

REUNITE WITH YOUR MONEY



February 1st Is National Unclaimed Property Day

Whether it's from an uncashed check, unused gift certificate or forgotten safety deposit box, everyone loves finding their money. With Valentine's Day around the corner, what better way to find a connection than with your unclaimed property? Celebrate National Unclaimed Property Day by visiting unclaimed.org to find out.



WHAT IS UNCLAIMED PROPERTY?

Unclaimed property does not include real estate, animals, or vehicles. Unclaimed property consists of money and other personal assets that are considered lost or abandoned when an owner cannot be located after a specified period of time. Some common types of unclaimed property include checking accounts, certificates of deposit, over payments, gift certificates, paid-up life insurance policies, unpaid wages, uncashed checks, death benefits, dividends, insurance payments, money orders, refunds, savings accounts, and contents of safe deposit boxes.

DO I HAVE UNCLAIMED PROPERTY?

To find out if you have cash or property, search the state's unclaimed property database at unclaimed.org. You can search by name or by town. If you find your name on the list, you can make a claim for free. You can also search the names of your friends and family and let them know about any unclaimed property that may belong to them. You can also visit missingmoney.com to check for unclaimed property nationwide.

HOW DO I CLAIM MY UNCLAIMED PROPERTY?

The claims process should be straightforward, but each claim is unique. As with most claims of cash or property, you will be required to provide proof of ownership, which may consist of several documents. Be sure to provide all requested materials to avoid a delay in processing.

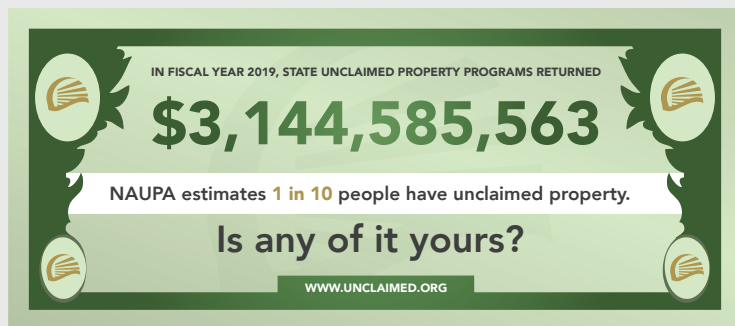


NATIONAL ASSOCIATION OF
UNCLAIMED PROPERTY ADMINISTRATORS

A Network of the National Association of State Treasurers

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HOW DOES PROPERTY BECOME ABANDONED OR UNCLAIMED?

Most personal property is presumed to be abandoned if no activity has occurred for a number of years. The inactivity period varies depending upon the type of property at issue. The property is sent to the state, which works to reunite the property with its rightful owner.

HOW DO I PREVENT ABANDONED PROPERTY?

- Keep a record of all bank accounts.
- Indicate your interest in and awareness of all accounts by contacting the holder at least once every three years.
- Record all stock certificates and be sure to cash all dividends received.
- Record all utility deposits, including telephone, cable, and electricity deposits.
- Prepare a check list of all accounts to be notified when you change your address. Share this list with a family member or trusted advisor.
- Notify your bank, broker, credit card issuer, employer, 401K administrator, life and health insurance contact, mortgage lender, doctor, attorney, accountant, retirement fund, investment account, mutual fund, safe deposit box account, and any others of legal name and/or address changes.
- Notify your business contacts of address changes when you move or when the post office notifies you that your address has been changed, even if your physical location remains the same.
- Cash all checks promptly upon receipt, no matter how small.

To find out if you have unclaimed property, search the unclaimed property database at unclaimed.org.