

**State of Michigan
Department of Treasury
Unclaimed Property Division**



**MANUAL FOR
REPORTING UNCLAIMED
PROPERTY**

Revised May 2011

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GLOSSARY

Abandoned Property	Tangible or intangible property that is unclaimed by its rightful owner.
Activity	Action taken on property by the owner which may include making a deposit, a withdrawal of money, a written memorandum to the holder, or any action that state statute deems adequate.
Administrator	The State Treasurer
Apparent Owner	The person whose name appears on the records of the holder as the person entitled to property held, issued, or owing by the holder.
Attorney General	The chief legal officer of this State.
Banking Organization	A bank, trust company, savings bank, industrial bank, land bank, safe deposit company, private banker, or any organization defined by law as a bank or banking organization.
Business Association	A nonpublic corporation, joint stock company, investment company, business trust, partnership, or association for business purposes of two or more individuals, whether or not for profit, including a banking organization, financial organization, insurance company, or utility.
Domicile	The state of incorporation of a corporation, or the state of the principal place of business of an unincorporated person.
Due Diligence	The effort required by statute that a holder of abandoned property must use to find the true owner of the property, before the holder reports the property to the state.
Dormant Period	The time when an owner of property does not take action on his or her property (see activity).
Dormancy Date/Date of Last Activity	The date of last contact by the owner with the listed holder.
Escheat	A transfer of property from a holder, making the state the legal custodian of the property.
Financial Organization	A savings and loan association, cooperative bank, building and loan association, savings bank, or credit union.
Holder	A person, wherever organized or domiciled, who is in possession of property belonging to another, a trustee, or is indebted to another on an obligation.

Insurance Company	An individual, association, corporation, fraternal or mutual benefit organization, or any other legal entity, whether or not for profit, that is engaged or attempting to engage in the business of making insurance or surety contracts.
Intangible Property	Includes all of the following: money, checks, drafts, deposits, interest dividends, and income; credit balances, customer overpayment, gift certificates, security deposits, refunds, credit memos, unpaid wages, unused airline tickets, and unidentified remittances; stocks and other intangible ownership interest in business associations; money deposited to redeem stocks, bonds, coupons, and other securities, or to make distributions; amounts due and payable under the terms of insurance policies; amounts distributable from a trust or custodial fund established under a plan to provide health, welfare, pension, vacation, severance, retirement, death, stock purchase, profit sharing, employee savings, supplemental unemployment insurance, or similar benefits.
Last Known Address	A description of the location of the apparent owner, sufficient for the purpose of the delivery of mail.
Owner	A depositor, in the case of a deposit; a beneficiary, in the case of a trust other than a deposit in trust, creditor, claimant, or payee, in the case of other tangible property; or a person having a legal or equitable interest in property subject to this act. Owner includes the legal representative of the person defined as an owner in the subdivision.
Person	An individual, business association, state, or other government, governmental subdivision agency, public corporation, public authority, estate, trust, two or more persons having a joint or common interest, or any other legal or commercial entity.
Property	Tangible or intangible personal property owned by a person.
State	Any state, district, commonwealth, territory, insular possession, or any other area subject to the legislative authority of the United States.
Tangible Property	Includes items in safe deposit boxes.
UPD	Unclaimed Property Division
Unclaimed Property	Tangible or intangible property that is unclaimed by its rightful owner.
Underlying Shares	Shares of stock issued by a business association, banking organization, or financial organization; certificates which are in the possession of the shareholders who have failed to either cash dividend checks, correspond with the issuing corporation, or respond to the issuing corporation's attempts to make contact. In other words, an underlying share of stock is an ownership interest in a business entity, the certificate, or other evidence of which is presumably in the possession of the missing owner.
Utility	A person who owns or operates for public use any plant, equipment, property, franchise, or license for the transmission of communications or the production, storage, transmission, sale, delivery, or furnishing of electricity, water, steam or gas.

NOTICE TO HOLDERS

Michigan's Unclaimed Property program is governed by the Michigan Uniform Unclaimed Property Act (Public Act 29 of 1995, as amended). The program is administered by the Michigan Department of Treasury and it serves as the State of Michigan's central depository for abandoned and unclaimed property. The Michigan State Treasurer is the administrator of the Uniform Unclaimed Property Act and acts as custodian of the property on behalf of the owner.

Every business or government agency holding unclaimed property belonging to someone whose last known address is in Michigan must report. If the holder is incorporated in Michigan and the owner's address is unknown, then the holder must report those properties to Michigan.

This manual has been prepared to help organizations file unclaimed property reports. It does not address legal issues relating to unclaimed property, nor does it describe all types of property that must be reported. However, it will provide instructions for reporting the most common types of unclaimed property.

Thank you for your cooperation and your continued support in our mutual goal to reunite unclaimed property to the rightful owner or heir.

Filing Deadline

The unclaimed property report is due July 1, 2011. Extensions will not be granted to holders that cannot meet the July 1, 2011 filing deadline.

Penalty and Interest Provisions

Section 35 of the Uniform Unclaimed Property Act contains penalty and interest provisions. Interest will be charged for holder reports filed after the July 1 due date and for individual properties contained in the holder report which, in accordance with the applicable dormancy period, should have been reported and remitted in prior years. Should Treasury determine that a holder report and/or individual properties contained therein were filed late, Treasury will notify the holder in writing of the interest being charged. The holder will have 30 days to remit the amount due. Also see Chapter 1, "Fines and Penalties" for more information.

UPD Contact Information

For questions regarding this manual, or the responsibility of a holder of unclaimed property, contact UPD by calling (517) 636-6940, or writing to the following address:

Unclaimed Property Division
Michigan Department of Treasury
P.O. Box 30756
Lansing, MI 48909

WHAT'S NEW

Due Date Change

Beginning in 2011, the due date for the annual unclaimed property report (holder report) will change from November 1 to July 1 for property reaching its dormancy period as of March 31.

Changes to Dormancy Periods

The dormancy period for most property types has been shortened to three years. Unclaimed property reaching the new dormancy periods as of March 31, 2011 must be reported and remitted to the State on or before July 1, 2011. For a complete listing of all property types and dormancy periods, refer to [Appendix A](#).

Attestation of Compliance with Unclaimed Property Reporting (Form 4305)

Entities having no unclaimed property reportable under the Uniform Unclaimed Property Act must complete Form 4305 and file it with the Michigan Department of Treasury by July 1, 2011. Form 4305 is available on the Internet at www.michigan.gov/unclaimedproperty.

Reporting Media

CD-ROM is the preferred reporting media for submitting Holder Reports. Paper reporting is allowed **only** if reporting fewer than ten properties for the entity each year. Filing on diskette will continue to be accepted for 2011 reporting, but we encourage holders to take steps to upgrade their technology to allow for CD-ROM reporting in future years.

New Telephone Number

The new holder contact telephone number is (517) 636-6940. The telephone number for claiming property is (517) 636-5320.

Worthless Securities

Do not report and remit worthless securities as unclaimed property.

CHAPTER 1

GENERAL INFORMATION

How to Use This Manual

This manual has been prepared to help organizations file unclaimed property reports. It does not address legal issues relating to unclaimed property, nor does it describe all types of property that must be reported. However, it will provide instructions for reporting the most common types of unclaimed property. A list of “Frequently Asked Questions” about the unclaimed property program is also available on the Internet at www.michigan.gov/unclaimedproperty.

The manual is divided into three chapters.

Chapter 1: General Information	Overview of unclaimed property reporting.
Chapter 2: Reporting Specific Property	Description of more common types of unclaimed property, and others requiring extra care, like securities.
Chapter 3: Preparing Your Report	Step-by-step instructions for filing the property report.
Appendix	Various codes, abbreviations, standards, and samples.
Forms	Samples of various holder forms.

Where to Get Help

For questions or problems, write or call Unclaimed Property Division (UPD) at:

Unclaimed Property Division
Michigan Department of Treasury
P.O. Box 30756
Lansing, MI 48909

(517) 636-6940

Reporting Methods

This manual contains instructions for the use of CD-ROM, diskette, or paper reporting. Use one of the following types of media to report unclaimed property to Michigan.

- 1. CD-ROM.** All holders reporting ten or more unclaimed property accounts must report on CD-ROM. See Chapter 3, “Instructions for Reporting on Magnetic Media.”

2. **Diskette.** Reporting on diskette will continue to be accepted for 2011 reporting, but holders are encouraged to take steps to upgrade technology to allow for CD-ROM reporting in future years. See Chapter 3, “Instructions for Reporting on Magnetic Media.”
3. **Paper.** Use this method **only** if reporting fewer than ten properties for the entity each year. Blank forms provided in this manual may be photocopied. Even if fewer than ten properties to report, UPD encourages holders to report on a CD-ROM. When using any type of commercial software to report, the holder must send the electronic file on a CD-ROM. Paper copies of reports that are not filed on the *Michigan Annual Report of Unclaimed Cash and/or Safe Deposit Boxes* (Form 1223) will not be accepted

Holder Reporting Software (HRS)

HRS is available at www.michigan.gov/unclaimedproperty to assist holders in reporting unclaimed property to the State of Michigan.

Reporting Information and Requirements

The State of Michigan requires businesses and government agencies who have unclaimed property to remit and file unclaimed property reports annually with the State Treasurer. Information from these reports will be used to compile a list of persons who own unclaimed property and to pay claims. The report will be the basis for UPD’s advertising and public information campaign to locate missing owners.

All holders remitting property must complete a *Michigan Holder Transmittal Annual Report of Unclaimed Property* (Form 2011). This form provides information to UPD about the holder. It establishes a reporting history and provides information about the report being filed (e.g., amount of report, shares of stock reported). See Chapter 3 for completing Form 2011.

Reporting Format

Reports must be in the National Association of Unclaimed Property Administrators (NAUPA) electronic reporting standard format. Reports received in the wrong format cannot be processed, will be returned to the holder, and will be considered **not** filed timely.

Report and Remit

All holders are required to remit the property when they file their reports. The amount on Form 2011 must equal the amount of the report. Include a check payable to the “State of Michigan” for the total amount remitted with the report.

Attestation of Compliance with Unclaimed Property Reporting (Form 4305)

Entities having no unclaimed property reportable under the Uniform Unclaimed Property Act must complete Form 4305 and file it with the Michigan Department of Treasury by July 1, 2011. Form 4305 is available on the Internet at www.michigan.gov/unclaimedproperty.

Notice to Owners-Due Diligence

Michigan law requires holders to send written notice to owners at their last known address informing them that they hold property subject to being turned over to the State. This requirement only applies if all of the following conditions exist:

1. The address for the owner does not appear to be inaccurate.
2. The property has a value of \$50 or more.
3. The statute of limitation does not bar the claim of the owner.

Notice must be sent not less than 60 days, nor more than 365 days, before the filing of the report. See the Appendix for samples of due diligence letters.

Mail Not Returned by Post Office

Mail not returned to holder by the post office does not, by itself, qualify as a contact with the owner or activity on the account. When reviewing records for unclaimed property, look for the last documented communication or other contact with the owner or the last debit or credit generated by the owner on any account. Other methods of verifying the whereabouts of owners are:

1. Cross-referencing records to show that the individuals have other active accounts within the organization.
2. Signed W-9 forms, change of address notices, or other correspondence from customers that prove they are aware the property exists.

Unknown Owners

For property where the owner is not known, enter “unknown” in the Last Name field. List any descriptive or identifying information in the Property Description field.

Consolidated Reports

Michigan does accept consolidated reports. A consolidated report is one that is filed on behalf of more than one legal holder (e.g., a parent company that files one report for itself and a number of subsidiaries).

Record Keeping

Copies of reports and supporting records must be kept for ten years. Information on the unclaimed property report must be supported by an adequate audit trail.

Incomplete Reports

Check the report before submitting it to ensure all requested information has been provided. An incomplete report is not considered filed timely.

Aggregate Reporting

Holders may report a group of accounts each valued at less than \$50 using one of nine available aggregate codes. List the number of properties for each type of property. Below is an example of the two most commonly used aggregate codes:

15	AC99 (Aggregate Savings Account)	Aggregate Total
10	CK99 (Aggregate Unclaimed Checks)	Aggregate Total

If the account is interest bearing, list all like interest amounts with the applicable property type.

15	AC99 (Savings Account)	Interest 3%	Aggregate Total
15	AC99 (Savings Account)	Interest 4%	Aggregate Total

Do not combine different interest rates in the same property type.

Special rules apply when reporting dividends. See Chapter 2 for reporting securities and securities-related cash.

Holders are encouraged to provide UPD with the separate detail list of owner names and amount due each owner for the aggregate properties. This will reduce the need for UPD to refer the owner back to the holder for verification.

Early Reporting

Section 28 of the Unclaimed Property Act allows a holder to report and remit property after two years of dormancy. Refer to the act for conditions that must be present to remit unclaimed property early.

Fines and Penalties

Every holder is required to file and remit property within the time prescribed. Any holder who fails to file a report of unclaimed property is subject to the following fines and penalties as provided in the Uniform Unclaimed Property Act, Public Act 29 of 1995 (Michigan Compiled Law (MCL) 567.221 et seq.):

- A person who fails to pay or deliver property within the time prescribed by the act shall pay interest at the current monthly rate of one percentage point above the adjusted prime rate, per year, per month, on the property or value of the property, from the date the property should have been delivered.
- A person who willfully fails to render any report or perform other duties required under the act shall pay a civil penalty of \$100 for each day the report is withheld or the duty is not performed, but not more than \$5,000.
- A person who willfully fails to pay or deliver property to the administrator, as required under the act, shall pay a civil penalty equal to 25 percent of the value of the property that should have been paid or delivered.

- A person who willfully refuses after written demand by the administrator to pay or deliver property to the administrator, as required under the act, is guilty of a misdemeanor and upon conviction may be punished by a fine of not less than \$500, nor more than \$25,000, or imprisonment for not more than six months, or both.

Additional Forms

Blank forms provided with this manual may be photocopied. Forms are also available on the Internet at www.michigan.gov/unclaimedproperty.

Claims Process for Holders

The main objective of UPD is to reunite owners or heirs with their lost or forgotten funds. UPD's goal is to process claims in less than 90 days.

When UPD processes a claim, proof provided by a claimant is compared with owner information and property descriptions provided by the holder. When preparing the report, assume each owner listed is a potential claimant. It is **essential** that all available information that identifies owners and properties is listed on the report. Social Security numbers (SSN), last-known address, property descriptions, and account or check numbers are items used to verify ownership during the claim process. Providing this and other descriptive information on your report will reduce the need for UPD to contact the holder for more information during the claim process.

UPD may contact the holder for clarification or more information where ownership of the account is uncertain.

Filing for Reimbursement and Refunds

There are two types of payments UPD will make to holders after unclaimed property has been remitted. The most common type is a reimbursement, the second is a refund.

Reimbursement. In this process, a holder decides to pay an owner and then files a claim with UPD for reimbursement. UPD encourages holders to use the reimbursement process for their customers. UPD makes every effort to respond to requests as quickly as possible. The requirements for obtaining reimbursement are:

1. Completing and filing *Michigan Holder Request for Refund* (Form 3165).
2. Attaching proof of payment for each owner paid and listed on the holder reimbursement form (a copy of the cleared item like original cashier's check with the endorsement of the owner or proof that the account was reactivated).

After UPD receives a reimbursement request and proof of payment to the owner, a refund is mailed to the holder in about two to four weeks.

Refunds. Refunds are made when holders overpay on an unclaimed property report. The overpayments are usually due to accounting errors or other mistakes.

To file for a refund, complete Form 3165. Provide proof or explanation of how the error was made. A refund will be mailed to a holder in approximately two to four weeks.

How an Owner May File a Claim

If a search for unclaimed property on Treasury's Web site reveals an individual's name or company name or an individual has reason to believe the UPD is holding funds which belong to him or her, the individual should file an *Unclaimed Property Inquiry* (Form 3433).

The law requires UPD to verify the claim. The documentation required varies with the type and amount of property being claimed and whether the claimant is an owner, an heir, or an officer of a company. UPD will research a name and process a claim at no charge for the owner.

Holders are encouraged to reimburse the customer or reactivate an account and file with UPD for a reimbursement. If your company does not allow this, please assist the customer by completing a *Claim for Refund of Unclaimed Property* (Form 3277). Instruct the customer to mail the claim form to the Michigan Department of Treasury and attach a copy of the customer's Social Security card and current driver's license. More information may be required to prove ownership before a refund will be issued.

Note: UPD cannot provide personalized claim forms to third parties; UPD must deal directly with the claimant.

Recommended Timeline for Unclaimed Property Review

March 31	Identify properties that could be reportable as unclaimed property as of March 31.
April 15	Prepare and mail due diligence letters to those property owners identified as inactive.
May 15	Determine property owners with whom contact has not occurred (i.e., returned mail, no response, etc.).
June 1	Begin preparing the annual unclaimed property report using reporting software. A free version of the software may be downloaded at www.michigan.gov/unclaimedproperty located in the Reporting Unclaimed Property section.
On or Before July 1	Mail the electronic media containing the annual unclaimed property report, <i>Michigan Holder Transmittal for Annual Report of Unclaimed Property</i> (Form 2011) and remittance to the Unclaimed Property Division. If your entity has no unclaimed property to report, complete and return the <i>Attestation of Compliance with Unclaimed Property Reporting</i> (Form 4305).

If Help Is Needed

For assistance with or questions about preparing the unclaimed property report for remitting property, write or call:

Unclaimed Property Division
Michigan Department of Treasury
P.O. Box 30756
Lansing, MI 48909
(517) 636-6940

CHAPTER 2

REPORTING SPECIFIC PROPERTY

Uncashed Checks

Most unclaimed property holders have uncashed checks. The period of abandonment for these items varies from one to three years and begins on the date of the last contact with the payee, which in most cases is the date the check was issued.

Below are the property types and dormancy periods which describe the more common types of unclaimed checks. Also included is the additional information the holder should provide in the Property Description field.

Property Types	Field Descriptions	Dormancy Period	Additional Information
Cashiers Check	CK01	3 years	Two owner's; purchaser and payee (remitter and payee)
Wages, Commissions	MS01 MS02	1 year 1 year	Dates of employment
Dividends	SC01 TR02	3 years 3 years	Issue name of security
Customer Overpayment	MS05	3 years	Account number
Utility Refunds	UT03	3 years	Service address, account number
Certificate of Deposit Interest Checks	CK16	3 years	CD account number
Refunds Due	MS11	3 years	Account number
Payments for Goods or Services, Vendor Checks	MS04 CK13	3 years 3 years	Invoice number
Pension Checks	CK11	3 years	Employer name if different from reporting holder
Escrow Accounts Held by Title Company	TR04	3 years	File number, property address
Insurance Claim Checks	IN01 IN02	3 years 3 years	Claim number, name of insured, policy number (if death benefit, list beneficiary as owner)

Property Reported by Financial Institutions

Certificates of Deposit (CDs)

The dormancy period for a matured CD is three years. The dormancy begins the day after the first maturity of the certificate (i.e., the day after the end of the first term). Thus, CDs must be reported three years from the dates the owners were first able to recover funds without penalties.

Automatically Renewable CDs

An automatically renewable CD is considered unclaimed after 15 years. The 15-year dormancy period begins at the first maturity in the absence of depositor contact. For example, in the absence of depositor contact, the dormancy period of an automatically renewable two-year account issued in April 2006 would begin in April 2008. The account would be renewed every two years until the 15-year dormancy period was reached.

Do not report an account until after the period during which there are owner penalties for early withdrawal has expired. If an owner contact is established during renewal term, the dormancy period will run from the date of such contact.

IRAs, Keoghs, and 401K Plans

An IRA (Individual Retirement Account) account, Keogh plan, or 401K plan becomes distributable under the terms of the account or plan. If the plan or account requires a distribution at a certain point in time, then the three-year dormancy period begins at that point.

Custodian Accounts

Accounts held in trust for a minor or accounts opened under the Uniform Gift to Minors Act (MCL 554.451 et seq.) are considered unclaimed after three years. Also see “Personal Trust Property” below.

Reminder: If deposit owners have other active accounts with a financial institution or the financial institution has other contact with deposit owners, the inactive accounts may not be reported or remitted.

Personal Trust Property

Trust properties should list the name of the trust as the primary owner. For accounts held under the Uniform Gift to Minors Act (UGMA), the dormancy period varies with type of property that is being reported. The child should be listed as the UGMA owner and the parent should be listed as the custodian.

If trust properties being held are securities related, see page 2-5 for reporting securities. Report any personal trust properties that are not securities related the same way as other properties.

Corporate Trust Property and Paying Agent Accounts

Corporate trust property and paying agents accounts are considered unclaimed after three years. File separate reports for each issue of stock and provide each issuing company's federal employer identification number (FEIN). This requirement does not apply to bearer bonds.

Follow all other requirements for reporting securities-related property. See page 2-5 for reporting securities.

Unclaimed Loan Collateral

Unclaimed loan collateral is considered unclaimed after three years. This period begins on the date the loan was paid in full. There are three criteria for collateral to be reported as unclaimed:

1. The loan has been paid in full or charged off.
2. There has been no customer contact for three years.
3. The owner's whereabouts are unknown.

When reporting unclaimed loan collateral, use of one of two property type codes. For tangible property set aside for a loan, use property type code "SD03." Examples of tangible property are jewelry, stock certificates, deeds, etc. See page 2-8 for reporting safe deposit or safekeeping property.

Code loan collateral reported as cash with a property type code "MS13." Examples of cash loan collateral are savings accounts and CDs. When reporting this type of property, the following information is required:

1. Collateral receipt number
2. Loan number
3. Description of collateral (e.g., issuing bank and the number of the CD; bank name and account number for the bank account).

The owner of the property is the person or entity who pledged the loan. If the loan was in the name of a person or entity other than the owner of the collateral, enter the loan name in the description field of the report.

Property Reported by a Court, Governmental Agency, or Public Corporation or Authority

The dormancy period is one year for any type of unclaimed property held by a court, state, or other government, governmental subdivision or agency, public corporation, or public authority. This includes bonds issued by government agencies and entities. Unclaimed child support payments reported by county Friend of the Court offices should be reported using property type code "CT06."

Escrow Funds Reported by Title Companies

Escrow accounts are considered unclaimed after three years.

Escrow balances include accounts where money is held because of the nonperformance of the conditions of the escrow agreement. In transactions involving earnest money, both the buyer and seller have an undivided interest in the entire amount. Both the buyer and seller are considered the owners and both should be listed on the report. Report the person who placed the money in escrow, usually the buyer, as primary owner; list the other parties as additional owners.

If the contract stipulates that the seller may claim the funds under specific conditions and documenting evidence in your file indicates that those conditions exist, the seller is considered the owner and is listed on the report. The buyer is not considered an owner in this instance.

If the holder has contact with one party, but a release cannot be secured from the other party, report the funds three years from the date of last contact with the missing party or date of scheduled closing.

Other Escrow Funds

Report amounts placed in escrow at closing in the name of the party who provided the funds. For example, part of a seller's payoff is held to ensure all taxes are paid and repairs are complete. Once these conditions are met, if the funds remain unclaimed, report the seller's name as the owner of the funds. The buyer is not entitled to the funds.

Report escrow funds using code "TR04."

Insurance-Related Property

Insurance-related property is considered unclaimed after three years. Unclaimed properties must be assigned property type codes. The choice of codes is important because it determines what kind of information will be required from claimants. Review the following list to determine which code to use. Each property type describes what information is required when remitting these funds.

Code	Description
IN01	Individual policy benefits or claim payments. Provide name of insured, policy number, and claim number if applicable.
IN02	Group policy benefits or claim payments excluding death benefits. Provide employer names and policy numbers and claim numbers if applicable.
IN03	Death benefits on individual or group policies. Provide name of insured, policy number, claim number, and date of birth of insured, if known.
IN04	Proceeds from matured policies, endowments, or annuities. Provide policy number and name of insured.
IN05	Premium refunds on individual policies. Provide policy number and name of insured.
IN06	Unidentified remittance or premium payments. Provide any information available; report owner's name as "unknown."

IN07	Other amounts due under policy terms. All other insurance-related property not described above. Provide a complete description of the property.
IN08	Agent credit balances. Provide Social Security number (SSN) of agent and dates of employment.
IN99	Aggregate properties under \$50.

Reporting State of Michigan Property

If the owner of the property is listed as a Michigan State agency (e.g., Department of Transportation), enter the owner name as “State of Michigan,” then enter the agency name (e.g., Transportation, Attorney General, etc.).

Securities and Securities-Related Cash

CD-ROM reporting is the preferred media to use if securities or securities-related cash is being reported. See Chapter 3 “Preparing Your Report,” Instructions for Reporting on Magnetic Media.

If paper reports are filed, complete the *Report of Unclaimed Securities* (Form 3164) and/or *Annual Report of Unclaimed Cash and Safe Deposit Boxes* (Form 1223). Instructions for completing the forms are in Chapter 3.

General Rules for Reporting

Regardless of the media selected for reporting securities-related property, observe the following rules:

1. Do not report and remit worthless securities.
2. Provide each issue’s Committee on Uniform Securities Identification Procedures (CUSIP) number.
3. List minor children as primary owners of properties on UGMA accounts. List the trustee/custodians as additional owners.
4. List owners who are owed more than one amount of the same property type only once (e.g., four quarterly dividend payments). Combine all the amounts due the owner during the applicable reporting period into one total. Provide the ending date through which the amounts were payable. **Do not** report dividends in aggregate.
5. If reporting bearer bonds or unclaimed interest on the bonds, list the owners of the properties as “unknown.” Provide complete descriptions of the bonds in the applicable fields or boxes. Descriptions must include the issue name, series, bond number, and all outstanding coupon numbers.
6. If reporting dividends received in nominee name, list the stock issues in the description fields or boxes. List the nominee name as the owner of the property.

7. Provide the amounts and issue names of any outstanding shares (e.g., still in the possession of the shareholders) when reporting underlying, unexchanged, unredeemed, or unsurrendered shares.
8. If remitting underlying shares or undelivered shares returned by the post office (RPO shares), or both, combine all shares of the same issue and class. The report, however, must reflect the number of underlying shares and the number of shares which are RPO for each of the owners.

Determining What Property to Report

The dormancy period for stock and dividends is three years. The shares of stock should be escheated if the following two conditions apply:

1. The shareholder, for more than three years, has not claimed a dividend, distribution, or other sum payable, or has not communicated in writing with the holder.
2. The holder does not know the location of the shareholder at the end of the three-year period.

The return of official shareholder notifications or communications by the postal service as undeliverable is evidence the holder does not know the location of the shareholder.

At the time the shares of stock are escheated, any dividend, distribution, or other sum held for or owing to the shareholder should also be escheated.

Property Type Codes and Property Descriptions

Assign a property type code to each property listed on your report. The choice of codes is important because it determines what kind of information is required of a claimant. Descriptions of some of the more frequently used codes are below. See Appendix A for a complete list.

Code	Securities-Related CASH Code Description
SC01	Cash dividends. Include the issue name of the security in the Description field.
SC02	Registered bond interest due an owner of a registered corporate security. Do not use this code to report interest paid on a bearer bond.
SC03	Registered bond principal due an owner of a corporate-issued bond.
SC07	Municipal bond interest and matured principal. List the owner as “unknown” if reporting a bearer bond. Provide a complete description, including issue name, series, bond number, and all outstanding coupon numbers. Also provide the total cash amount of unclaimed interest and principal in the Cash Amount Remitted field.
SC09	Cash for fractional shares. Provide the issue name of the security in the Description field or box. Do not report liquidation proceeds under this code. Use the “SC13” code for liquidation proceeds.
SC13	Liquidation or redemption proceeds (cash only). List the issue name of the liquidated security and number of shares presumed to be in the possession of the shareholder in the Description field. Do not complete the Shares Remitted field. Provide the total cash amount due each shareholder in the Cash Amount Remitted field.

SC20	Credit balances due missing owners.
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Stock and Bond Codes

Code	Description
SC08	Undelivered shares that are returned by the post office (RPO shares). These shares are normally the result of a stock split or stock dividend. Include the issue name of the security in the Description field.
SC10	<p>Unexchanged shares resulting from a merger or buy-out. Provide the number of shares of the successor corporation in the Shares Remitted field. These are the shares that will be remitted to UPD with the report. Indicate the issue name of the successor corporation's stock and the unexchanged stock in the Description field.</p> <p>Example: XYZ Corporation merged into ABC Corporation.</p> <p>One share of XYZ is exchangeable for ¼ share of ABC.</p> <p>An owner fails to exchange 100 shares of XYZ.</p> <p>The 25 shares of ABC (unexchanged) are outstanding and presumed to be in the possession of the owner.</p> <p>If there is a claim. UPD will request the 100 unexchanged shares of XYZ from the owner before releasing the 25 shares of ABC.</p>
SC12	Underlying shares. The shares are presumed to be in the possession of the shareholder. The certificates must be canceled on the books of the issuer and reissued to the State Treasurer. Provide the issue name and number of underlying shares held by the owner. Report all cash and stock dividends payable on the underlying shares as of the date of remittance.

Securities Registration and Mailing Instruction/Guidelines for all Holders Reporting Securities

It is very important that these instructions are followed when submitting a report and securities to UPD so receipt can be verified.

Although the securities will be transferred to a different location, they must be transferred at the same time the report and cash are mailed to UPD.

Stocks

A DTC (Depository Trust Company) transfer is required for delivering all DTC-eligible securities. A DTC transfer is performed by depositing shares to DTC 0954 for credit to account AUZF0241702, Agent Bank 26017. Where a security is not DTC-eligible and physical certificates are being delivered, the stock certificates must be registered in the State of Michigan's nominee name of "Spartans & Co.," Tax ID number 30-0187543.

At least one day in advance of a DTC deposit, fax the following information concerning the deposit to (617) 722-9660, Attn: Custody Department. Questions can be directed to the State Client Liaison at (617) 722-9674.

State of MI “#AUZF0241702”
Name of Security:
CUSIP number:
Holder’s DTC number:
Number of Shares:

If sending physical certificates, mail the certificates with the unclaimed property report to:

Michigan Department of Treasury
Unclaimed Property Division
P.O. Box 30756
Lansing, MI 48909

Dividend Reinvestment Plans (DRPs)

The preferred method of handling DRPs is to liquidate all reported shares and include a check for all proceeds with the report.

If DRP shares cannot be liquidated for some reason, DRPs are to be transferred into the name of the Michigan Department of Treasury using tax ID number 38-6000134. **The account statements showing the transfer of shares to the Michigan Department of Treasury should be sent together with the holder report to:**

Michigan Department of Treasury
Unclaimed Property Division
P.O. Box 30756
Lansing, MI 48909

Mailing the Remittance Report

Mail report and a check payable to the “State of Michigan” for the total amount of cash reported to the following address:

Michigan Department of Treasury
Unclaimed Property Division
P.O. Box 30756
Lansing, MI 48909

If any questions, call (517) 636-6940.

Mutual Fund Shares, Distributions, and Checks

CD-ROM reporting is preferred to use if securities or securities-related cash are being reported. See Chapter 3, “Preparing Your Report,” Instructions for Reporting on Magnetic Media.

If paper reports are filed, complete the *Report of Unclaimed Securities* (Form 3164) and/or *Annual Report of Unclaimed Cash and Safe Deposit Boxes* (Form 1223). Instructions for completing the forms are included in Chapter 3.

SC16 Mutual Fund Shares
SC01 Dividends

Identifying Unclaimed Shares

The dormancy period begins when either a sum payable is unclaimed or the first time a piece of mail is returned by the post office (RPO). Determine the date of the first RPO event and use this date. Note that this may be different than what is on the holder’s information system. At the time the shares become unclaimed, the entire account and any cash proceeds due the owner are also considered unclaimed. Report shares using property type code “SC16” and the cash proceeds as credit balances with property type code “SC20.”

Identifying Unclaimed Distribution and All Other Checks

Mutual fund companies may also hold unclaimed income or capital gains distributions for various reasons. Distribution proceeds may not have been reduced to check form. If a check was issued, it may have never been reported. Checks for closed accounts may be outstanding or RPO’d and should be reported as credit balances, using property type code “SC20.”

Registration Instructions for Mutual Funds

Mutual funds shares must be transferred to an account held by the State of Michigan at the same time the report and cash are mailed to UPD. Documentation verifying the transfer must be attached to the report.

Preferred Method. Mutual Fund accounts held for the State of Michigan should be registered in the name of “MAC & CO” and transferred into Michigan’s custodial account with ACS. Ensure a detailed list is e-mailed 48 hours in advance to upch.custody@acs-inc.com or contact Marsela Strakosha at (617) 371-9914.

The list should contain:

- CUSIP number
- Fund name
- Share account
- Account number at the fund.

Note: It is important the registration references account number AUZFO241702. This is what identifies the fund as belonging to the State of Michigan.

MAC & CO
State of Michigan
Mutual Fund Operations
P.O. Box 3198
Pittsburgh, PA 15230-3198

Account Number: AUZF0241702
FEIN Number: 25-1536944

If, for some reason, mutual fund shares cannot be transferred as indicated above, an account must be established at the fund with the following registration:

Note: The account statement must be sent together with the holder report.

Michigan Department of Treasury
Unclaimed Property Division
P.O. Box 30756
Lansing, MI 48909

FEIN: 38-6000134

Mailing the Remittance Report

Mail report and a check payable to the "State of Michigan" for the total amount of cash reported to the following address:

Michigan Department of Treasury
Unclaimed Property Division
P.O. Box 30756
Lansing, MI 48909

Safe Deposit Boxes or Safekeeping Property

Report all unclaimed property with an unknown or missing owner after three years. The three-year dormancy period begins on the date of the last contact with the property owner. For example, a safe deposit box is considered unclaimed and must be reported three years after the last rental payment that was not paid. If the owner has other active accounts at the institution or there is other evidence of owner contact, do not report owner's property.

Report safe deposit box contents, safekeeping, and other tangible property on CD-ROM/diskette or paper reporting forms. **Do not** combine these property types on the same reports or CD-ROM/diskette with other types of intangible property, such as checking or savings accounts.

Safekeeping and Other Tangible Property

Safekeeping items (not safe deposit contents) may be items being held for an owner whose whereabouts is unknown or for a deceased person's heirs. Items may include personal property from a prisoner or personal effects from a hospital patient. Unclaimed property may also include items being held as collateral or as a convenience for a customer. It might include stock

certificates, insurance policies, deeds, wills, or tangible items like a ring or silver tea set. **Do not** value safekeeping items.

Use one of these two property type codes for this kind of tangible property:

- SD02** Safekeeping
- SD03** Other tangible property

Safe Deposit Box Contents

Many safe deposit boxes are empty when drilled. To avoid unnecessary work, holders are encouraged to drill the boxes before preparing their report. **Do not report empty boxes.** The property type code for safe deposit boxes is “SD01.”

Preparing Inventory

Describe each safekeeping item and the contents of each safe deposit box using *Report of Unclaimed Property Safe Deposit Boxes* (Form 3167) or an authorized bank inventory form. Include two copies of the inventory form for each box (one copy in each box and one copy attached to the Holder Transmittal form with the detailed form or CD-ROM/diskette). Be certain to complete **all** entries on the form so contents can be recorded properly. UPD encourages holders to keep a copy of the inventory for their records in case the owner should contact them.

When the itemized description of contents is completed, list each item according to these categories (**do not** put in a paragraph format):

Categories	Description
Papers of Value	For life insurance policies, deeds, wills, funeral agreements, cemetery contracts, purchase agreements for land, powers of attorney, partnership agreements, checking or savings books with a balance left, uncashed checks, pawn shop tickets, etc.
Securities	Include descriptions of stocks, bonds, and other securities (e.g., the registered owner’s name, issuing company, number of shares, etc.).
Cash	List coins by denomination. Normal looking currency should be converted to a bank cashier’s check payable to the State of Michigan and submitted with the other safe deposit box contents. Unusual or distinctive currency should be remitted with the rest of the box’s contents. Note on the inventory sheet that the cash has been converted to a check.
Jewelry	When describing jewelry or loose stones, describe the gems by color (e.g., gold tone ring with small blue stone).
Other Miscellaneous Items	Include other property not included in the above categories (e.g., baseball cards, gold/silver ingots, stamp collections, etc.).

Firearms and Controlled Substances	The local law enforcement agency must be contacted if firearms or controlled substances are found in safe deposit boxes. Do not send firearms to UPD. The local law enforcement agency should confiscate any controlled substances and any live ammunition. Make a note on the inventory sheet explaining the items were found but turned over to the local law enforcement agency.
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Examples of property UPD **will** accept are:

- Money (coins, coin collections)
- Jewelry (costume or valuable)
- Antiques, rare items (in good condition)
- Silver and/or gold items (gold tooth crowns)
- Miscellaneous items (stamp and baseball collections, bicentennial commemorative medals)
- Tool sets or power tools in reasonable and working condition
- Electrical equipment (working units determined saleable)
- Papers, including but not limited to, military records, identification documents, Social Security cards, passports, original travelers checks or money orders, legal documents (e.g., birth, adoption, or death records; wills; court papers; mortgage papers; or abstracts).

As a safety precaution, any items of value that are covered with bodily fluids must be cleaned before packaging for shipping to Treasury.

Place each box or safekeeping item in an individual envelope. Label each envelope with the owner's name, box number (if a safe deposit box), and holder's name. Place the original **typed** inventory inside the corresponding envelope. Attach a copy of the inventory to the report.

Place the labeled envelopes in a shipping container. Label the outside of each container with the box numbers contained within (e.g., Bag 1 of 3; Boxes 210,515, 600; Bag 2 of 3; Box 615, 700, 725; Bag 3 of 3; Box 726, 890, 920; etc.).

Examples of property UPD **will not** accept are:

- Clothing
- Toiletries, personal care items, dentures (unless they contain gold fillings)
- Any food or alcoholic beverages
- Loose tools or keys
- Fireworks, explosives
- Weapons of any type, including guns or ammunition (turn these over to the local authorities)
- Controlled substances (turn these over to the local authorities)
- Used toy cap guns, balls, etc., that have a value less than cost of sale
- Drug paraphernalia (drugs, pipes, needles, etc.) (turn these over to the local authorities)
- Incidental items (paper clips, rubber bands, scrap paper, etc.)
- Purses or wallets (excluding important papers)
- Papers (e.g., credit cards, blank checks, personal correspondence, and pictures)
- Cremated remains.

Items listed that will not be accepted or that are believed worthless may be disposed of and so noted on the inventory sheet by the holder.

Guidelines for Preparing the Report for Safe Deposit Boxes or Safekeeping Property

The separate inventory sheets discussed above are the only place safe deposit box contents and safekeeping property should be itemized. When the *Annual Return for Unclaimed Property* (Form 1223) is completed, include only the information requested on that form. Leave the amount field blank. The Description field should state “safe deposit box.”

Report Requirements

Your tangible unclaimed property report should include the following:

1. *Michigan Holder Transmittal* (Form 2011)
2. *Michigan Annual Report of Unclaimed Cash and Safe Deposit Boxes* (Form 1223) - to be used for reports of under ten boxes.

or

CD-ROM/diskette in National Association of Unclaimed Property Administrators (NAUPA) format - to be used for reports of ten boxes or more.

3. *Inventory Report of Unclaimed Property: Safe Deposit Box Contents* (Form 3167) or an authorized bank inventory form (one copy attached to transmittal form and one copy within each box).

Courier service is recommended when property has significant value (holders must contact UPD to confirm a delivery date or when sending a large shipment). Property with a smaller value should be sent via Federal Express or United Parcel Service (UPS). Do not send tangible property by U.S. Mail.

Following is the mailing address for Federal Express, UPS, or Armored Truck deliveries (**do not use this address for U.S. Mail deliveries**):

Michigan Department of Treasury
Unclaimed Property Division
7285 Parsons Drive
Dimondale, MI 48821
(517) 636-6940

Keep a copy of the inventory sheets and the report for business records.

Abandoned Vehicles Auction Proceeds

Net proceeds from the sale of abandoned vehicles in accordance with Section 252g of the Michigan Vehicle Code (Public Act 300 of 1949) are to be escheated to UPD. The holder (towing company or police department) shall report and remit payment together with a copy of the completed Abandoned Vehicle Bill of Sale (Michigan Department of State Form TR-52).

Gift Certificates/Gift Cards

The Unclaimed Property Act was amended through Senate Bill 388 of 2008, in which a gift certificate or gift card that does not charge an inactivity fee and has an expiration date greater than five years is not subject to escheat. This legislation was passed together with changes to the Consumer Protection Act pertaining to gift certificates and gift cards (please refer to Public Acts 209, 210, and 211 of 2008 for further details).

CHAPTER 3

PREPARING YOUR REPORT

Instructions for Reporting on Magnetic Media

Holder reports containing more than ten properties must be filed on a CD-ROM/diskette. Reports must be in the NAUPA standard electronic reporting file format.

The Holder Reporting System (HRS), available at www.michigan.gov/unclaimedproperty, is a free software package for creating unclaimed property reports on electronic media for submission to the Michigan Department of Treasury. Holders using HRS need to update to the current version each year.

Holders wishing to use other software can obtain the NAUPA standard electronic file format at either www.wagers.net or www.naupa.org.

Holder reports filed using HRS are automatically encrypted. UPD recommends holder reports filed using other software be encrypted.

Instructions for Reporting Cash and Safe Deposit Boxes on Paper

If reporting more than ten accounts, submit report on CD-ROM or diskette.

Holders reporting on paper forms must complete the *Annual Report of Unclaimed Cash and Safe Deposit Boxes* (Form 1223). **Do not** report securities on this form. For securities, use the *Annual Report of Unclaimed Securities* (Form 3164). All forms needed for paper reporting are provided with this manual. The forms may be photocopied.

- 1. Page Number.** Number all detail sheets (e.g., 1 of 3, 2 of 3, 3 of 3).
- 2. Holder Name.** Enter the name of the company or institution that is reporting. Do not use any punctuation (periods, commas, apostrophes, etc.). If the name of the company starts with the word “the,” place it at the end (e.g., The Smith Company should read Smith Company The). Do not abbreviate the first word of the company name (e.g., American vs. Amer., National vs. Natl). Do not use numbers in the Holder Name field. The word “First” should never be abbreviated as “1st.” Exceptions can be made when a number is a part of a company logo or registered trademark (e.g., A1 Inc. or 84 Lumber). Company names containing initials should have spaces between the initials (e.g., J J Reynolds vs. JJ Reynolds).
- 3. Holder Branch Number.** If any other departments or branches of the organization file unclaimed property reports using the same tax ID number entered on holder’s report, contact UPD to receive a branch number. The branch number will be used to direct questions to the correct reporting department/branch. If the business files only one report, enter “00.” See Chapter 1, “General Information,” for UPD’s telephone number.

4. **Holder Federal Employer Identification Number.** Enter the nine-digit FEIN assigned by the federal government. If the FEIN is not known, contact the company's payroll, accounting, or tax department.
5. **Holder Report Year.** Enter the four-digit year in which the property is being reported. Michigan's report period ends March 31, 2011, so the holder report year would be 2011.
6. **Holder Report Number.** If this is the first report filed by the holder for the report year, enter "01." If multiple reports are filed under the same FEIN and extension during the year, increase this number by one for each additional report.

7. **Properties:**

- A. **Property Description.** Describe the type of property being reported (e.g., checking or savings account, IRS, etc.).
- B. **Property Type Code.** This field is **required**. The property type code distinguishes one property type from another. Select four-character code that best describes the original property of the missing owner from Appendix A. For example, a closed savings account converted to check form would still be reported as a savings account ("AC02").

Note: Enter a property type code even if reporting in aggregate or for unknown owners. See Chapter 2, "Reporting Specific Property for Aggregate and Unknown Owners."

- C. **Owner's Name.** Enter the owner's last name, first name, and middle initial or the company name if it is a business. If the additional owner is a business, enter the business name exactly as adopted except when the first word is "The." If the name of the company starts with the word "the," place it at the end (e.g., The Smith Company should read Smith Company The). Do not abbreviate the first word of the company name (e.g., American vs. Amer., National vs. Natl). Do not use numbers in the Holder Name field. The word "First" should never be abbreviated as "1st." Exceptions can be made when a number is part of a company logo or registered trademark, such as A1 Inc. or 84-Lumber. Company names containing initials should be with spaces between them (e.g., J J Reynolds vs JJ Reynolds). If the owner of the property is listed as a state agency in Michigan (e.g., Department of Transportation), enter the owner name as "State of Michigan," then enter the agency (e.g., Transportation, Attorney General, etc.).

Enters the owner's suffix or title last (e.g., Jr., Sr., III, Dr., Rev.). See Appendix F for suggested owner title abbreviation. This field may be left blank.

Enter the owner's last known address. The last known address must be listed even if the mail has been returned by the post office. When establishing whether the claimant is the rightful owner, confirmation of this address is very important. If the owner's street address is unknown, leave blank. **Do not** fill with "unknown" or "address unknown."

Enter the city of the last known address of the owner. If the owner's last known address is not in the United States, list the province, etc. If the owner's city is unknown, leave blank. **Do not** fill with "unknown" or "city unknown."

Enter the standard two-character postal abbreviation of the owner's state of last known address. See Appendix B for state abbreviations.

Enter the owner's five- or nine-digit zip code. If only a five-digit zip code, leave the last four blank.

If a property is owned by more than one person, see "Additional Owners" below.

- D. Owner Type. Enter "P" to denote primary owner information.
- E. Additional Owners. If the property has more than one owner, enter the second owner's name in item 7C below the primary owner's name. Enter the last name, first name, middle initial of the owner; and the last known address, relationship code, and SSN or FEIN. Enter "cont'd" in the Amount field. Continue until all owners for this property are listed.

Note: Corresponding relationship codes must be entered for each additional owner in item 7D. The owner type code indicates who must claim the property. See Appendix C for relationship codes (e.g., for a life insurance policy the policy holder would be the primary owner and the beneficiary of the policy would be the additional owner with a relationship code of "BF.")

- F. Owner Tax Identification Number. Enter the owner's SSN or the company's FEIN. When establishing ownership, the SSN/FEIN is very important. This number will not be released as public information but will be used for identification.
- G. Deductions. This applies to safekeeping and safe deposit box contents only. Report safekeeping fees and liens. Enter the type of fee and/or lien and the amount. This amount is **not** deducted from the amount remitted. List "DR" for drilling fees and unpaid rent.
- H. Date of Last Activity. Enter the date on which the last deposit/withdrawal occurred; the date the mail was returned; or the date on which the property became payable, redeemable, or returnable (e.g., issue date of a check).

If reporting property with periodic payments, such as oil and gas royalties or commission checks, enter the ending date through which the amounts were payable. Total all amounts due the owner during the applicable time period and list the payments as one amount.

- I. Identifying Number. List any information that will help identify the owner of the property. Enter identifying numbers, such as check number, account number, policy number, or cashier's number.

- J. Quantity. Enter the total number of items being reported for this owner. If reporting aggregates under \$50, refer to Chapter 1, "Reporting Information and Requirements," Aggregate Reporting.
- K. Interest Bearing. Enter the applicable interest rate at the time the property is reported. Enter as a percentage (e.g., 3%).
- L. Amount Remitted. Enter the cash amount remitted on behalf of the missing owner. List owners who are owed more than one amount of the same property type only once on the report, with all the amounts combined into one total. If reporting property in aggregate or unknown owners, total each property type and enter that amount.

Enter the total amount remitted for this page only in the bottom-right corner.

- 8. **Totals.** Complete this item **only** on the last page of the report. Enter the total remitted for this report.

Complete the *Michigan Holder Transmittal* (Form 2011). Prepare a check payable to the "State of Michigan" for the total amount due. Mail report and remittance on or before July 1.

Keep a copy of this report for company records.

Instructions for Reporting Securities on Paper

If reporting more than ten accounts, submit report on CD-ROM or diskette.

If reporting securities-related property, review the following instructions for a better understanding of the information that must be included with the property report. Use only the *Annual Report of Unclaimed Securities* (Form 3164) to report securities-related property. See Chapter 2, "Reporting Specific Property," for registration and delivery requirements for securities and mutual funds.

- 1. **Page Number.** Number all detail sheets (e.g., 1 of 3, 2 of 3, 3 of 3).
- 2. **Holder Name.** Enter the name of the company or institution that is reporting. Do not use any punctuation (periods, commas, apostrophes, etc.). If the name of the company starts with the word "The," place it at the end (e.g., The Smith company should read Smith Company The). Do not abbreviate the first word of the company name (e.g., American vs. Amer., National vs. Natl). Do not use numbers in the Holder Name field. The word "First" should never be abbreviated as "1st." Exceptions can be made when a number is a part of the company logo or registered trademark (e.g., A1 Inc. or 84 Lumber). Company names containing initials should have spaces between the initials (e.g., J J Reynolds vs. JJ Reynolds). If the owner of the property is listed as a state agency in Michigan (e.g., Department of Transportation) enter the owner name as "State of Michigan," then enter the agency (e.g., Transportation, Attorney General, etc.).
- 3. **Holder Branch Number.** If any other departments or branches of the organization file unclaimed property reports using the same FEIN entered on the report, contact UPD to receive a branch number. The branch number will be used to direct questions to the correct

reporting department/branch. If the business files only one report, enter “00.” See Chapter 1, “General Information,” for UPD’s telephone number.

4. **Holder Federal Employer Identification Number.** Enter the nine-digit FEIN assigned by the federal government. If not familiar with the holder’s ID number, contact the company’s payroll, accounting, or tax department.
5. **Holder Report Year.** Enter the four digits of the year in which the property is being reported. For example, Michigan’s report period ends March 31, 2011, so the holder report year would be 2011.
6. **Holder Report Number.** If this is the first report filed by the holder for the report year, enter “01.” If multiple reports are filed under the same FEIN and extension during the year, increase this number by one for each additional report.
7. **Properties.** When reporting stock where the owner has different issues and these issues will be due the owner, there should be an owner record for each issue that will be due that owner. For example, Paul Smith had an account with XYZ Broker. In the account, Mr. Smith owned 12 shares of ABC Office Supply common, four shares of ABC Office Supply \$2.75 preferred, and 20 shares of After School Snack Company common. There should be three property records for Mr. Smith.
 - A. **Issue Name.** Enter the name of the security issue, which is due the owner. **Do not** enter more than one issue per owner record (i.e., brokers must provide one property record for each issue held in an owner’s account). If this is redemption, this field should contain the name of successor. Make sure to indicate the type of stock if it is other than common.
 - B. **Property Type Code.** This field is **required**. The property type code distinguishes one property type from another. Select the four-character code that best describes the original property of the missing owner from Appendix A. See Chapter 2, “Securities and Securities-Related Cash,” for more information.
 - C. **Owner’s Name.** Enter the owner’s last name, first name, and middle initial or the company name if it is a business. If the additional owner is a business, enter the business name exactly as adopted except when the first word is “The.” If the name of the company starts with the word “The,” place it at the end (e.g., The Smith Company should read Smith Company The). Do not abbreviate the first word of the company name (e.g., American vs. Amer., National vs. Natl). Do not use numbers in the Holder Name field. The word “First” should never be abbreviated as “1st.” Exceptions can be made when a number is part of a company logo or registered trademark, such as A1 Inc. or 84 Lumber. Company names containing initials should be with spaces between them (e.g., J J Reynolds vs. JJ Reynolds). If the owner of the property is listed as a state agency in Michigan (e.g., Department of Transportation), enter the owner name as “State of Michigan,” then enter the agency (e.g., Transportation, Attorney General, etc.).

Enter the owner’s suffix or title last (e.g., Jr., Sr., III, Dr., Rev.). See Appendix F for suggested owner title abbreviation. This field may be left blank.

Enter the owner's last known address. The last known address must be listed even if the mail has been returned by the post office. When establishing whether the claimant is the rightful owner, confirmation of this address is very important. If the owner's street address is unknown, leave blank. **Do not** fill with "unknown" or "address unknown."

Enter the city of the last known address of the owner. If the owner's last known address is not in the United States list the province, etc. If the owner's city is unknown, leave blank. **Do not** fill with "unknown" or "city unknown."

Enter the county name of the owner's last known address, the holder's branch location, or principal place of business in the reporting state. If the county name is unknown, leave blank. See Appendix D for a listing of county abbreviations.

Enter the standard two-character postal abbreviation of the owner's state of last known address. See Appendix B for state abbreviations.

Enter the standard two-character postal abbreviation of the owner's state of last known address. See Appendix B for state abbreviations.

Enter the owner's five- or nine-digit zip code. If only a five-digit zip code, leave the last four blank.

- D. Additional Owners. If the property has more than one owner, enter the second owner's name in item 7C below the primary owner's name. Enter the last name, first name, and initial of the owner; and the last known address, owner type, and SSN or FEIN. Enter "cont'd" in the Continued field. Continue until all owners for this property are listed.

Note: A corresponding owner type must be entered for each additional owner in item 7D. The owner type code indicates who must claim the property. See Appendix C for relationship codes.

- E. Owner type. Enter "P" to denote primary owner information.
- F. Owner Tax Identification Number. Enter the owner's SSN or the company's FEIN. When establishing ownership, the SSN/FEIN is very important. This number will not be released as public information but will be used for identification.
- G. Stock CUSIP Number. Enter the CUSIP number of the security issue named in item 7A which is due the owner (e.g., what is being reported to Michigan).
- H. Date of Last Activity. Enter the date on which the property became payable or redeemable (e.g., issue date of the dividend check or exchange date of a security), or the date any kind of documentable contact was made with the owner.
- I. Property Description. Enter the type of property being reported (e.g., stock common, capital debenture, warrant, bonds, etc.). List bond coupon numbers here.

- J. Number of Shares. Enter the number of shares which is being remitted for the owner (i.e., the total number of shares remitted for the owner for this issue).
 - K. Original Certificate Number. Enter the original certificate number of the security that was issued to the owner if known; otherwise, leave blank.
8. **Totals.** Complete this item **only** on the last page of the report. Enter the total remitted for this report.

Complete the *Michigan Holder Transmittal* (Form 2011). Prepare a check payable to the “State of Michigan” for the total amount due. Mail report and remittance on or before July 1. Be sure to check amount and/or shares remitted match the grand total(s) on report.

See Chapter 2, “Securities and Securities-Related Cash,” for registration and delivery instructions.

Keep a copy of this report for company records.

Instructions for Completing the Holder Transmittal

The *Michigan Holder Transmittal* (Form 2011) must be filed annually by all holders remitting property. Attach this form to the CD-ROM/diskette or paper reports (*Annual Report of Unclaimed Cash and Safe Deposit Boxes* (Form 1223) or *Annual Report of Unclaimed Securities* (Form 3164)). Also attach payment for the property which is identified as unclaimed. The transmittal provides information to UPD about the company or institution and will serve as a guideline for the report.

Complete transmittal form using the following instructions.

1. **Holder Report Year.** Enter the four-digit year in which the property is being reported. For example, Michigan’s report period ends March 31, 2011, so the holder report year would be 2011.
2. **Holder Name.** Enter the name of the company or institution being reported. Do not use any punctuation (periods, commas, apostrophes, etc.). If the name of the company starts with the work “The,” place it at the end (e.g., The Smith Company should read Smith Company The). Do not abbreviate the first word of the company name (e.g., American vs. Amer., National vs. Natl). Do not use numbers in the Holder Name field. The word “First” should never be abbreviated as “1st.” Exceptions can be made when a number is part of a company logo or registered trademark, such as A1 Inc. or 84 Lumber. Company names containing initials should be with spaces between them (e.g., J J Reynolds vs. JJ Reynolds). If the owner of the property is listed as a state agency in Michigan (e.g., Department of Transportation), enter the owner name as “State of Michigan,” then enter the agency (e.g., Transportation, Attorney General, etc.).
3. **Holder Federal Employer Identification Number.** Enter the nine-digit FEIN assigned by the federal government. If not familiar with the FEIN, contact the organization’s payroll, accounting, or tax department.

4. **Holder Branch Number.** If any other departments or branches of the organization file unclaimed property reports using the same FEIN entered on the report, contact UPD to receive a branch number. The branch number will be used to direct questions to the correct reporting department/branch. If the business files only one report, enter “00.” See Chapter 1, “General Information,” for UPD’s telephone number.
5. **Holder Address.** Enter the mailing address.
6. **Holder Incorporated State.** Enter the two-character postal abbreviation of the state in which the company is incorporated. Savings and loan associations, banks, and credit unions should enter the state in which they were chartered. See Appendix B for standard state postal abbreviations.
7. **Holder Incorporated Date:**
 - A. HOLDER-INC-DATE-CCYY (four-digit year)
 - B. HOLDER-INC-DATE-MM (two-digit month)
 - C. HOLDER-INC-DATE-DD (two-digit day)

Enter the date (CCYYMMDD) on which the company was incorporated or licensed to do business. Savings and loan associations, banks, and credit unions should enter the date their organization was chartered.

8. **Holder City, State, and ZIP Code.** Enter the name of the city in which the corporate headquarters is located or primary place of business for the FEIN noted above.

Enter the name of the state in which the corporate headquarters is located or primary place of business for the FEIN above. Enter the valid postal two-character abbreviation of the holder’s state. See Appendix B.

Enter the five- or nine-character ZIP Code. If only using the first five positions, leave the last four positions blank.

9. **Holder County.** Enter the name of the county in which the corporate headquarters is located or primary place of business for the FEIN noted above.
10. **Holder Report Number.** Check the appropriate box.
11. **“Did You Exercise Due Diligence for This Report Year?”** Check Yes or No.
12. **State Your Primary Business Activity.** Enter primary business activity of holder (e.g., bank, credit union, insurance, manufacturing, city/county government).
13. **Annual Sales Premiums.** Enter holder’s annual sales for last fiscal year. If reporting as an insurance company, enter the total amount of premiums written last fiscal year.
14. **Total Assets.** Enter the total assets of the company. If none, please explain.
15. **Number of Employees.** Enter total number of employees in the company or institution.

16. **“Did You File a Report of Unclaimed Property Last Year?”** Check Yes or No. If No is checked, enter an explanation.
17. **Report Type.** Check the appropriate box.
18. **“What Media Type are you Filing?”** Check the appropriate box.
19. **“Is the Company a Wholly-owned Subsidiary, a Division, Publicly Traded or Private?”** Check the appropriate box.
20. **Reporting Requirements.** Complete each line according to the instructions on the form.
21. **Contact Person.** Enter the name of the person responsible for the report. This person should be able to answer questions concerning the contents of the report and, in most cases, is the person who compiled the report.
22. **Authorizing Signature.** Must be signed by an officer of the company or institution.
23. **Title.** Give the title of the person signing the transmittal.
24. **Date.** The date the transmittal was signed by the authorized person.

APPENDIX

APPENDIX A

PROPERTY TYPE CODES AND ABANDONMENT PERIODS

ACCOUNT BALANCES DUE

<u>Yrs</u>	<u>Code</u>	<u>Description</u>
3	AC01	CHECKING ACCOUNTS
3	AC02	SAVINGS ACCOUNTS
3	AC03	MATURED CD OR SAVINGS CERTIFICATE
3	AC04	CHRISTMAS CLUB FUNDS
3	AC05	MONEY ON DEPOSIT TO SECURE FUND
3	AC06	SECURITY DEPOSITS
3	AC07	UNIDENTIFIED DEPOSITS
3	AC08	SUSPENSE ACCOUNTS
15	AC10	AUTOMATIC RENEWABLE CD
3	AC99	AGGREGATE ACCOUNT BALANCES UNDER \$50.00

UNCASHED CHECKS

<u>Yrs</u>	<u>Code</u>	<u>Description</u>
3	CK01	CASHIER'S CHECKS
3	CK02	CERTIFIED CHECKS
3	CK03	REGISTERED CHECKS
3	CK04	TREASURER'S CHECKS
3	CK05	DRAFTS-CHECKS
3	CK06	WARRANTS
3	CK07	MONEY ORDERS
15	CK08	TRAVELER'S CHECKS
3	CK09	FOREIGN EXCHANGE CHECKS
3	CK10	EXPENSE CHECKS
3	CK11	PENSION CHECKS
3	CK12	CREDIT CHECKS OR MEMOS
3	CK13	VENDOR CHECKS
3	CK14	CHECKS WRITTEN OFF TO INCOME
3	CK15	OTHER OUTSTANDING OFFICIAL CHECKS
3	CK16	CD INTEREST CHECKS
3	CK99	AGGREGATE UNCASHED CHECKS UNDER \$50.00

IRA ACCOUNTS

<u>Yrs</u>	<u>Code</u>	<u>Description</u>
3	IR01	IRA CASH
3	IR08	IRA STOCKS AND BONDS
3	IR13	IRA MUTUAL FUNDS

MINERAL PROCEEDS & MINERAL INTEREST

<u>Yrs</u>	<u>Code</u>	<u>Description</u>
3	MI01	NET REVENUE INTEREST
3	MI02	ROYALTIES
3	MI03	OVERRIDING ROYALTIES
3	MI04	PRODUCTION PAYMENTS
3	MI05	WORKING INTEREST
3	MI06	BONUSES
3	MI07	DELAY RENTALS
3	MI08	SHUT-IN ROYALTIES
3	MI09	MINIMUM ROYALTIES
3	MI99	AGGREGATE MINERAL INTEREST UNDER \$50.00

MISC. CHECKS & INTANGIBLE PERSONAL PROPERTY

<u>Yrs</u>	<u>Code</u>	<u>Description</u>
1	MS01	WAGES, PAYROLL, SALARY
1	MS02	COMMISSIONS
3	MS03	WORKERS' COMPENSATION BENEFITS
3	MS04	PAYMENT FOR GOODS & SERVICES
3	MS05	CUSTOMER OVERPAYMENT
3	MS06	UNIDENTIFIED REMITTANCES
3	MS07	UNREFUNDED OVERCHARGES
3	MS08	ACCOUNTS PAYABLE
3	MS09	CREDIT BALANCES-ACCTS. REC.
3	MS10	DISCOUNTS DUE
3	MS11	REFUNDS DUE
3	MS12	UNREDEEMED GIFT CERTIFICATES
3	MS13	UNCLAIMED LOAN COLLATERAL
3	MS14	PENSION & PROFIT SHARE PLANS (IRA,KEOGH)
1	MS15	DISSOLUTION OR LIQUIDATION
3	MS16	MISC. OUTSTANDING CHECKS
3	MS17	MISC. INTANGIBLE PROPERTY
3	MS18	SUSPENSE LIABILITIES
3	MS99	AGGREGATE MISC. PROPERTY UNDER \$50.00

SAFE DEPOSIT BOXES & SAFEKEEPING

<u>Yrs</u>	<u>Code</u>	<u>Description</u>
3	SD01	SAFE DEPOSIT BOX CONTENTS
3	SD02	OTHER SAFEKEEPING
3	SD03	OTHER TANGIBLE PROPERTY

COURT DEPOSITS

<u>Yrs</u>	<u>Code</u>	<u>Description</u>
1	CT01	ESCROW FUNDS
1	CT02	CONDEMNATION AWARDS
1	CT03	MISSING HEIRS FUNDS
1	CT04	SUSPENSE ACCOUNTS
1	CT05	OTHER COURT DEPOSITS
1	CT06	CHILD SUPPORT PAYMENTS
1	CT99	AGGREGATE COURT DEPOSITS UNDER \$50.00

INSURANCE

<u>Yrs</u>	<u>Code</u>	<u>Description</u>
3	IN01	INDIVIDUAL POLICY BENEFITS OR CLAIM PAYMENTS
3	IN02	GROUP POLICY BENEFITS OR CLAIM PAYMENTS
3	IN03	PROCEEDS DUE BENEFICIARIES
3	IN04	PROCEEDS FROM MATURED POLICIES, ENDOWMENTS OR ANNUITIES
3	IN05	PREMIUM REFUNDS
3	IN06	UNIDENTIFIED REMITTANCES
3	IN07	OTHER AMOUNTS DUE UNDER POLICY TERMS
3	IN08	AGENT CREDIT BALANCES
2	IN77	LIMITING AGE POLICIES
3	IN99	AGGREGATE INSURANCE PROPERTY UNDER \$50.00

SECURITIES

<u>Yrs</u>	<u>Code</u>	<u>Description</u>
3	SC01	DIVIDENDS
3	SC02	REGISTERED BOND INTEREST (CORP.)
3	SC03	REGISTERED BOND PRINCIPAL (CORP.)
3	SC04	EQUITY PAYMENTS
3	SC06	FUNDS PAID TO PURCHASE SHARES
1	SC07	MUNICIPAL BOND PRINCIPAL AND INTEREST
3	SC08	SHARES OF STOCK (RETURNED BY P.O.)
3	SC09	CASH FOR FRACTIONAL SHARES
3	SC10	UNEXCHANGED STOCK OF SUCCESSOR CORP.
3	SC11	OTHER CERTIFICATES OF OWNERSHIP
3	SC12	UNDERLYING SHARES OR OTHER OUTSTANDING CERTIFICATES
3	SC13	FUNDS FOR LIQUIDATION/REDEMPTION OF UNSURRENDERED STOCK OR BONDS
3	SC14	DEBENTURES
1	SC15	US GOVERNMENT SECURITIES
3	SC16	MUTUAL FUND SHARES
3	SC17	WARRANTS (RIGHTS)
3	SC19	DIVIDEND REINVESTMENT PLANS
3	SC20	CREDIT BALANCES
3	SC99	AGGREGATE SECURITY RELATED CASH UNDER \$50.00

TRUST, INVESTMENT & ESCROW ACCOUNTS

<u>Yrs</u>	<u>Code</u>	<u>Description</u>
3	TR01	PAYING AGENT ACCOUNTS
3	TR02	UNDELIVERED OR UNCASHED DIVIDENDS
3	TR03	FUNDS HELD IN FIDUCIARY CAPACITY
3	TR04	ESCROW ACCOUNTS
3	TR05	TRUST VOUCHERS
3	TR99	AGGREGATE TRUST PROPERTY UNDER \$50.00

UTILITIES

<u>Yrs</u>	<u>Code</u>	<u>Description</u>
1	UT01	UTILITY DEPOSITS
3	UT02	MEMBERSHIP FEES
3	UT03	REFUNDS OR REBATES
3	UT04	CAPITAL CREDIT DISTRIBUTIONS
3	UT99	AGGREGATE UTILITY PROPERTY UNDER \$50.00

Regardless of property types, all government entities must report all properties after one year of dormancy.

APPENDIX B

STATE ABBREVIATIONS

AL	ALABAMA	NE	NEBRASKA
AK	ALASKA	NV	NEVADA
AZ	ARIZONA	NH	NEW HAMPSHIRE
AR	ARKANSAS	NJ	NEW JERSEY
CA	CALIFORNIA	NM	NEW MEXICO
CO	COLORADO	NY	NEW YORK
CT	CONNECTICUT	NC	NORTH CAROLINA
DE	DELAWARE	ND	NORTH DAKOTA
FL	FLORIDA	OH	OHIO
GA	GEORGIA	OK	OKLAHOMA
HI	HAWAII	OR	OREGON
ID	IDAHO	PA	PENNSYLVANIA
IL	ILLINOIS	RI	RHODE ISLAND
IN	INDIANA	SC	SOUTH CAROLINA
IA	IOWA	SD	SOUTH DAKOTA
KS	KANSAS	TN	TENNESSEE
KY	KENTUCKY	TX	TEXAS
LA	LOUISIANA	UT	UTAH
ME	MAINE	VT	VERMONT
MD	MARYLAND	VA	VIRGINIA
MA	MASSACHUSETTS	WA	WASHINGTON
MI	MICHIGAN	DC	WASHINGTON DC
MN	MINNESOTA	WV	WEST VIRGINIA
MS	MISSISSIPPI	WI	WISCONSIN
MO	MISSOURI	WY	WYOMING
MT	MONTANA		

APPENDIX C

RELATIONSHIP CODES

For sole or first owner

P - Primary

For additional owners

AD - Administrator

AF - Attorney for

AG - Agent for

AN - And

AO - And/Or

BF - Beneficiary

CC - Co-Conservator

CF - Custodian for

CN - Conservator

EX - Executor or Executrix

FB - For benefit of

GR - Guardian for

IN - Insured

JC - Joint tenants in common

JT - Joint tenants with rights of survivorship

OR - Or

PA - Payee

PO - Power of Attorney

RE - Remitter

TE - As Trustee for

UG - Uniform gift to minors act (UGMA)

SAFEKEEPING FEE CODE

DR - Drilling fees and unpaid rent

APPENDIX D

COUNTY CODES

01	ALCONA	29	GRATIOT	57	MISSAUKEE
02	ALGER	30	HILLSDALE	58	MONROE
03	ALLEGA	31	HOUGHTON	59	MONTCALM
04	ALPENA	32	HURON	60	MONTMORENCY
05	ANTRIM	33	INGHAM	61	MUSKEGON
06	ARENAC	34	IONIA	62	NEWAYGO
07	BARAGA	35	IOSCO	63	OAKLAND
08	BARRY	36	IRON	64	OCEANA
09	BAY	37	ISABELLA	65	OGEMAW
10	BENZIE	38	JACKSON	66	ONTONAGON
11	BERRIEN	39	KALAMAZOO	67	OSCEOLA
12	BRANCH	40	KALKASKA	68	OSCODA
13	CALHOUN	41	KENT	69	OTSEGO
14	CASS	42	KEWEENAW	70	OTTAWA
15	CHARLEVOIX	43	LAKE	71	PRESQUE ISLE
16	CHEBOYGAN	44	LAPEER	72	ROSCOMMON
17	CHIPPEWA	45	LEELANAU	73	SAGINAW
18	CLARE	46	LENAWEE	74	SAINT CLAIR
19	CLINTON	47	LIVINGSTON	75	SAINT JOSEPH
20	CRAWFORD	48	LUCE	76	SANILAC
21	DELTA	49	MACKINAC	77	SCHOOLCRAFT
22	DICKINSON	50	MACOMB	78	SHIAWASSEE
23	EATON	51	MANISTEE	79	USCOLA
24	EMMET	52	MARQUETTE	80	VAN BUREN
25	GENESEE	53	MASON	81	WASHTENAW
26	GLADWIN	54	MECOSTA	82	WAYNE
27	GOGEBIC	55	MENOMINEE	83	WEXFORD
28	GRAND TRAVERSE	56	MIDLAND	84	OUT OF STATE

BUSINESS TYPE CODES

398	GENERAL COMPANIES	794	FAIRS
401	RAILROADS	806	HOSPITALS AND NURSING HOMES
481	TELEPHONE COMPANIES	821	SCHOOLS
491	ELECTRIC COMPANIES	822	STATE COLLEGES AND UNIVERSITIES
492	GAS COMPANIES	824	COLLEGES (COMMUNITY)
602	NATIONAL AND STATE BANKS	919	FEDERAL GOVERNMENT
605	SAFE DEPOSIT COMPANIES	929	STATE GOVERNMENT
612	SAVINGS AND LOAN COMPANIES	939	COUNTY GOVERNMENT (INCLUDING CIRCUIT COURTS)
613	LAND BANKS	948	VILLAGES AND CITIES
614	CREDIT UNIONS	949	CITY GOVERNMENT (INCLUDING DISTRICT COURTS)
615	SMALL LOAN COMPANIES	959	TOWNSHIP GOVERNMENT
621	STOCK BROKERS AND DEALERS		
639	INSURANCE COMPANIES		

APPENDIX E

COUNTRY CODE TABLE

AFG	AFGHANISTAN	GNA	GRENADA	PAK	PAKISTAN
ALB	ALBANIA	GRC	GREECE	PAN	PANAMA
ALG	ALGERIA	GRE	GREENLAND	PAR	PARAGUAY
AND	ANDORRA	GUA	GUATEMALA	PER	PERU
ANG	ANGOLA	GUI	GUINEA	PHI	PHILIPPINES
ANT	ANTIGUA & BARBUDA	GUY	GUYANA	PNG	PAPUA NEW GUINEA
ARG	ARGENTINA	HAL	HAITI	POL	POLAND
ARM	ARMENIA	HON	HONDURAS	POR	PORTUGAL
AUS	AUSTRALIA	HUN	HUNGARY	QAT	QATAR
AUT	AUSTRIA	ICE	ICELAND	ROM	ROMANIA
AZE	AZERBAIJAN	INA	INDONESIA	RUS	RUSSIA
BAH	BAHAMAS	IND	INDIA	RWA	RWANDA
BAN	BANGLADESH	IRA	IRAN	SAF	SOUTH AFRICA
BAR	BARBADOS	IRE	IRELAND	SAU	SAUDI ARABIA
BEL	BELARUS	IRQ	IRAQ	SEN	SENEGAL
BEN	BENIN	ISR	ISRAEL	SEY	SEYCHELIES
BHR	BAHRAIN	ITA	ITALY	SIN	SINGAPORE
BHU	BHUTAN	IVC	IVORY COST	SKN	SAINT KITTS & NEVIS
BLG	BELGIUM	JAM	JAMICA	SLE	SIERRA LEONE
BLZ	BELIZE	JPN	JAPAN	SLO	SLOVAKIA
BOL	BOLIVIA	JOR	JORDAN	SLU	SAINT LUCIA
BOS	BOSNIA & HERZEGOVINC	KAZ	KAZAKHSTAN	SMR	SAN MARINO
BOT	BOTSWANA	KEN	KENYA	SOL	SOLOMON ISLANDS
BRA	BRAZIL	KIR	KIRLBATI	SOM	SOMALIA
BRM	BURMA	KON	NORTH KOREA	SPA	SPAIN
BRN	BURUNDI	KOS	SOUTH KOREA	SRI	SRI LANKA
BRU	BRUNEI DARUSSALAM	KUW	KUWAIT	STP	SAO TOME & PRINCIPE
BUL	BULGARIA	KYR	KYRGYZSTAN	SUD	SUDAN
BUR	BURKINA	LAO	LAOS	SUR	SURINAME
CAM	CAMBODIA	LAT	LATVIA	SVA	SLOVENIA
CAN	CANADA	LEB	LEBANON	SVG	VINCENT & THE GRENA
CAP	CAPE VERDE	LES	LESOTHO	SWA	SWAZILAND
CAR	CENTRAL AFRICA REP	LIB	LIBERIA	SWE	SWEDEN
CAY	CAYMAN ISLANDS	LIE	LIECHTENSTEIN	SWI	SWITZERLAND
CHA	CHAD	LIT	LITHUANIA	SYR	SYRIA
CNI	CHILE	LUX	LUXEMBOURG	TAI	TAIWAIN
CMR	CAMEROON	LYA	LIBYA	TAJ	TAJIKISTAN
CNA	CHINA	MAC	MACEDONIA	TAN	TANZANIA
CNG	CONGO (BRAZZAVILLE)	MAD	MADAGASCAR	THA	THAILAND
COL	COLUMBIA	MAL	MALAWI	TMN	TURKMENISTAN
COM	COMOROS	MEX	MEXICO	TOG	TOGA
CRC	COSTA RICA	MGA	MONGOLIA	TON	TONGA
CRO	CROATIA	MIC	MICRONESIA	TRT	TRINDAD & TABAGO
CUB	CUBA	MLD	MALDIVES	TUN	TUNISIA
CYP	CYPRUS	MLI	MALI	TUR	TURKEY
CZE	CZECH REPUBLIC	MLY	MOLAYSIA	TUV	TUVALU
DEN	DENMARK	MOL	MOLDOVA	UAE	UNITED ARAB EMIRATES
DJI	DJIBOUTI	MON	MONACO	UGA	UGANDA
DOM	DOMINICA	MOR	MOROCCO	UNK	N OF GREAT BRITIAN
DRE	DOMINICAN REPUBLIC	MOT	MONTSERRAT	UKR	UKRAINE
ECU	ECUADOR	MOZ	MOZAMBIQUE	URU	URUGUAY
EGY	EGYPT	MRA	MAURITANIA	USA	UNITED STATES OF AMER.
ELS	EL SALVADOR	MRS	MARSHALL ISLANDS	UZB	UZBEKISTAN
EQG	EQUATORIAL GUINEA	MTA	MALTA	VAN	VANUATU
ERI	ERITREA	MTU	MAURITIUS	VAT	VATICAN CITYHOLY SE
EST	ESTONIA	MYA	MYANMAR	VEN	VENEZUELA
ETH	ETHIOPIA	NAM	NAMIBIA	VIE	VIETNAM
FIJ	FIJI	NAU	NAURA	WSM	WESTERN SAMOA
FIN	FINLAND	NEP	NEPAL	YEM	YEMEN
FRA	FRANCE	NET	NETHERLANDS	YUG	YUGOSLAVIA
GAB	GABON	NGA	NIGERIA	ZAI	ZAIRE
GAM	GAMBIA	NIC	NICARAGUA	ZAM	ZAMBIA
BGI	GUINEA-BISSAU	NIG	NIGER	ZIM	ZIMBABWE
GEO	GEORGIA	NOR	NORWAY		
GER	GERMANY	NZD	NEW ZEALAND		
GHA	GHANA	OMN	OMAN		

APPENDIX F

OWNER TITLE ABBREVIATION CODES

ACTNT	- Accountant	JDG	- Judge
AD	- Administrator/Administratrix	JP	- Justice of Peace
AN	- Airman	JT	- Joint Tenancy
AB	- Airman Basic	LT	- Lieutenant
A1C	- Airman First Class	LTC	- Lieutenant Colonel
ATTY	- Attorney	LCDR	- Lieutenant Commander
CAPT	- Captain	MSGT	- Master Sergeant
CPA	- Certified Public Accountant	MAJ	- Major
CHMN	- Chairman	MGR	- Manager
CEO	- Chief Executive Officer	MNR	- Minor
CMSGT	- Chief Master Sergeant	PTNR	- Partner
CPO	- Chief Petty Officer	PO	- Petty Officer
CWO	- Chief Warrant Officer	PRES	- President
COL	- Colonel	PVT	- Private
CDR	- Commander	PFC	- Private First Class
CSGM	- Command Sergeant Major	REP	- Representative
COMM	- Commissioner	REV	- Reverend
CONT	- Controller/Comptroller	SN	- Seaman
CPL	- Corporal	2LT	- Second Lieutenant
CCLK	- County Clerk	SEC	- Secretary
CUST	- Custodian	SEN	- Senator
DECD	- Deceased	SRA	- Senior Airman
DCLK	- District Clerk	SGT	- Sergeant
DR	- Doctor	SFC	- Sergeant First Class
ED	- Editor	SGM	- Sergeant Major
ENGR	- Engineer	SHER	- Sheriff
ENS	- Ensign	SPEC	- Specialist
EST	- Estate	SSGT	- Staff Sergeant
EXEC	- Executor/Executrix	TXCOL	- Tax Collector/Assessor
ILT	- First Lieutenant	TSGT	- Tech Sergeant
FAO	- For the Account of	TIC	- Tenants in Common
FBO	- For the Benefit of	TREAS	- Treasurer
GEN	- General	TR	- Trust
GOV	- Governor	TTEE	- Trustee
GDN	- Guardian	UGMA	- Uniform Gift to Minors Act
HON	- Honorable	UMO	- Under the Will of
INSP	- Inspector		
ITF	- In Trust for		

DO NOT use these codes as owner type. Please refer to Appendix C.

APPENDIX G

SUGGESTED ABBREVIATIONS

ADMIN	- ADMINISTRATION	INS	- INSURANCE
AMER	- AMERICAN	INTL	- INTERNATIONAL
ASSOC	- ASSOCIATE	INV	- INVESTMENT
ASSOC	- ASSOCIATED	LINS	- LIFE INSURANCE
ASSOC	- ASSOCIATES	LTD	- LIMITED
BUR	- BUREAU	MNG	- MANAGING
CLK	- CLERK	MGMT	- MANAGEMENT
CO	- COMPANY	MFG	- MANUFACTURERS
COOP	- COOPERATIVE	MFG	- MANUFACTURING
CORP	- CORPORATION	MKT	- MARKET
CO	- COUNTY	MKT	- MARKETING
CU	- CREDIT UNION	MECH	- MECHANICAL
DISTR	- DISTRIBUTOR	MED	- MEDICAL
DIST	- DISTRICT	NATL	- NATIONAL
E	- EAST	N	- NORTH
EMPL	- EMPLOYEE	NE	- NORTHEAST
EST	- ESTATE	NW	- NORTHWEST
EXPL	- EXPLORATION	OPER	- OPERATING
FED	- FEDERAL	PTNRSHIP	- PARTNERSHIP
FCU	- FEDERAL CREDIT UNION	S	- SOUTH
GEN	- GENERAL	SE	- SOUTHEAST
GOVT	- GOVERNMENT	SW	- SOUTHWEST
GRP	- GROUP	STD	- STANDARD
HOSP	- HOSPITAL	TR	- TRUST
INC	- INCORPORATED	UTD	- UNITED
INDEP	- INDEPENDENT	UNIV	- UNIVERSITY
INDL	- INDUSTRIAL	US	- UNITED STATES
IND	- INDUSTRY	W	- WEST
INST	- INSTITUTION	WSTN	- WESTERN

APPENDIX H

STANDARDS FOR REPORTING UNCLAIMED PROPERTY

RULES OF ENTRY

1. Never use punctuation in owner name fields (e.g., periods, commas, apostrophes, etc.).
2. Multiple owner names must be entered as separate owner records.

Correct

Jones Bill
Jones Mary

Incorrect

Jones Bill & Mary
Jones Bill and Mary
Jones Bill or Mary

3. Hyphens may not be used in owner name fields.

Correct

Smith Jones Mary
Benton Brown Bill

Incorrect

Jones Mary Smith-
Brown Bill Benton-

4. Owner name suffixes (i.e., Jr, Sr, III) must be entered after the name.

Correct

Smith Bill Jr

Incorrect

Smith Jr Bill

5. Company names must be entered in the last name field. The word “and” must always be replaced with an ampersand (&). Ampersands may not be used in owner name fields for any other reason.

Correct

Jones & Jones

Incorrect

Jones and Jones

6. Never abbreviate the first word of a company name. Always spell it out.

Correct

American Life Ins

Incorrect

Amer Life Ins

7. **Do not** use numeric in owner name fields.

Correct

First State Bank

Incorrect

1st State Bank

Exception: A number is part of a registered trademark (e.g., A1 Inc.).

8. Never begin an owner name with “the.”

Correct

Baby Store The
Bank of Rio Grande The

Incorrect

The Baby Store
The Bank of Rio Grande

9. Never use AKA, DBA, FKA, C/O, etc., in owner name fields. Enter these abbreviations in the first address field.

Correct

Smith Inc.
c/o American Bank

Incorrect

Smith Inc. c/o American Bank

GenCorp
DBA Bargain Town

GenCorp DBA Bargain Town

10. For trusts accounts or estates, list the person's name first.

Correct

Smith Mary TR DTD 4/23/65
Smith Mary Estate of

Incorrect

Trust of Mary Smith
Estate of Mary Smith

SAMPLE

DUE DILIGENCE FOR INACTIVE ACCOUNT

HOLDER NAME & ADDRESS

CUSTOMER NAME

CUSTOMER ADDRESS

CUSTOMER CITY, STATE & ZIP

It is the policy of (HOLDER) to review and update our account records periodically. Our records of your savings/checking account number 123456 indicate no transactions as of (LAST ACTIVITY DATE). Your account needs to be brought current. State law requires us to turn this account over to the state if the account is truly abandoned. To prevent us from turning your account over to the state's unclaimed property office, please check the appropriate box, sign in the space provided below, and return this to us as soon as possible.

- The above address information is correct for the account and I am aware of the account.
- Please change the account holder(s) name(s) and/or address(es) to read as follows:

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

Signature

Date

Your assistance is appreciated. Please contact our office if you have any questions.

Sincerely,

Your Bank Officer

SAMPLE

DUE DILIGENCE FOR OUTSTANDING CHECK

To: _____ Date: _____

Re: Disposition of Outstanding Check

Our records indicate that the following check issued to you is still outstanding:

<u>Check#</u>	<u>Date Issued</u>	<u>Amount Issued</u>
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Please indicate the disposition of the check on the bottom of this form and return it to us within _____ days

Disposition of Check

___ I cashed the above check. Provide date cashed, if known: ___/___/___

___ I am holding the above check for the following reason:

___ I received the above check, but it has been lost or destroyed. Please issue a replacement check.

___ I did not receive the above check. Please issue a replacement check.

___ Other, explain:

Please sign here:

Address (if other than above):

FORMS

Michigan Holder Transmittal for Annual Report of Unclaimed Property

Mail to:
Unclaimed Property Division
Michigan Department of Treasury
P.O. Box 30756
Lansing, MI 48909

Issued under the authority of P.A. 29 of 1995. Filing is mandatory. Failure to file is punishable by fine.

This transmittal must accompany your annual report whether you are filing on paper, diskette or CD Rom. If your report does not meet Treasury specifications it will be returned to you. Holders filing from multiple branches under one federal employer number must coordinate a branch identification number with the UPD.

Report Year

General Information		
Holder's Name	Federal Employer ID Number	UPD Branch ID No.
Address	State of Incorporation	Date of Incorporation
City, State, ZIP Code	County	Report Number <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3
Did you exercise due diligence this report year? <input type="checkbox"/> Yes <input type="checkbox"/> No	Did you file a <i>Report of Unclaimed Property</i> last year? <input type="checkbox"/> Yes <input type="checkbox"/> No, explain:	
Primary business activity	Report Type <input type="checkbox"/> Annual <input type="checkbox"/> Compliance <input type="checkbox"/> First <input type="checkbox"/> Audit <input type="checkbox"/> Other	What media type are you filing? <input type="checkbox"/> CD Rom <input type="checkbox"/> disk <input type="checkbox"/> paper (Form 1223) Do not mix media types for the same report.
Annual Sales/Premiums		Is the company: a wholly-owned subsidiary? <input type="checkbox"/> Yes <input type="checkbox"/> No a division? <input type="checkbox"/> Yes <input type="checkbox"/> No publicly traded? <input type="checkbox"/> Yes <input type="checkbox"/> No private? <input type="checkbox"/> Yes <input type="checkbox"/> No
Total Assets		
No. of Employees		

Reporting Requirements

You must report and submit all property (defined in General Instructions) in your custody that belongs to someone else and has gone unclaimed.

Attach payment here.

Total number of safety deposit boxes reported	
Total number of shares of stock/mutual funds	
Enter the total amount paid with this transmittal	\$

Make checks payable to "State of Michigan".

Certification

<i>I declare under penalties imposed by P.A. 29 of 1995, as amended, that I have examined this report and to the best of my knowledge it is true and complete.</i>		
Print Contact Name	Telephone Number	
E-mail Address	Fax Number	
Authorizing Signature	Title	Date

If you are a successor, attach a separate sheet listing the names and last known addresses of all previous holders of the property being reported. If you have changed your name during the reporting period, attach a separate sheet listing all prior names.

Treasury Use Only			
Holder ID	Report	Stock ID	Import Batch

Michigan Annual Report of Unclaimed Cash and/or Safe Deposit Boxes

Issued under P-public Act 29 of 1995. Filing is mandatory.

Attach this form to the **Michigan Holder Transmittal** (Form 2011). Complete this report for cash items and for safety deposit box contents **only**. All items less than \$50 may be reported in aggregate (see aggregate filing instructions). If you are reporting more than ten properties, you must submit your report on diskette/CD Rom. See instructions for magnetic filing. Report securities separately (Form 3164).

Properties. Complete all items for each property. You must report all available owner information.

Page _____ of _____
UPD Branch ID No.
Report Year
Report Number <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3

a. Property Description	b. P. Type	c. Owner's Name (Last, First, MI), Last Known Address	d. Rel. Code	e. Social Security No. or FEIN	f. Safekeeping Fees (Enter Below)		g. Date of Last Activity (YYYYMMDD)	k. Amount Remitted \$
					Type DR	Amount Deducted \$		
h. Identifying Number	i. Quantity			j. If interest bearing, enter %.				
a. Property Description	b. P. Type	c. Owner's Name (Last, First, MI), Last Known Address	d. Rel. Code	e. Social Security No. or FEIN	f. Safekeeping Fees (Enter Below)		g. Date of Last Activity (YYYYMMDD)	k. Amount Remitted \$
h. Identifying Number	i. Quantity			j. If interest bearing, enter %.				
a. Property Description	b. P. Type	c. Owner's Name (Last, First, MI), Last Known Address	d. Rel. Code	e. Social Security No. or FEIN	f. Safekeeping Fees (Enter Below)		g. Date of Last Activity (YYYYMMDD)	k. Amount Remitted \$
h. Identifying Number	i. Quantity			j. If interest bearing, enter %.				
a. Property Description	b. P. Type	c. Owner's Name (Last, First, MI), Last Known Address	d. Rel. Code	e. Social Security No. or FEIN	f. Safekeeping Fees (Enter Below)		g. Date of Last Activity (YYYYMMDD)	k. Amount Remitted \$
h. Identifying Number	i. Quantity			j. If interest bearing, enter %.				

Complete this item only on the **last page** of the report.
Enter the total dollars you are submitting with this report. \$

Total: This page only \$

Michigan Annual Report of Unclaimed Shares of Stock/Mutual Funds

Issued under Public Act 29 of 1995. Filing is mandatory.

This form must be attached to the **Michigan Holder Transmittal** (Form 2011). If you are reporting ten or more properties, you must file your report on diskette/CD Rom instead of paper (see instructions).

Holder Name	Page _____ of _____
Federal Employer ID Number	UPD Branch ID
Report Number	Report Year
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

Properties. Complete all items for each property. You must report all available owner information.

a. Issue Name	b. P. Type	c. Owner's Name (Last, First, MI), Last Known Address	d. Rel. Code	e. Social Security No. or FEIN	f. CUSIP Number	g. Date of Last Activity (YYYYMMDD)	i. Cont
h. Description	i. No. of Shares			j. If interest bearing, enter %.	Periodic Payments (from/to)		
a. Issue Name	b. P. Type	c. Owner's Name (Last, First, MI), Last Known Address	d. Rel. Code	e. Social Security No. or FEIN	f. CUSIP Number	g. Date of Last Activity (YYYYMMDD)	i. Cont
h. Description	i. No. of Shares			j. If interest bearing, enter %.	Periodic Payments (from/to)		
a. Issue Name	b. P. Type	c. Owner's Name (Last, First, MI), Last Known Address	d. Rel. Code	e. Social Security No. or FEIN	f. CUSIP Number	g. Date of Last Activity (YYYYMMDD)	i. Cont
h. Description	i. No. of Shares			j. If interest bearing, enter %.	Periodic Payments (from/to)		
a. Issue Name	b. P. Type	c. Owner's Name (Last, First, MI), Last Known Address	d. Rel. Code	e. Social Security No. or FEIN	f. CUSIP Number	g. Date of Last Activity (YYYYMMDD)	i. Cont
h. Description	i. No. of Shares			j. If interest bearing, enter %.	Periodic Payments (from/to)		

Complete this item only on the last page of the report. Enter the total dollars you are submitting with this report. \$	
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Michigan Holder Request for Refund

Issued under Public Act 29 of 1995. Filing is voluntary.

Use this form to request a refund of unclaimed property that was reported to the State of Michigan in error. Also use this form for items that you reimbursed to the rightful owner or for which you reestablished an account. Submit a separate request for each report year.

Treasury Use Only	
Claim Number	
Prepared by:	<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 Denied

Holder Information			
Holder's Name	Federal Employer ID Number	Telephone Number	Report Year
Street Address	City, State and Zip Code	UPD Branch ID Number	
			Total Amount of Report

Claim Information							
Property Code	Account/Reference No. (if in aggregate, specify)	Owner's Name (Exactly as indicated on report.)	Owner's Address	Claimant's Name (if different from owner.)	Claimant's Address (if different from owner.)	Date paid to claimant or acct. reactivated. (include proof)	Amount Paid
a.							
b.							
c.							
d.							
If your refund is due to a reporting error, explain here.							TOTAL REFUND

Holder Certification	
Subscribed and sworn to before me the _____ day of _____, 20_____.	
(Notary Signature)	
Notary Public in and for the county of _____ Michigan.	
My commission expires _____.	
Signature of Holder Representative	Date
Print or Type Representative's Name	Date

I certify that the properties listed above which were included in the Report of Unclaimed Property or Securities filed for the report year in item 1d have been paid to the rightful owner or claimant. Upon payment of this request, I agree to hold the state harmless from all claims and loss, demands, costs and other expenses which the state may sustain by reason of turning over the property to the holder and by its further refusal to pay the property to any other person.

<i>Treasury Use Only</i>
Claim ID
Date
User ID

Michigan Claim for Refund of Unclaimed Property

Issued under Public Act 29 of 1995. Filing is required to obtain a refund.

To request your refund, complete the claimant information below, verify the owner information and attach the required documentation. Sign this claim in the presence of a notary public. There is no charge for this service.

A. Claimant Information	
	Claimant's Social Security No. or FEIN
	Daytime Phone No.
What is your relationship to the property owner? <input type="checkbox"/> Self <input type="checkbox"/> Parent <input type="checkbox"/> Guardian <input type="checkbox"/> Trustee <input type="checkbox"/> Heir <input type="checkbox"/> Executor/Administrator <input type="checkbox"/> Other, specify _____	

B. Owner Information	
Owner's Name	Owner's Social Security No. or FEIN
Co-Owner's Name	Co-Owner's Social Security No or FEIN

C. Holder Information	
Name of Financial Institution	Holder's FEIN
Location (City, State, ZIP Code)	Date Property Was Originally Reported
If the property was reported before 1988, include the Escheat file number and the page the item was listed on.	

D. Property Being Refunded		
Property Description (general)	Account Number (if applicable)	Amount
Property Description (general)	Account Number (if applicable)	Amount

E. Documentation Required
The Michigan Department of Treasury, Unclaimed Property Division's goal is to reunite owners or their heirs with the unclaimed property turned over to the state when the holder was unable to locate the rightful owner. Claimants must prove ownership by furnishing copies of your driver license (or other government picture identification) and your Social Security card. You may need to provide additional documentation to prove ownership.

F. Affidavit	
Under penalty of perjury, I certify that the information provided on this claim is true and all supporting documentation is either original or unaltered copies of the original documents. Upon payment of this claim, I indemnify the State of Michigan and its officers and employees from any damages, claims or losses resulting from payment of the property.	
Claimant's Signature	Notarization
Co-Claimant Signature	