAR MEDAL (S)
	U.S. SAVINGS BOND (S) \$10,000.00		HARMONICA (S)		WHISTLE (S)
	U.S. SAVINGS BOND (S) \$1,000.00		HISTORICAL DOCUMENT (S)		Y/M KEY CHAIN (S)
	U.S. SAVINGS BOND (S) \$500.00		KNIFE / KNIVES		Y/M LIGHTER (S)
	U.S. SAVINGS BOND (S) \$100.00		<b>MANICURE SET (S)</b>		Y/M MONEY CLIP (S)
	U.S. SAVINGS BOND (S) \$75.00		<b>TOTAL # OF PIECES IN SET</b>		
	U.S. SAVINGS BOND (S) \$50.00		MILITARY PIN (S)		
	U.S. SAVINGS BOND (S) \$25.00		MISC. BOOK (S) ALL KINDS		
			MISC. BOTTLES, PERFUME, PILL,		
			MISC. BUTTON (S)		
<b>QTY</b>	<b>SB 05-BONDS (NOT SAVINGS BONDS)</b>		MISC. DAMAGED COIN (S)		
	OTHER BONDS Example (State of Isreal)		MISC. PIN (S)		
	BEARER BONDS		MISC. SHELL (S)		<b>SB 06 – PERSONAL DOCUMENTS</b>
			MISC. TOKEN (S)		
			<b>MISCELLANEOUS BOXES (PILL,</b>		
			<b>WOOD, TIN, GLASS, JEWELRY)</b>		
			MISC. ROCK (S)/STONE (S)		
			MISC. SILVER PIECE (S)		
			MUSIC BOX (S)		
			NAPKIN RING (S)		
			OLD MAGAZINE, COLLECTABLE		
			OLD NEWSPAPER, COLLECTABLE		
			PEN/PENCIL (S)		
<b>QTY</b>	<b>SB 11 - CHECKS</b>		<b>PEN-PENCIL SET / REFILLS</b>		
	CERTIFICATE (S) OF DEPOSIT		<b>NUMBER OF PIECES</b>		
	TRAVELER'S CHECK (S)		PICTURE (S), PAINTING (S)		
	THIRD PARTY CHECK (S)		POCKET KNIFE / KNIVES		
	OTHER CHECK (S)		PRAYER BEADS (ROSARY) (S)		
			SILVER BOWL (S)		
			MISC. SOUVENIR'S		
			KEY (S)		
			LETTER OPENER (S)		





**DEPARTMENT OF FINANCIAL SERVICES**  
***Division of Accounting and Auditing – Bureau of Unclaimed Property***

**GUIDELINES FOR USING SAFE DEPOSIT BOX  
BANK INVENTORY FORM DFS-UP-155**

In the past, financial institutions have used their own version of bank inventory forms for the inventory of unclaimed safe deposit box contents. Further, trying to capture the exact description of an item can be difficult and time consuming. This form is made available to financial institutions to assist them in the inventory of unclaimed safe deposit box contents. It is designed to capture pertinent information. The categories listed are followed by a brief description of the contents. In the event a description is not listed, a description may be inserted at the bottom of the category that best fits the item. For example: A safe deposit box containing 3 rings with different colored stones has been described as (1-yellow metal ring with green stone, 1-yellow metal ring with brown stone, 1-yellow metal ring with clear stone). With this inventory list, bank employees may report 3-yellow metal rings with stones. If you prefer to list out the items, use the last page of the inventory sheet. Reminder, write your descriptions legibly.

If you should have any questions, contact the Department of Financial Services, Bureau of Unclaimed Property, by phone (850) 413-5749.

The following listings are codes accepted by Florida in reporting unclaimed property to Florida.

APPENDIX A - RELATIONSHIP CODES TABLE		
Code	Short Description	Definition
AD	Administrator	The person appointed by the court to handle the estate of someone who died without a will, with a will with no nominated executor, or the executor named in the will has died, has been removed from the case, or does not desire to serve.
AG	Agent For	A person who is authorized to act for another (the agent's principal) through employment, by contract or apparent authority.
AF	Attorney For	A person who has been qualified by a state or Federal court to provide legal services, including appearing in court, and is authorized to act for another.
AN	(And) Unspecified Joint Relationship	Unspecified joint relationship including 'AND'.
BF	Beneficiary	Any person or entity (like a charity) who is to receive assets or profits from an estate, a trust, an insurance policy or any instrument in which there is distribution.
CP	Community Property	Property or earnings received by a husband and wife during marriage, other than by gift, devise, or descent. Separate property is property owned by a spouse before marriage or received during the marriage by gift, devise or descent. In some jurisdictions, earnings from separate property are also separate property and in some jurisdictions, such earnings are community property. <b>Recognized by California, Arizona, New Mexico, Texas, Nevada, Idaho, Washington, Wisconsin, Louisiana and Puerto Rico.</b>
CN	Conservator	A guardian and protector appointed by a judge to protect and manage the financial affairs and/or the person's daily life due to physical or mental limitations or old age.
CF	Custodian	A person with whom some article is left, usually pursuant to a contract (called a "contract of bailment"), who is responsible for the safe return of the article to the owner when the contract is fulfilled.
DF	Defendant	The party sued in a civil lawsuit or the party charged with a crime in a criminal prosecution. <b>(NOT ACCEPTED BY FLORIDA)</b>
ES	Estate	All the possessions of one who has died and are subject to probate (administration supervised by the court) and distribution to heirs and beneficiaries, all the possessions which a guardian manages for a ward (young person requiring protection and administration of affairs), or assets a conservator manages for a conservatee (a person whose physical or mental lack of competence requires administration of his/her affairs).
EX	Executor or Executrix	The person appointed to administer the estate of a person who has died leaving a will which nominates that person.
FB	For Benefit Of	A person who is entitled to property that is held by another person (typically a custodian or trustee). FB is typically used in trustee, self-directed, inherited, education and transferred accounts.
GR	Guardian	A person who has been appointed by a judge to take care of a minor child (called a "ward") or incompetent adult personally and/or manage that person's affairs.
HE	Heir	Anyone who receives property of a deceased person either by will or under the laws of descent and distribution. (Explanation: a devisee under a will is also an "heir", even though unrelated to the decedent.)
IN	Insured	The person or entity who will be compensated for loss by an insurer under the terms of a contract called an insurance policy.

## APPENDIX A - RELATIONSHIP CODES TABLE

Code	Short Description	Definition
JT	Joint Tenants	An account held in joint tenancy presumes a right of survivorship, but this presumption can be overcome by evidence that the account was really the property of only one, and the joint tenancy was for convenience. Right of Survivorship is not specifically stated.
JS	Joint Tenants with Rights of Survivorship	A type of account which is owned by at least two people, where all tenants have an equal right to the account's assets and are afforded survivorship rights in the event of the death of another account holder. In this type of account, a surviving member will inherit the total value of the other member's share of account assets upon the death of that other member. All members of the account are afforded the power to conduct investment transactions within the account as well.
TC	Tenants in Common	A type of account which is owned by at least two people with no rights of survivorship afforded to any of the account holders. In this type of account, a surviving tenant of the account does not necessarily acquire the rights (and account assets) of the deceased person. Rather, each tenant in the account can stipulate in a written will how his/her assets will be distributed upon his/her death. Generally, the member ownership in the account is determined on a pro rata basis, meaning that if there are two tenants in the account, each will have a 50% claim on the account's value.
JE	Tenants in Entireties	Joint ownership of property or securities by a husband and wife where, upon the death of one, the property goes to the survivor.
OR	(Or) Unspecified Joint Relationship	Unspecified joint relationship including 'OR'
OT	Other Relationship	Relationship other than specified in this list. Additional details should be submitted with the property. <b>(NOT ACCEPTED BY FLORIDA)</b>
PD	Payable On Death	Account is payable on Death to an alternate owner. Upon the original owner's death, the beneficiary must supply identification and a copy of the original owner's death certificate.
PA	Payee	The one named on a check or promissory note to receive payment. <b><u>NOTE: Florida will only accept this code when there is only one payee on a check or promissory note. If there are more than one payee you must use a relationship code which describes the relationship of the payees on the check. For example: If the payee on a check is John Doe &amp; Jane Doe, then the AN relationship code will be used for both owners.</u></b>
PO	Power of Attorney	A written document signed by a person giving another person the power to act for the signer in designated circumstances and with respect to designated property. Explanation: There are both general powers of attorney which give the authorized party broad discretion and special powers of attorney that are limited in scope.
RE	Remitter	Used primarily on official checks. The Remitter is the person who purchased the official check. This relationship is separate from the Holder who turns the property over to the state.
SO	Sole Owner	Sole Owner is used when there is only a single owner for the property, and that person has all rights to the ownership of the property.
TE	Trustee	A person or entity who holds the assets (corpus) of a trustee for the benefit of the beneficiaries and manages the trust and its assets under the terms of the trust stated in the Declaration of Trust which created it.
UG	Uniform Gifts to Minor	Property that is gifted to a Minor under the Uniform Gifts to Minors Act – (UGMA). This act allows minors to own property such as securities. Under the UGMA, the ownership of the funds works like it does with any other trust except that the donor must appoint a custodian (the trustee) to look after the account. Regardless of whether the minor has reached the age of

## APPENDIX A - RELATIONSHIP CODES TABLE

Code	Short Description	Definition
		majority, they should be coded with the UG relation. The custodian on the be coded as CU.
UT	Uniform Transfer to Minor	Property that is gifted to a minor under the Uniform Transfer to Minors Act – (UTMA). This act allows a minor to receive gifts such as money, patents, royalties, real estate and fine art, without the aid of a guardian or trustee. The gift giver or an appointed custodian manages the minor's account until the minor is of age (usually 18 or 21).
UN	Unknown	The owner's relationship to the property is not known.
UF	Usufruct	Usufruct is a real right in a property owned by another, normally for a limited time or until death. Simply stated, it is the right to use the property, to enjoy the fruits and income of the property, to rent the property out and to collect the rents, all to the exclusion of the underlying real or naked owner. The usufructuary has the full right to use the property but cannot dispose of the property nor can it be destroyed.

## APPENDIX B – OWNERSHIP TYPE CODES TABLE

	Short Description	Definition
AP	Aggregate Property	This property represents a group of properties that have been aggregated together, usually because of small values.
OT	All Owners except Aggregate or Unknown	This property represents individual property records that are not reported as aggregate or unknown, and typically used when an owner is known.
UN	Unknown Owner (no name available)	This property represents individual property records in which the original owner's name is unknown.

## APPENDIX C – TANGIBLE PROPERTY TYPE CODES TABLE (ELECTRONIC REPORTS)

SB01	Jewelry
SB02	Watches
SB03	Coins
SB04	Stock Certificates
SB05	Other Bonds
SB06	Personal I.D. Documents
SB07	Miscellaneous Other Items
SB08	Numismatic Bills
SB09	Foreign Bills
SB10	Foreign Coins
SB11	Checks, CD's, Travelers Checks
SB12	U.S. Savings Bonds
SB13	U.S. Gold
SB14	Foreign Gold
SB15	Cashier's Check, Face Value Monies

## 1.4 STEP 4 – SUBMIT THE UNCLAIMED PROPERTY REPORT AND REMITTANCE/PAYMENT

This section provides the information and instructions to submit your unclaimed property report(s) and remittance. The report and remittance must be filed by April 30 each year and it must include all properties that reached the required dormancy period during the preceding year ending December 31.

### 1.4.1 Electronic Report Submission

#### **HOLDER REPORTING ONLINE SYSTEM OPTION**

The Holder Reporting Online System allows you to file the required unclaimed property report) and remittance in a safe and secure environment. To access this system, go to our website at [www.fltreasurehunt.org](http://www.fltreasurehunt.org) and click on the **Report & Remit Unclaimed Property** link. The system can be accessed under the **Online Filing** tab.

There are three ways to file a report using our Holder Reporting Online System.

**Zero Report** – Use this option to file a zero or a negative report.

**Electronic Report Format** – This option allows you to file a report that has been created in the NAUPA format. It is recommended for reports with 25 or more apparent owners

**Manual Input** – This option allows for properties to be manually entered online and eliminates the need to create a NAUPA file, as required under the Electronic Report Format Option or a paper report. Please only use this option for reports with 24 or less apparent owners

A. Prior to using the Holder Reporting Online System, you must:

1. Register to use this system by going to our website at [www.fltreasurehunt.org](http://www.fltreasurehunt.org) and click on the **Report & Remit Unclaimed Property** link and then the **Online Filing** tab.
2. Prepare your electronic report(s) in the NAUPA Standard Format as provided in section 1.3.1 of this manual.

B. Once you have registered for the Holder Reporting Online System and before you access the system to submit the report, you must have:

1. The Florida assigned Unclaimed Property Identification Number (UPID) for each report to be submitted. You may contact the Department by sending an email to [EReporting@MyFloridaCFO.com](mailto:EReporting@MyFloridaCFO.com) if you do not have your organization's UPID number.
2. Your organization's bank routing number and account number if you elect to pay via our secure Bank of America online payment option.

If you need further assistance using the Holder Reporting Online System, a tutorial can be found on our website at [www.fltreasurehunt.org](http://www.fltreasurehunt.org). Once on the home page, click on the **Report & Remit Unclaimed Property** link and then the **Instructions** tab.

**NOTE: The department encourages the use of this option to submit and remit unclaimed property reports and payments.**

## **MAIL ELECTRONIC REPORT OPTION**

Save the electronic report on a CD-ROM or a Flash Drive and mail to the address provided below in Section 1.4.3 of this manual. The Department **does not** provide pre-formatted CD-ROM(s) for use by the holder. If the file on the CD-ROM does not conform to the NAUPA standard format, it will be returned to you with a letter indicating the reason the CD-ROM could not be processed. Your full cooperation in adhering to these instructions is vital to the successful processing of your report.

The file must conform to the following standards:

- A. It must be password protected with the password provided to the Department in a separate correspondence.
- B. It must be in the NAUPA Text format.
- C. All numeric fields must be right-justified. Multiple holder reports may be included on a CD-ROM or Flash Drive using one of the following options:
  - **OPTION 1.** Each holder report is saved as a separate file to the CD-ROM or Flash Drive. The file begins with a HOLDER record, and ends with a SUMINFO record. Only one HOLDER and one SUMINFO record exists in the file.
  - **OPTION 2.** Multiple reports could be combined into one file with each report on the file starting with a "Holder Record" and ending with a "Suminfo Record". All PROPERTY, PROPADD, SECURITY and TANGIBLE records located between the HOLDER records and SUMINFO records will be assumed to belong to the HOLDER identified on the Holder record. Each additional report on the file will start with a unique HOLDER record after the SUMINFO record for the previous holder report, and end with its own SUMINFO record. The process is repeated for additional reports.
- D. The file(s) may be compressed using PKZIP or WINZIP software.

The CD-ROM or Flash Drive must include an external label with the following information:

- A. Holder Name and UPID (Assigned by Florida).
- B. Federal Employer ID Number (FEIN).
- C. File Name
- D. Report Year

The **DFS-UP-111 Cover Sheet** must be included with the submission of the unclaimed property report. Information on the DFS-UP-111 Cover Sheet can be found in Section 1.3.2 of this manual.

Hard copy reports or print-outs are not required in addition to the file on the CD-ROM or Flash Drive.

### **1.4.2 Department Forms Submission**

Department forms prepared under step 3 must be mailed to the address as provided below in section 1.4.3.

### **1.4.3 Report Mailing Address**

Mail the unclaimed property report (CD-ROM, Flash Drives and or Department forms) along with remittance Checks to:

Florida Department of Financial Services  
Bureau of Unclaimed Property – Reporting Section  
P.O. Box 6350  
Tallahassee, FL 32314-6350

For holders who overnight express the unclaimed property report along with the remittance for unclaimed property due to Florida and for all other correspondence, use the following address:

Florida Department of Financial Services  
Bureau of Unclaimed Property – Reporting Section  
200 E. Gaines Street, Larson Bldg.  
Tallahassee, FL 32399-0358

**IMPORTANT:** The DFS-UP-111 Cover Sheet must be included with your mailed unclaimed property report delivery.

#### 1.4.4 Payment/Remittance Instructions

##### **CASH RELATED PROPERTY**

- A. Mailed Reports - There are two (2) payment options available when submitting your unclaimed property report(s) through the mail.

Option 1: Check – To be made payable to the Florida Department of Financial Services and it must be included with the unclaimed property report delivery.

Option 2: ACH Wire Transfer - Instructions may be obtained by sending an email to [EReporting@MyFloridaCFO.com](mailto:EReporting@MyFloridaCFO.com).

- B. **Holder Reporting Online System** - The Holder Reporting Online System provides the following 3 options for remitting cash to the State.

Option 1: Online payment application – This is a safe and secure method of payment provided through Bank of America. It is a free service and preferred by the State since it allows for easy reconciliation of cash remittances to the report of unclaimed property filed. To use this option, you will be asked to provide the following information:

- The name on your Bank Account
- Bank Routing Number
- Bank Account Number

**IMPORTANT: Before utilizing this option, you should contact your financial institution to ensure there are no existing ACH blocks on your account. Your bank will require our ACH Company ID number B596001874 for this payment. A fee for insufficient funds may be charged if your account has a block on it and the transaction is returned by your bank.**

Option 2: Check made payable to the Florida Department of Financial Services - Please include a copy of the coupon attached to the confirmation email you will receive after filing your unclaimed property report online. This will help us reconcile the cash payment to the unclaimed property report filed.

Option 3: ACHWire Transfers - Instructions may be obtained by sending an email to [EReporting@MyFloridaCFO.com](mailto:EReporting@MyFloridaCFO.com)

## **SECURITIES RELATED PROPERTY**

Please follow these instructions to ensure remittance of security properties

### **Notification of Transfer**

In order to facilitate the reconciliation of securities transferred to our custodian account and the securities identified on your unclaimed property report filed with the Department, it is very important that the entity responsible for preparing and filing the unclaimed property report emails a Transfer of Security Notification to [ereporting@myfloridacfo.com](mailto:ereporting@myfloridacfo.com). The subject line of the email should read "Transfer of Security Notification - (enter your UPID)". For example: "Transfer of Security Notification – (UPID 105621023)". The notification shall be emailed at the time of transfer of the securities to the Department's custodian and should include the information below. For your convenience, an excel template is provided to help you easily fill out the information and email as an attachment to [ereporting@myfloridacfo.com](mailto:ereporting@myfloridacfo.com). You may access the template at: [Transfer of Securities Notification template](#).

- Holder UPID Number:
- Holder Name
- Holder Contact Person Name, Telephone Number & Email Address
- Holder FEIN (Federal Employer Identification Number)
- Reporting Year
- Reported CUSIP (Committee on Uniform Securities Identification Procedures) No.
- Reported Security Name
- Number of Shares
- Type of Shares (DTC, Certificate, Mutual Fund, etc...)
- Dollar amount of shares
- Date & time transfer to Florida's Custodian, Xerox State & Local Solutions occurred

**NOTE:** If security information (i.e. dividends, capital gains earned or any other type of corporate action) changes after the Unclaimed Property Report and the Notification of Transfer has been submitted, update and resubmit the Notification of Transfer information and follow the same email protocol described above to send us the updated form. In the subject of the email, however, please add "Updated" For example: "Updated Transfer of Security Notification – (UPID 105621023)"

**Common or Preferred Stock and Mutual Funds eligible for DTC/DWAC transfer** should be sent directly to: DTC participant 954, State of Florida, Account AUZF8000002. At the time of delivery you should email a list of intent to deliver to [upch.custody@xerox.com](mailto:upch.custody@xerox.com). The list shall include, at a minimum, the information found in the Notification of Transfer section. The Department's FEIN is 27-2818119.

**Dividend reinvestment plans should be terminated** by converting the whole shares to common stock and liquidating the partial shares. The whole shares can then be sent via DTC to DTC participant 954, State of Florida, Account AUZF8000002. Partial shares should be sold and the proceeds mailed to:

Florida Department of Financial Services  
Attn: Bureau of Unclaimed Property  
200 East Gaines St  
Tallahassee, FL 32399-0358

A listing containing, at a minimum, the information found in the Notification of Transfer section shall be emailed at the time of transfer of the securities to the Department's Custodian.

**Direct Registration/Book-Entry shares are no longer accepted by the Department.**

**Securities remitted by certificate** should be registered in the name of “Florida Department of Financial Services” and mailed to:

The Depository Trust Company  
570 Washington Blvd – 5<sup>th</sup> Floor  
Jersey City, NJ 07310  
Attn: BNY Mellon/Branch Deposit Department

These securities should be transferred via DTC to DTC participant 954, State of Florida, Account AUZF8000002. If the securities cannot be sent via DTC, physical certificates should be registered in the name of ‘Florida Department of Financial Services’ and mailed to:

The Depository Trust Company  
570 Washington Blvd – 5<sup>th</sup> Floor  
Jersey City, NJ 07310  
Attn: BNY Mellon/Branch Deposit Department

Please DO NOT deliver original certificate to the State of Florida with your report. A photocopy should be sent with the original report. Please be advised that certificates registered incorrectly will be returned to you for re-registration and your report will be considered incomplete. Only one certificate should be delivered for each security position reported. Copies of the certificates or a list of the certificates including, at a minimum, the information found in the Notification of Transfer Section shall be faxed to 617-722-9660 48 hours prior to delivery.

**To transfer securities not eligible for DTC** issue a physical certificate and follow the same procedures for delivering physical certificates as described under “Securities remitted by certificate.”

**Delivery of Foreign Securities:** When attempting to deliver foreign securities, please contact the Department’s securities custodian at 617-722-9655 to obtain delivery instructions and account information.

**Federal Reserve Book Eligible Securities Delivery Instructions**

Federal Reserve Bank of New York  
ABA#0210-0001-8  
BK of NYC/TRUST –  
FBO - State of Florida; Account # AUZF8000002

**Open end Mutual Fund Accounts** held for the state of Florida should be registered to the name Mac & Co. The Department’s securities custodian will provide account numbers for all mutual funds that will be transferred to the state’s account. Please contact the Department’s securities custodian at 617-722-9655 to obtain account numbers prior to attempting delivery.

Please make sure to set up the accounts with phone privileges and a copy of the statement should be sent to both:

Florida Department of Financial Services  
Attn: Bureau of Unclaimed Property  
200 East Gaines Street  
Tallahassee, FL 32399-0358

And to:

Xerox State and Local Solutions  
100 Hancock Street  
10 Floor  
Quincy, MA 02171

Attn. Custody Department  
Mac & Co  
Mutual Fund Operation  
FBO State of Florida – AUZF8000002  
PO Box 3198  
Pittsburgh, PA 15230-3198  
FEIN 23-6019000

**Distribution Options:** Income Dividends and Capital Gains should be paid in cash - Do not reinvest

**Closed End Mutual Funds Accounts** held for the state of Florida should be registered in the name of State of Florida c/o Xerox State and Local Solutions, 100 Hancock Street, 10 Floor, Quincy, MA 02171 FEIN 27-2818119.

If the fund is DTC eligible, please close the account and deliver full shares at DTC# 954 Account # AUZF8000002.

If the fund is not DTC eligible, please close the account and forward certificate for full shares to:

Xerox State and Local Solutions Inc.  
100 Hancock Street  
10th Floor  
Quincy, MA 02171

Partial shares should be sold and the proceeds mailed to:

Florida Department of Financial Services  
Attn: Bureau of Unclaimed Property  
200 East Gaines St  
Tallahassee, FL 32399-0358

A listing containing, at a minimum, the information found in the Notification of Transfer section shall be emailed at the time of transfer of the securities to the Departments Custodian.

### **SAFE DEPOSIT BOX RELATED PROPERTY**

Safe deposit box contents must be remitted between 120 and 180 days after the report due date. **If there are no contents to remit, do not add the box to the report.**

- A. The contents of a safe-deposit box or other safekeeping repository which have monetary value shall be presumed unclaimed. Items having monetary value include stock certificates, bonds, traveler's checks, certificates of deposit, money orders and historical documents including photographs of public figures. In addition, the Department recommends that the following items be remitted to the Department:

Adoption Documents  
Bank Books/Passbooks  
Baptism Certificates  
Birth Certificates  
Checkbooks  
Computer Diskettes  
Contracts  
Court Records  
Death Certificates  
Deeds

Loan Papers  
Marriage Licenses  
Medical Documents  
Military Papers  
Mortgages  
Motor Vehicle Titles  
Promissory Notes  
Real Estate Documents  
Tax Returns  
Trusts

Divorce Documents  
Insurance Policies (All Types)

Wills

The Department requests that the following NOT BE REMITTED to the Department:

Ammunition	Empty Envelopes
Articles of Incorporation	Firearms
Audio/Video Tapes	Keys
Awards/Diplomas	Letters/Notes
Bills (other than currency; such as a utility bill)	Newspaper Clippings
Blank or Cancelled Checks	Photographs (Personal Family Photos)
Credit Cards	Post Cards

- B. The Safe Deposit Box Inventory (DFS-UP-155) form must be used to inventory the contents for a safe deposit box. The form must be sent along with the remittance of the safe deposit contents. Safe deposit contents must be received by the Department 120 to 180 days after the report due date. **DO NOT SEND THE CONTENTS ALONG WITH THE REPORT THAT IS DUE APRIL 30<sup>TH</sup>**. A copy of DFS-UP-155 can be found on the unclaimed property website at [www.fltreasurehunt.org](http://www.fltreasurehunt.org). Once on the page, click on the Report & Remit Unclaimed Property link and then click on the Bank Inventory Sheet for Financial Institutions link.
- C. In the event reported item(s) listed on the Safe Deposit Box Inventory (DFS-UP-155) form will not be sent to the Department, please notify the Department in writing by listing the items that will not be sent and including the reason why, i.e. No commercial Value, Items Claimed by the Owner Prior to Shipment, etc.
- D. Stock certificates found in a safe deposit box should be included along with the remittance.
- E. Non-numismatic paper currency and coins (paper currency or coins that do not have collectable value) found in a safe deposit box should be remitted along with the owners contents by cashier's check made payable to the Department. Numismatic paper currency and coins (paper currency and coins that have collectable value) must be remitted in their original form. Use the Numismatic List for Financial Institutions to determine if currency and coins have collectable value. The Numismatic List for Financial Institutions can be found online at [www.fltreasurehunt.org](http://www.fltreasurehunt.org) by clicking on the Report & Remit Unclaimed Property link. The list will be under the Instructions tab.
- F. A single cashier's check may be issued for non-numismatic paper currency and coins belonging to multiple safe deposit box owners; however, a list must be provided which clearly identifies the owners and the amount belonging to each owner. Write the check number on each owner's inventory sheet and indicate which coins and paper currency listed on the inventory sheet were converted to a cashier's check. Make cashier's checks payable to "Florida Department of Financial Services" and include the check(s) with the safe deposit box contents.
- G. Shipping Contents
1. All contents must be packaged securely to prevent damage during shipment.
  2. Breakables must be wrapped individually and packed in sturdy shipping containers.
  3. Heavy items such as large quantities of coins must be placed in cloth coin bags and packed in sturdy shipping containers so they will not break open in shipment.
  4. The safe deposit box contents must be insured at an amount equal to the estimated value of the property in order to protect the holder in case the package is lost in transit.
  5. Include the holder number of the bank as part of the return address on each shipping container.

6. Send all safe deposit box contents in a single shipment. If contents are shipped at different times or from different locations, please provide the Department with a detailed shipping schedule that includes package-tracking information for all packages being sent, the name of the safe deposit box owners included in each shipment, the address of the branch that will be sending the contents, and the name of a person who may be contacted concerning the remittance of the contents.
7. If multiple shipping containers are being sent from the same location, each shipping container must be numbered, i.e. 1 of 6, 2 of 6 etc. Prominently mark several sides of each container “DELIVER UNOPENED”. Mail the containers to:

Department of Financial Services,  
Bureau of Unclaimed Property  
Asset Management  
200 East Gaines Street  
Tallahassee FL 32399-0360

- H. In accordance with Section 717.119(5)(c), Florida Statutes and Rule 69I-20.036(4)(a), F.A.C., the penalty for the receipt of a safe deposit box container between 180 days after the report due date and 210 days after the report due date shall be \$100. Thereafter, the penalty shall be \$500 for each additional successive 30-day period. The penalty assessed against a holder shall not exceed \$4,000 annually. The penalty shall be remitted to the Department within 30 days after the date of the notification to the holder that the penalty is due.

## **2. SECTION 2 FREQUENTLY ASKED QUESTIONS**

### **2.1 WHAT IS UNCLAIMED PROPERTY?**

Unclaimed property is primarily an **intangible** property liability that has been inactive on the books of an entity for a period of time (dormancy period), and for which there has been no owner generated activity. Virtually every business organization from non-profits to Fortune 500 corporations to governmental agencies has some form of unclaimed property in their possession and is considered a “Holder” of unclaimed property.

**The intangible property liability does not become unclaimed property until it reaches the end of the required dormancy period as provided by law.** The only **tangible** personal properties subject to the Unclaimed Property Law are items from safe deposit boxes in financial institutions as provided in Section 717.116, Florida Statutes. Examples of potential unclaimed property and the designated dormancy period are in the Florida Property Code and Dormancy Table found in Section 1.1.1 of this manual.

Unclaimed property does not include abandoned land, houses, boats, fixtures, or personal property such as clothing left behind in a rental, or lost and found items.

### **2.2 HOW TO REPORT UNCLAIMED PROPERTY?**

#### **2.2.1 Determine Where to Report**

The U.S. Supreme Court, in its 1965 *Texas v. New Jersey* decision, established the rules of jurisdiction as to where a holder should report intangible unclaimed property. In accordance with that decision, the **primary rule** in determining where to report intangible unclaimed property dictates that intangible unclaimed property should be reported to the state of the owner's last known address. The **secondary rule** in determining where to report intangible unclaimed property dictates that when there is either an unknown owner, no last known address or the owner's address was located in a state or country without an applicable unclaimed property

law, the intangible property should be reported to the holder's state of domicile. The **transaction rule** in determining where to report intangible unclaimed property dictates that traveler's checks, money orders and similar written instruments would be reported to the state where the transaction occurred.

Under Chapter 717, Florida Statutes, a last known address that provides only that the owner was a resident of Florida is sufficient for reporting purposes.

Domicile means the state of incorporation, in the case of a corporation incorporated under the laws of a state, and the state of the principal place of business, in the case of a person not incorporated under the laws of a state.

**Pursuant to Section 717.116, Florida Statutes, all tangible and intangible property held by a banking or financial organization in a safe-deposit box or any other safekeeping repository in Florida that has not been claimed by the owner for more than 3 years after the lease or rental period on the box or other repository has expired is presumed unclaimed and must be reported to Florida.**

**IMPORTANT** – Once you determine where you are required to report the property you must comply with the unclaimed property laws for that state. Requirements of the unclaimed property law vary among states, specifically for the property dormancy period, due diligence requirements, and when and how to report.

### **2.2.2 Do holders need to report items under \$50?**

Yes, except in the below cases.

- Section 717.117(1)(f), Florida Statutes, provides that any person or business association or public corporation holding funds presumed unclaimed and having a total value of \$10 or less may file a zero balance report for that reporting period.
- Section 717.117(1)(h), Florida Statutes, provides that **credit balances, customer overpayments, security deposits and refunds** having a value of less than \$10 are not presumed unclaimed. If a property is one of these four property types with a value of less than \$10, Florida law provides that the individual property is not reportable.

Section 717.117(1)(d), Florida Statutes, provides that reportable items under \$50 may be reported in an **“AGGREGATE”** to simplify reporting. **Securities related property (SC property type codes) cannot be reported in the aggregate.**

- Aggregate items are those properties where the amount is less than \$50 or properties where the owner is unknown, regardless of the amount. In both cases, the items are totaled into one amount and reported as “AGGREGATE”.
- These **“AGGREGATE” totals must be grouped by property type codes.** On the unclaimed property report, list all items reportable in the “AGGREGATE” first. Aggregate property type codes XX99 (e.g. AC99, MS99, etc.) should not be used.

The holder is not required to report items in the aggregate. The holder can elect to list each individual property.

**NOTE: If an owner comes forward to claim a property reported in the aggregate, the holder will be contacted by the Department to verify if the owner was part of the aggregate property. This process can be simplified with the holder sending an additional document with the report listing each owner and owner information that makes up the aggregate. This information is maintained with the filed report and is referred to if an owner comes forward to claim a property reported in the aggregate.**

### **2.2.3 Do holders have to file a zero report if the holder has never filed an unclaimed property report?**

No. Please note: pursuant to Chapter 717, F.S., the Department has the authority to audit holders to verify information filed with the Department and to determine if there is unclaimed property that may have not been reported or was under-reported.

### **2.2.4 If you are a holder who has previously filed an unclaimed property report with Florida, but does not have any unclaimed property to report this year, do you have to file a “zero” report with Florida?**

Yes. You must continue to file a report annually, including the filing of a “zero” report. **Section 69I-20.034, FAC**, provides that (1) All persons subject to this act shall file a report of property presumed abandoned with the Department, pursuant to Section 717.117, F.S., upon becoming subject to the filing requirement of Chapter 717, F.S., and each year thereafter, unless:

(a) Written justification has been received from a holder by the Department stating, but not limited to, the following reasons:

1. The holder is filing a complete and accurate report with another state which has a valid reciprocal agreement with the Department;
2. The holder is located outside Florida and does not conduct business in Florida in its day-to-day operations; or
3. The holder maintains a fiduciary relationship with its clients such as real estate brokers and attorneys and does not, as a normal course of business, maintain unclaimed property.

(b) Upon receipt of a written request, the Department after a review may place the holder in an inactive status.

### **2.2.5 How to Submit an Unclaimed Property Report and Remit the Property?**

Section 717.117(1), Florida Statutes, requires that an unclaimed property report identifying 25 or more different apparent owners **must be** submitted by the holder via an electronic report. An unclaimed property report identifying less than 25 apparent owners can be submitted by electronic report or on the department forms. Section 1.4 of this manual provides detailed information on submitting your unclaimed property report and remitting the property.

## **2.3 CAN A HOLDER REQUEST AN EXTENSION OF THE REPORT DUE DATE?**

Upon written request, the Department may postpone the reporting date or extend the property delivery date for a period of up to sixty (60) days for, but not limited to the following reasons:

- i. Natural disasters;
- ii. Acts of war or terrorism;
- iii. Report to be filed by the holder or its subsidiaries using an electronic medium for the first time; or
- iv. Significant changes in personnel.

Extensions for the reasons set forth above shall be granted for one reporting period only within a three year time frame from the date of the first extension.

The Department requests that the holder submit their extension request in writing at least 30 days prior to the April 30<sup>th</sup> due date. In no event shall the extension be granted beyond June 29<sup>th</sup> or the next business day if June 29<sup>th</sup> falls on a weekend or state holiday. The request must contain the holder name, UPID number, if known, the company FEIN and the reason for the extension request. Send the request to the attention of the Compliance Section at the below address.

Florida Department of Financial Services  
Bureau of Unclaimed Property – Compliance Section  
200 E. Gaines Street, Larson Bldg.  
Tallahassee, FL 32399-0358

Extension requests may also be sent by e-mail to [EReporting@MyFloridaCFO.com](mailto:EReporting@MyFloridaCFO.com) or by fax to (850) 413-3018.

## **2.4 WHAT IF A HOLDER HAS QUESTIONS REGARDING THE REPORTING OF UNCLAIMED PROPERTY?**

Contact the Department by telephone, fax or e-mail. The telephone number is (850) 413-5522; the fax number is (850) 413-3018; and the e-mail address is [EReporting@MyFloridaCFO.com](mailto:EReporting@MyFloridaCFO.com).

The Compliance Section periodically conducts Unclaimed Property workshops to help educate the holder community in reporting unclaimed property. For more information, visit our web page at [www.fltreasurehunt.org](http://www.fltreasurehunt.org) and click on the **Events** link to see scheduled workshops or contact the Compliance Section at (850) 413-5522 for more information.

## **2.5 HOW LONG MUST A HOLDER RETAIN RECORDS RELATING TO THE UNCLAIMED PROPERTY?**

Generally, Section 717.1311(1), Florida Statutes, requires holders to retain records of unclaimed property for five (5) years after the property was reportable. Section 717.1311(2), Florida Statutes, requires holders of traveler's checks, money orders or other similar written instruments to retain records for three (3) years. However, because of the ten (10) year reach back period of Section 717.129(2), Florida Statutes, the Department recommends keeping records for ten (10) years in case of an audit. If records are not available or if the available records are not sufficient to determine the amount due and owing, the evidence of the amount of underpayment may be reasonably estimated. Records are not available when the holder, or the holder's agent, does not produce any relevant unclaimed property records that have been requested.

## **2.6 CAN THE HOLDER REPORT UNCLAIMED PROPERTY DUE TO OTHER STATES THROUGH FLORIDA?**

**Although Florida has a reciprocity arrangement with some states, failure to comply with the reporting requirements of reciprocal states may result in the imposition of fines and penalties by those states.**

The Department highly recommends that before reporting a reciprocal report to Florida, the reporting entity (holder) is fully aware of the reporting requirements and laws of the state(s) to which each item is due; for example the dormancy period, due diligence and reported information requirements. Also, some states, for example California, do not accept reciprocal reports. The Reciprocity Exchange Information and Reciprocity Matrix provide a summary guide on the subject. To locate this document please visit the following link: <https://www.fltreasurehunt.org/Reciprocity-Exchange-Information.jsp>.

## **2.7 SPECIAL NOTE TO HOLDERS REPORTING UNCLAIMED PROPERTY HELD OR OWING UNDER ANY LIFE OR ENDOWMENT INSURANCE POLICY OR ANNUITY CONTRACT**

Section 717.117(1)(b), Florida Statutes, provides that "For unclaimed funds which have a value of \$50 or more held or owing under any life or endowment insurance policy or annuity contract, the full name, taxpayer identification number or social security number, date of birth, if known, and last known address of

the insured or annuitant and of the beneficiary according to records of the insurance company holding or owing the funds” must be included with the unclaimed property report submitted to the Department.

**This information is in addition to the owner information provided by the holder on the DFS-UP-121 form or the electronic file.** If you are reporting on the Department forms, you can include a separate spreadsheet with this information with the reporting package.