

# *The Amazing Unclaimed Money Secret...*

*The Key To Finding Your Share Of The  
Government's Unclaimed Money Stockpile*

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# Chapter 1

What is Unclaimed Money?

Types of Unclaimed Money

## **An overview:**

The term unclaimed money is also referred to in other terms such as unclaimed assets, unclaimed funds, lost money or even as 'the found money.' Unclaimed money or property may be defined as an intangible or tangible financial asset that is held by an organization or a person, when the owner of the property or money is nowhere to be found. Property or money may be classified as unclaimed only after a specific time period. This specific time frame is generally called the 'Dormancy period'. This period of time varies in accordance with the type of property or money held as unclaimed. Unclaimed property does not at all refer to discarded personal property or real estate.

After a specific time period, unclaimed money is usually transferred to a public trust, treasury or revenue department. However, a person is able to claim unclaimed money or property only by producing valid evidence in support of their claim. They will also be required to submit all the relevant documents pertaining to their identity to get their money or property back.

## **Types of unclaimed money and property:**

Mentioned here are some of the different types of unclaimed money and property.

Here is a brief description of each type.

### **Bank Accounts:**

Bank accounts are one of the primary places individuals have money. When a person for whatever reason leaves a bank account unattended for a specific length of time, this account can be considered by the bank to be abandoned and thus held as unclaimed.

This time period is usually set to be six years. However, if it is a fixed-term deposit, then the specific time frame is set to be six years after the expiration period of the fixed term.

Sometimes a bank will send out a statement of account and due to incorrect information the statement is returned undeliverable. This mainly happens when an individual may have moved to a new place, or he or she has gotten married or divorced and has changed their name.

When the dormancy period has expired, the unclaimed money being held in a bank account is usually turned over to the Revenue Department of that specific state. This usually happens after the bank has tried to contact the owner of the account to claim their money and has been unsuccessful.

## **Saving Accounts:**

Money kept in saving accounts can be considered as unclaimed money if the actual owner of the money or his heirs fails to contact the bank over a time span of twenty-five years. After a certain time period, if the owner of the savings account cannot be located then the funds will be turned over to the Revenue Department of the specific state. Usually the dormancy period is set in accordance with the rules and regulation of the particular state.

If you do not want this to happen to your money, it is highly recommended that you monitor your savings account on a routine basis.

## **Life insurance payments:**

It is always the responsibility of the family members of the deceased person to inform the life insurance company regarding the death of the policy owner. A comprehensive survey tells us that a lot of life insurance payments go unclaimed because the family members of the deceased do not know how to claim the life insurance payment or even worse, they are unaware of the existence of any policy.

The time frame set for claiming life insurance payments is six years. At the end of the dormancy period, if the life insurance company has been unable to locate any of the family members of the deceased, they will simply go ahead and submit the matured amount to the Revenue Department.



## **Stocks, bonds and dividends:**

People find investing in stocks, bonds and dividends attractive due to the possibility of a larger return on investment. Dividends are paid out to the stockholder in accordance with the rules and regulations set up by the company. If, however, a shareholder moves and does not leave a forwarding address, or changes his or her name or dies, the company will be unable to release the dividend to the rightful owner. With some investments, if an individual fails to claim the dividends, the money will be paid to the other shareholders. But sometimes investments as well as dividends find themselves in the unclaimed department of the federal government.

## **Inheritance:**

An inheritance is another source of unclaimed assets. This asset is usually held as unclaimed when there has been a death and the rightful heirs cannot be found. When someone dies leaving personal assets like bank accounts, bonds and dividends, etc. the organization must be able to reach the legal heir within a certain period of time or the assets are considered unclaimed.

This time period is usually set by the federal or state government according to the type of unclaimed property it is. Usually the time frame for claiming this type of unclaimed property is around one to three years.

## **Trusts:**

A trust is another category of unclaimed money or property. According to the rules and regulations set up by the state and federal agencies, when the trustees no longer desire to be the custodian of a trust, they must submit the money to the Treasury. There are also times when federal agencies are unable to locate the beneficiaries of a trust. When this happens the money in the trust will go unclaimed.

When state and federal agencies are unable to locate the beneficiaries of a trust the money in the trust will be classified as unclaimed.

The Treasury usually holds the unclaimed money for a period of about six years. If within this stipulated dormancy period, no one claims the money in the trust, the money may be held as unclaimed. The dormancy period usually varies from state to state.

## **IRS Tax refund checks:**

The acronym IRS stands for 'Internal Revenue Service'. IRS tax refund checks have been found to be a prime source of unclaimed money. Each year thousands of tax refund checks are reported as 'unable to deliver' due to various reasons such as the taxpayer having moved with no forwarding address; or a change in last name due to getting married or possibly divorced. Sometimes the taxpayer uses an improper or incomplete address on his tax return making it impossible for the tax refund check to be delivered to the person.

As a result, the IRS tax refund checks are left unpaid or never cashed and will become unclaimed money. Usually after a dormancy period of one year, the amount or credit incurred on these refund checks is paid to the Internal Revenue Service Department of the state.

To claim an IRS tax refund check, the taxpayer is just required to submit his social security number, and filing status along with the amount of money to be refunded.

## **Social Security checks:**

Another survey has revealed that every year a whopping one-half billion dollars in Social Security checks do not make it to their rightful owner. What if a person who has been receiving Social Security checks dies? Many times the heirs or loved ones who have been left behind are unaware of the fact that they can now claim this benefit for themselves. This mainly happens because of incomplete or lost financial records at the time of death of the person.

At the time of this writing, there has been no deadline set for requesting uncashed or lost social security checks. However, failure to make an effort to claim the social security check will cause it to fall under the class of unclaimed money. One thing worth mentioning here is that, if you know the social security number of a deceased person, then you can easily search and claim the unclaimed social security checks.

## **Property or Assets left at Hotels or other Lodgings:**

Another major type of unclaimed money or property is property or assets left at hotels or other lodgings. This means that if an individual forgets any of their personal assets or property at a hotel, motel or any other lodging and fails to claim their assets within the time frame of 6 months, they can be classified as unclaimed.

After 6 months the proprietor of the business is entitled to sell the unclaimed property and pay the respective returns to the revenue department of the state.

## **Safety Deposit Boxes:**

Safe deposit boxes are utilized to store valuable assets like coins, gems, and important documents such as deeds, wills, trusts and stock certificates. Assets sometimes go unclaimed when the owner of the safe deposit box dies without informing anyone of its existence.

It can also occur that the actual owner of the deposit box may move to a new location without sharing the details of their forwarding address with anyone else including the institution where he has the safety deposit box. As far as the dormancy period for claiming the contents of safe deposit boxes is concerned, it usually varies from 1 to 5 years.

To avoid this happening to you, it is strongly recommended that you inform at least one of your family members or a trusted friend about the existence of the safe deposit box.

## **Surplus Unclaimed Assets from Liquidation:**

It has been observed that where a corporation has liquidated, in the confusion a large amount of their financial assets can become lost or forgotten and not claimed by the rightful owner. In this case, the liquidator can either deposit the funds to the public trust agencies of the state or to the Treasury.

To claim these unclaimed assets, an individual is required to produce all the necessary documents showing that these assets do belong to the company as well as proof of identification of the actual owner. Failure to produce the necessary documents to the public trust agencies of the state or even to the Treasury increases the probability that your money will go unclaimed.

We have just covered all the basic information regarding the various types of unclaimed money and property. For more detailed information regarding each type of unclaimed money and property, just log onto my website [Cashunclaimed.com](http://Cashunclaimed.com).

## Chapter 2

### Common Examples of Unclaimed Money

There are in fact many assets (both tangible as well as intangible), which if not claimed by their respective owners within the dormancy period, become a source of unclaimed property. Unclaimed money or property comes from a wide variety of sources such as uncashed checks, life insurance policies, dormant accounts in banks and much more.

Now, let's have a look at various examples of each type of unclaimed property and where they come from.

### Life insurance policies:

Matured life insurance policies, if not claimed within the stipulated time frame, may be turned over by the life insurance company as unclaimed money. This usually happens when the survivor or beneficiary has lost the policy information or paperwork. Another case is the family of the deceased person is actually unaware of the matured policy. Some key examples of this type of unclaimed property include:

- Benefits incurred from group policies.

- Benefits from individual policies.

- Death benefits due beneficiaries.

- Undisclosed remittances.

- Benefits incurred from matured whole life insurance policies and many more.

## Uncashed Checks:

Uncashed checks are also another source of unclaimed funds as the person failed to receive the funds. This primarily happens when a person moves to another location and forgets to leave a forwarding address.

Uncashed checks include:

- Money orders
- Pension checks
- Drafts
- Registered checks
- Cashier checks
- CD interest checks
- Warrants
- Vendor checks and many more.

## Social Security benefits:

Social Security benefits are another major source of unclaimed funds. Most of the time, the family members of the deceased person are unaware of the fact that they are entitled to receive the deceased person's social security benefits. This also happens because of incomplete or lost financial statements. Examples of social security benefits are listed below:

- Shares and debentures
- Safe deposit boxes
- Demutualization stock and cash



Mutual fund shares

Cash held from fractional shares as well as debentures.

Funds from the liquidation of non-transferable stocks or bonds.

Dividends

Profits incurred from registered bonds

Undelivered shares of stock market

Unclaimed loan collateral and many more.

## Due Account Balances:

People have been keeping money in banks for a long time. Banks offer a nice return on money and most of the time you have piece of mind that your funds are secure and growing. Interestingly enough, this is another situation where money goes unclaimed. This can happen when the account holder or the heir forgets about or is unaware of the bank account and the funds are left unattended for a long period of time. Perhaps the bank has tried to contact the account holder and has been unsuccessful. Or perhaps the account holder has died and there has been no information to that effect sent to the bank, leaving the bank unaware of the death or any instructions as to what to do with the money.

Some instances of this unclaimed money include:

Saving accounts

Matured certificates of deposits (CDs)

Checking accounts

Security deposits

The amount of money owing to a shareholder. Generally, it includes equity payments, dividends, interest and such.

## Utilities:

Utilities are another great source of unclaimed assets.

Here are some examples of unclaimed funds for utilities:

- Rebates or refunds

- Utility deposits from Electric, Gas and/or Water companies.

## Investments and trusts:

Investments and trusts can also go unclaimed assets. This can come about when the beneficiaries have no knowledge of the trust or have lost track of the trust. It can also happen if the trustee no longer wants to care for the trust.

Investments can become unclaimed money if the investor fails to get in touch with the investment agency within the specified time period.

Some instances would include:

- Stocks and bonds

- Trust vouchers

- Uncashed or undelivered dividends

- Funds or credit received after the delivery of bonds or stocks

## Unclaimed miscellaneous checks and intangible personal property:

Miscellaneous checks and intangible property, if not claimed within a stipulated time frame can be classified as unclaimed funds. The reason this sometimes occurs is the fact that the actual owner may have lost track of his intangible property or did not receive the miscellaneous check. Some examples of this type of unclaimed assets include:

- Commissions

- Any outstanding miscellaneous checks

- Un-refunded over-charges

- Payroll, wages or salary

- Rebates

- Accounts due under profit sharing plans and much more

## Unclaimed property held by the state federal agencies:

There can be other types of unclaimed assets that are withheld by state federal agencies. One such type of unclaimed asset is IRS tax refund checks. The abbreviation IRS stands for Internal Revenue Service. There are times when the IRS issues tax refund checks and the person for whatever reason does not receive the check. Typical reasons for this include a person moving to a new location and forgetting to forward their new mailing address or changing their name after a marriage or divorce and not notifying the IRS of this change.

Another reason for non-receipt of an IRS tax refund check is that the tax refund check contains an improper or incomplete address causing it to be undeliverable and thus making its way into the unclaimed funds department.

Some specific examples of unclaimed property held by state federal agencies include:

- Unclaimed pension benefits to the beneficiaries.

- Credit union shares and debentures

- American Indian trust funds.

- Various war claim programs

These are quite a few examples of the different types of unclaimed assets there are and how they came to be unclaimed.

## **Chapter 3**

### **Where Does Unclaimed Money Go?**

Unclaimed money goes to certain government agencies that play a custodial role over this money. But it seems as though these agencies have no interest in making the money available to the owners.

Ideally these agencies are supposed to be the protectors of people's property and belongings, but the reality appears to be the other way round. The truth is that they resort to various means to ensure that the unclaimed money amounting to billions of dollars is never found to claim.

These unclaimed assets being held by federal agencies seldom appear in the database of state unclaimed assets. These federal agencies maintain their own independent records with respect to unclaimed money and property, and unfortunately, there are very few of these federal agencies that make these records available for public viewing. This information is also not linked to the main home page of the website and thus it becomes difficult to locate the database.

There are a couple of assets issued by state governments as well as local governments such as vendors' checks, payroll checks, tax refund checks and child support checks. The owner has a specified period of time to claim these assets and if he or she does not claim them within the stipulated time, the assets automatically become the property of the government.

When the owner does not turn up to claim property or money for a period of approximately 3 to 5 years, the company holding the money is required to report the matter to the state of the owner's last known address. You will be shocked to know that there are a few states that have been holding people's unclaimed money since the 1800s!

## Where Does The Unclaimed Money/Property Go?

Every state has its own set of laws regarding unclaimed property and as per these laws, when money/property is not claimed by the owner for a period of 3 to 5 years it is declared to be abandoned by the person. Ideally before this happens, it should be the prime objective of banks, landlords, brokerage firms, and insurance companies, etc. to locate and give back the valuables to its owners. It is only when they fail to do so that a thought should be given to hand the money/property over to the government as unclaimed.

As per the legal rules of the US Supreme Court, the unclaimed property should be given to the state where the owner last resided. In the case of the owner's last address being unknown, the unclaimed assets should be given to the state of the business holding the unclaimed funds. Attempts have to be made to find out the rightful owners of the unclaimed property or any other asset. Advertisements should be put in newspapers and other forms of media requesting information about the owner. But unfortunately what most states do is advertise only the newly filed cases of unclaimed property/money in the newspaper and usually ignore the old ones. If the owner fails to claim his or her property/money due to a sudden demise, then the family members of the owner can file to claim the asset.

## Do the Unclaimed Assets Vanish Like Social Security?

The government has formulated rules according to how the unclaimed money should be transferred to a state. Unclaimed money in the US amounts to somewhere in the range of \$25 BILLION dollars. What the states are currently doing is trying to pass bills that will allow them to spend money from the unclaimed trust funds. And even worse, instead of finding the legal owners of the unclaimed funds, the states are using these funds to deal with their own budget problems.

More and more states are now using the lost unclaimed funds for their own purposes. Last year in Arkansas, a bill was passed to transfer the unclaimed funds amounting to \$15,000,000 to the general improvement fund of the state. A few states have even made it mandatory for businesses to submit reports at frequent intervals informing them of the amount of unclaimed funds they are in possession of. The basic idea is to have an assessment of this potential income source.

All this explains the reasons why states do not show much interest in locating the lawful owners of the unclaimed assets. In California, the unclaimed funds total about \$5 billion and 1 in every 5 persons is successful in recovering their money. And yes, California's unclaimed property funds are serving as the piggybank for supporting the budget issues of this state.



## **Chapter 4**

### **Truth & Lies about Unclaimed Money**

There are several lies about unclaimed money; some of which are mentioned below. Read on to find out what is being reported to be done and what is actually being done.

**Lie 1:** it is often said that the holder of your unclaimed property/money keeps your assets with them for a period of about 3 years and it is only after that they hand it over to the charge of the government.

Truth: The holder of your funds does not make any concerted effort as such to look for you with the intention of returning your assets.

Let us consider you had opened a bank account and due to your sudden job transfer, you had to move and thus you could not contact the bank to claim your money. In that case, ideally the bank would do a search for you in earnest for about 3 years. At the end of 3 years, the bank *will* hand over your property to the state government, but the reality is that there is hardly *any* attempt on the part of bank to find you.

**Lie 2:** Many people say that if you file a claim in your own state of residence, you are likely to recover the entire amount.

Truth: the reality is if you only search in your own state of residence for your unclaimed money/property, you are likely to get nothing.

Here is an example of what will happen if you only search in your own state. Suppose, you are living in California and you have an insurance policy with a company based in New York which does not have any record of your policy on paper. In that case, if you have some unclaimed money with respect to your

insurance policy, you will have to file a claim to receive it not in the state of California but in New York where the company is incorporated.

There is an exception to this rule in case of an inheritance where the heir claiming the money of the deceased does not have a permanent address. Almost every state has its own database and it is recommended that if you want to recover your unclaimed money/property, you have to search more than in your own state.

**Lie 3:** Very few people forget to claim their money.

Truth: There are millions of people having unclaimed money, which they fail to recover later.

The total amount of unclaimed money is somewhere in the billions that is owed to millions of people. The total volume of assets handed over to the government is shockingly high, out of which most of them have become bad debts. In the state of Arizona, in the year 2004, almost \$50 million had been given to the government due to unclaimed money. Similarly, Florida has unclaimed funds amounting to \$1 billion.

**Lie 4:** it is said that if you file a claim for your money/property, you are likely to receive only a small portion of your claim and it is believed that on an average only a few hundred dollars are paid out every year of the total funds requested.

Truth: The amount paid as claim money is on the average of \$500 or more. In fact, in 2007, an estimated one billion dollars were paid out.

**Lie 5:** It is said that you can easily claim your money by simply filling out a form.

**Truth:** it is not just the claim form that you have to fill in to claim your money; you also need to provide proof of your identity.

The whole process of filing a claim is not as easy as it should be. It is a time consuming process that requires you to submit the necessary documents to support proof of your identification. You have to prove that you are the lawful owner of the unclaimed asset.

**Lie 6:** You can only look for your own unclaimed assets.

**Truth:** In addition to claiming for your own unclaimed money/property, you can also put in a claim for lost funds that are owed to your friends and family members. If your claim is for a deceased or disabled family member, you are likely to recover that money faster.

**Lie 7:** It is often said that more or less searching for a claim is done usually in the same manner.

**Truth:** Some of the search sites for recovering the unclaimed money are more efficient than others. One of the main factors you should keep in mind when you search for your unclaimed money is to always remember that a sound database is one that is frequently updated. Look for a website that maintains a complete database including federal databases and individual state databases. This will

enhance your chances of recovering the entire amount you are requesting on a claim.

Often we are not even aware of the fact that we have unclaimed money. Keeping this in mind, it is recommended to file a claim in all those states where you have lived or are living. You need to use a source that has a large database to find out if you are one of the many people who have forgotten money or property that has now been turned in as unclaimed funds.

[Cashunclaimed.com](http://Cashunclaimed.com) can prove to be of great help in this regard. It maintains an enormous, up-to-date database of most unclaimed funds. There are millions of cases of unclaimed property listed in its database amounting to billions of dollars. It maintains a systematic record of the unclaimed properties of all 50 states. Many people have used [Cashunclaimed.com](http://Cashunclaimed.com), and found unclaimed money they had completely forgotten about and with our information were able to recover all of their funds. Many of these funds have been quite extensive.

What [Cashunclaimed.com](http://Cashunclaimed.com) does is provide people with the necessary information and then shows them how to recover their lost money. If you are thinking that they charge a commission for their services, then you are wrong. There is no charge on the total amount of the claim recovered. The site is quite easy to navigate and you will find it simple to locate any and all records regarding your lost money.

With [Cashunclaimed.com](http://Cashunclaimed.com) you will have instant access to all of the unclaimed money databases. In these records, you can find complete information regarding the name, physical location and number of the institution holding your unclaimed money. In addition, you will also find instructions regarding how to claim these funds.

Cashunclaimed charges a nominal monthly membership fee for access to the full database. This also includes membership tools and free information products for Cashunclaimed members exclusively. The monthly membership can be cancelled at any time.

## Chapter 5

### Property Locator Service vs. Unclaimed Money Database

What is the difference?

# Property Locator Service vs. Unclaimed Money Database

## Unclaimed databases

Unclaimed databases are those databases where the unclaimed money is recorded but is not open to public. Each and every state has its own unclaimed database. These databases contain the name of the person, their nickname if any, and their last known address. The data can be purchased in electronic form. Unclaimed databases contain billions and trillions of dollars of unclaimed money, assets, and property. These include all accounts across 50 states and various federal agencies.

The unclaimed databases contain the names of people who have lost their money. If your name is in any of the unclaimed databases, then you will have a fair chance of getting your lost money back. Unclaimed databases are basically the information service providers that provide the required information through which you can access the huge unclaimed database. The information provided by the unclaimed database focuses on how to claim your lost money.

The unclaimed databases where these records can be found mainly contain name, location and phone number of those institutions or agencies that hold the money. They also provide the instructions that need to be followed in order to claim the money that you have found. If the person who owns the money dies before collecting the unclaimed funds, then those agencies holding that money will contact their inheritors and the money will be given to them.

Certain procedures need to be followed to claim your lost money. First, you have to search for your name in the unclaimed database and if your name appears in



the database, then jot down the relevant details found in the database that include the claim's record number and the name of the department that is responsible for holding the amount. Make sure that all requests for unclaimed money are in written form. All claims made must be supported with original documentation proving ownership of that lost money. If original documents are not available then the applications should be in the form of Statutory Declaration. This declaration will need to be in written statement form with witnesses and most likely notarized.

## Property Locator Service

This is another form of service provider that helps to locate unclaimed property. A property locator is a kind of service that offers help in finding unclaimed money. A big difference between a property locator and the unclaimed databases is the property locator charges a fee whereas the unclaimed databases don't. They only provide information to the owner related to his lost money. On the other hand, the property locator may contact you and say that they have found your lost property and you will get your money back only if you pay a fee in return for the services provided by them.

Property locator services also help those institutions and agencies that hold the unclaimed money but are not able to find the actual person who owns the funds. Most of the time owners don't get the unclaimed money or lost funds due to not finding the rightful inheritor of that money. This may only be possible by making use of a property locator service such as [Cashunclaimed.com](http://Cashunclaimed.com) money search.

There are a few things to keep in mind while using a property locator service such as if the service is registered with the State. So if you want to use this

service, the first thing you should do is contact your state treasury department and inquire as to whether the company is legitimate or not. Moreover, if you receive a call or letter from a company, use caution as it may be a fraud. We recommend that you avoid wasting your time answering these letters or calls. If you find that your service locator is unable to find the money, it's not a problem as you just paid them a small fee.

Well, these are some of the differences that help you understand what exactly the unclaimed databases are and how a property locator service works.

[Cashunclaimed.com](http://Cashunclaimed.com) offers an enormous database of unclaimed money and property that has been compiled for millions of people who are owed money across the 50 states. If your name appears in the database, then cashunclaimed.com will certainly offer you a way to get your unclaimed money without exerting much time or effort. There is a very small fee that cashunclaimed.com charges just to cover only the basic expenses of maintaining such a vast database. And you can utilize our database as often as you like to do unlimited searches to find unclaimed money for your family members as well as friends.

# Chapter 6

## How to Search for Unclaimed Money

If you have unclaimed property or money being held somewhere, then you are likely to receive a letter from the company that has this money informing you of the details of the unclaimed money. What these companies generally do is charge a percentage of money you claim. Remember not to fall prey to such companies. There are several websites that charge you a nominal fee and in return, provide you with access to their database for a specified amount of time.

One such website is [Cashunclaimed.com](http://Cashunclaimed.com) which is an information service provider that lets you access to their compiled database for unclaimed money located in all 50 states and all federal agencies. This website also gives you information on how to reclaim your money. The records of the unclaimed money include name, location of the institution that holds your money and their phone numbers. There is a nominal fee for the search which covers the cost of keeping up the database. For detailed information you can visit [Cashunclaimed.com](http://Cashunclaimed.com).

Apart from this, there are websites that are maintained by state treasurers' offices in the United States where the user can search with their last name. However, the problem that arises while searching on these websites, is that you need to visit a different website for each state where you have unclaimed property. Searching each state database individually restricts you from finding all of your unclaimed money. You will only locate the money connected with that state. To avoid missing some of your money and for a better utilization of your time, you can use an all-in-one database that can search the databases of all states as well as federal databases by logging on to [Cashunclaimed.com](http://Cashunclaimed.com).

Similarly, there are other websites maintained by the National Association of Unclaimed Property Administrators. This website is used for searching unclaimed assets that a state agency may be holding. If you have any records

that show you have unclaimed money in an old bank account, then find out if that bank is still in existence or if it has merged with some other bank. You can get the history and current status of your bank accounts from the Federal Deposit Insurance Corporation (FDIC) and contact the bank personally. If you find that your bank no longer exists, then the money from your account will have been transferred to the FDIC and you are required to claim your money from them within the stipulated time period. If you miss this time frame, you may lose your money.

In case you have a savings bond that you forgot to claim, you may contact the US Treasury Department with the relevant information and documents in hand such as issue date of bonds, security number on the bonds and other pertinent details. In this case the Treasury Department may reissue your bond. These can be claimed years later and by the heirs as well.

Pension plans can also be claimed either directly through the company or with the help of Pension Benefit Guaranty Corporation (PBGC).

As you can see, it is not that difficult to claim your unclaimed money if you know where to search for the unclaimed funds. Instead of going to various websites for each type of unclaimed money, you can log on to [Cashunclaimed.com](http://Cashunclaimed.com) for an easy, all-in-one search.

## How to search

Now that you understand how various sites work when searching for your unclaimed money, it is time to learn how to search. The first step that you need to take is to write down all of your past as well as your current address. Go to the website given above and enter your name in the search tool bar and click on the search button. If you find your name or a close match on the list, then it is time for you to match other details like your address, name of the institution where the unclaimed money originated from and any other relevant information.

Once you are sure that the information given pertains to your unclaimed money, note down the details of the company that has reported your unclaimed funds so that you can submit your claim. In the same way, do additional searches and make a claim wherever you need to. After doing this basic search, gather and review your file and its history and look for all the necessary documents required to prove that the unclaimed money belongs to you. These documents may include proof of your identification such as a driver's license or birth certificate, and documents related to the account you are claiming as well as other relevant documentation.

After fulfilling all the requirements, it is time to claim your money. Hit the claim button and submit your completed form. If you are claiming property that you have inherited, you will be required to submit proof of entitlement or ownership.

You will also need to follow up on your claim. Wait 2 to 8 weeks for them to contact you and if they do not call, then you should make a call to them to follow up your claim. Before you know it, you will receive your unclaimed money. And in the future, do additional searches and find and claim even more money!

The government has lots of unclaimed money in all 50 state treasury departments. This unclaimed money has grown immensely over the years. Many owners are not aware that they have missing and are owed money as they have lost track of it over the years after changing their address, job or name. The good news is that you cannot only search for your own money but for the unclaimed money of your friends and relatives as well.

# **Chapter 7**

## Tips on Finding Lost Money and Property



First of all, you need to know that unclaimed money and unclaimed property are the same thing. Both terms are used synonymously. So don't get confused if you come across either of these terms. Are you aware of the fact that any company that acquires unclaimed property is supposed to report it to the state government with all the details? For instance, if you come across some minor mistakes in the database while searching, it is so that it coincides with the state government agency's information for better search results to you.

You may find variations in your legal name so use variations to your name while searching for your money such as using your first name or nickname while searching for your unclaimed property. For example, if your name is Thomas Ford then you should search as Tom Ford, T Ford and so on. And if you come across any names and addresses that are close to yours, then they are worth trying!

When it comes to claiming your money within a stipulated time, you will be happy to know there is no time limit. Even your heirs can claim this money provided they are able to show the evidence. The database from the company is passed on to the state government only after 3 to 5 years. So if your unclaimed money is not that old, then you should contact the company instead of contacting the state government.

If you are searching only in your state then you are likely to find only a small amount of your unclaimed money. So you should search outside your state as well. Use quality databases which have the federal database as well as the database of all 50 states. One such database is provided by [Cashunclaimed.com](http://Cashunclaimed.com).

Here is one more tip. If you have not claimed your pension, thinking that the company you have been working for has become bankrupt or has been taken over by some other company or has merged with another organization, then you can visit the above website to check if your money was insured through the federal government. According to a spokesperson for Pension Benefit Guaranty Corporation, there are lots and lots of people who have not claimed their pensions. So start searching for your pension right away and keep trying until you get back what is rightfully yours.

And here is another great tip: how to get unclaimed tax refunds! For example if you want to claim a tax refund check for 2005, then file the tax return for 2006 and 2007 as well. There have been several instances where governments withheld tax refund checks to cover any taxes that may be owed in successive years. But when you file the tax returns for 2006 and 2007, then the tax return for 2005 will be determined. So if you file a return for all three years, it may result in speeding up the process of your tax return for 2005.

Do you know that Earned Income Tax Credit is refundable money? This is money that the government has to pay to a person as a payment made towards the taxes. Earned Income Tax Credit (EITC) either decreases or eliminates the taxes owed by people of low income groups. Since 'low income' working people need to pay payroll taxes, EITC makes sure that that it is not too much of a burden on them by giving them this tax credit. This tax credit also works as a wage subsidy as far as low income working people are concerned. This credit is generally ignored or not understood by people and thus becomes unclaimed tax refunds.

To conclude, visit [Cashunclaimed.com](http://Cashunclaimed.com) on a yearly basis to check your unclaimed money and that of your relatives as well as your friends. Use the information

given in this book to search for your unclaimed money and you may end up getting a lot of money that you weren't expecting. Use these tips for finding money to your advantage. You can also use the resource page given at the end of the book which can help a great deal in searching and claiming your unclaimed money or property.

# Chapter 8

Identify and Claim your Unclaimed Money

## How to identify your lost money

Sometimes there is a question as to how to identify and claim your lost money or property. Each state has its own database but sometimes it is quite difficult to determine if the information in the database is truly regarding you and that it is your unclaimed money. Moreover, if you are owed money from other companies outside the state, then the funds will be reported in the state where the company is located. If you try to find the lost money through the federal database, you will not be able to locate it as well. This will make it more difficult to find the lost money because the unclaimed money is reported in the state in which you did not reside. There are several ways which you can identify lost money; some of them are mentioned below:

### Look for it

It is impossible for you to locate unclaimed money if you do not look for it. You can easily do this by searching for your name in the database and once it comes up, you will see what money is currently unclaimed by you.

### Try your Nicknames and other Names

If you only search using your full legal name, you will be missing any accounts that have been reported using a variation of your legal name. For instance, if your name is George Bill then your money may be reported by the name G Bill and so on.

### Don't be selfish

Most people identify their own unclaimed property, but never think about other family members and friends. Why not take a moment to search for

money for your parents, friends and family members. Think what a great surprise you may be able to give them!

## To identify your unclaimed property search outside your state

To identify any property that is likely to be yours, it is important that you do a search in more than your state's database as you are searching less than 3% of the total database. There is a high probability that money owed to you will be missed if you only search a single state as each state has their own database in addition to the federal database.

## Identifying quality databases

If you want to locate unclaimed property, you must ensure you are using a quality database. A quality database has the following features:

- It contains money from the federal database of all 50 states.
- It has the technology to automatically locate, any variation in your legal name.
- Provides you with the entire information required to fill in your claim.

## How to claim money?

After identifying the money that is likely yours, the next step is to claim your money. However, the process of claiming the unclaimed money usually depends upon the state you are dealing with and the type of account it is. Most of the claims generally require a completed claim form, which must be properly filled in and sent along with additional forms or affidavits which include copies of relevant documents and/or proof of identification. Generally for proof of your

identity, you will need a birth certificate, copy of your driver's license and/or social security. The process normally takes anywhere from 2 to 8 weeks.

## Finding your unclaimed property or money

It is so exciting when you find a property that is likely to be yours! And with the total unclaimed property being held by the government exceeding 25 billion dollars, you have an excellent chance of finding unclaimed money that is yours or someone you know. However, there are certain unclaimed monies that you may not be aware of such as saving bonds or an inheritance. Most people are unaware of the unclaimed money which is owed to them due to the fact that there is a lack of public awareness and effective methods used to help someone identify and claim unclaimed money.

The most common types of unclaimed funds are as follows:

- Estates

- Saving and checking accounts and safe deposit box contents.

- IRS refunds

- Mutual funds, stocks, dividends and bonds

- Mineral interests and royalty payments, escrow accounts and trust funds

- Wages, child support payments

- Uncashed cashier's checks or money orders

- Matured or terminated insurance policies

The list does not end here and as a matter of fact it goes on and on....

If the property remains unclaimed for a long period, then the unclaimed money is transferred to government accounts. As per government laws, if the property remains unclaimed for a long period, say approximately 3 years, it will be transferred to a state or government agency. Most of the time, the owner has no idea of the existence of the account or does not leave a forwarding address. In certain cases, the owner dies and the inheritors have no knowledge of the property.

According to a recent survey, the amount of unclaimed funds has grown substantially. This is not only due to lack of public awareness but also to the clumsy methods of searching databases in each state as well.

Well, we hope you have enjoyed learning about some of the aspects of searching and finding unclaimed property as well as how to make a claim so that once again that asset is yours!



# Chapter 9

## Step by Step

### How to claim your unclaimed money

## HOW TO SUBMIT A CLAIM

### Step 1 - First thing you must determine is "Are you Eligible?"

Answer the following questions:

Is this your name?

Do you live or have you lived at the address listed?

Do you or have you lived in the state holding the property?

Have you conducted business with the company listed in the "Reported By" column?

If the name listed is a deceased relative or friend, only the rightful heir can claim this item. Please be advised that states require you to submit legal documents for verification: examples include a will, death certificate and others. If you are still unsure whether you may claim this item and need further assistance, please contact the individual state where the claim is being made.

**Step 2** - Now that you have determined this is in fact your claim and are eligible to collect the money or property, you will need the following information:

Find the state website or federal website that you are putting a claim in for and print off the claim form they have provided. Each state has its own individual claim form.

You will need the following information to hand when you fill out the form:

Correct and full current name and the name on the claim. If you have legally changed your name, gotten married etc., you will need both the original name on the claim and the current name you go by.

Current address and the address where you resided when the claim was put in the unclaimed database.

Social Security number of the claimant.

Proof of identification, i.e. passport, birth certificate, driver's license.

Any reference number from the database regarding the unclaimed money or property.

Where the unclaimed money came from – this should be listed on the printout of the database you searched.

Copies of everything -

NOTE: NEVER SEND IN ORIGINALS OF ANY IDENTIFICATION, SUCH AS, SOCIAL SECURITY CARDS, BIRTH CERTIFICATES, DRIVERS LICENSES, OR PASSPORTS. ALWAYS SEND IN A COPY AND KEEP A COPY FOR YOURSELF

Fill out the form completely and double check everything.

Attach any required documentation that is needed.

Send it to the state address listed on the form.

Mail it certified – do not ask for a return receipt as most states will not sign for mail as it goes into a department or post office box. But do have a record of when you mailed it. Attach the certified mail receipt and all copies of the form and documents together and put in a file folder.

**Step 3** – Most claims will take approximately 30 days to process. Some will be shorter but most of the time it will take longer. Follow up if you have not heard from anyone in 2 weeks. Make sure they received the package and verify it against the certified mail receipt.

Conditional – If they have not received it or have no record of it, recopy everything and send it out again. Also from the website, get the name of the person who will be handling your claim and a phone number and instruction on how you can follow up.

# Chapter 10

How to protect your money and accounts from  
becoming unclaimed

You have learned a lot about unclaimed money. You also now understand that claiming unclaimed money is not that easy and it is really a time consuming process. So, what steps can you take to protect your accounts and money from becoming part of the ever growing unclaimed funds under the care of the government? There are a number of tips and if they are followed carefully, will definitely go a long way to protecting your money from becoming lost or forgotten. Let's have a glance at a few of these vital tips.

The first step that you can take in this direction is through 'Direct Deposits'. Arrange your accounts in such a way that you can make payments to your insurance premiums, utility bills, mutual funds and saving bonds automatically from your bank account. Plan your savings account so that all your pension payments, social security benefits and other income are deposited in your savings account automatically. This way, none of your pension payments and security deposits will go unclaimed.

You can also open a 'Cash Management Account' that includes cash, assets and stocks into a single account with credit card services and check writing facilities. It involves an annual maintenance fee and in return manages all your assets, cash and stocks, and protects this property from becoming unclaimed. Update your legal documents with the help of a legal expert. Nominate someone as a legal heir of your property, savings account and other assets. Most of the time money goes unclaimed because there is no heir or the person is unaware of the fact that they have the money to be claimed, so inform your heirs of all documents and necessary information so that the people you love can enjoy the benefits of the property rather than leaving it unclaimed and hard to recover.

Besides all these, another vital tip that basically goes a long way in protecting your money and accounts from becoming unclaimed is the 'Proper Organization

and Protection of the Essential Documents.’ Ensure that all your insurance policies, social security checks, bank account statements, wills, deeds, pension records and other financial documents are kept in a highly secure manner. It is also very imperative that your family members know about all this important documentation. Another effective strategy is to provide your close relatives with photocopies of the original documents, so that they can easily find them at the hour of need.

‘Renting a Safe Deposit Box’ at a bank is another optimum solution for protecting your money and other valuable assets. However, to protect it from getting unclaimed, it is important to make either your trusted friend or a close family member aware of all the necessary details regarding the existence of the safe deposit box. A safe deposit box is comprised of various valuable assets including currencies, jewelry, gems, wills, deeds and the other necessary documents. Generally, it has been cautioned that for confidentiality concerns, most individuals never disclose information regarding these valuable assets to their family members. However, what is recommended here is to apprise a few close relatives of all necessary information regarding the valuable assets kept in the safe deposit box so that in the event of any mishap to you, they are not faced with problems in acquiring them.

‘Updating legal documents’ such as your Will on a routine basis is also recognized as an effective strategy for protecting your money and accounts from becoming unclaimed. What is also recommended is to keep updating your power of attorney after a specific time frame. Besides this, appoint some trustworthy person to handle all your personal matters, finances or other property related matters. These actions on your part will make your family members aware of all the valuable assets you hold in case anything happens to you.

You can play a pivotal role in protecting all your money and accounts from becoming unclaimed and moving under the authority of the government. For this purpose, you need to keep track of all the organizations that usually hold your monetary assets' and pay you money. These records should include important details such as the organization's name, contact number and your account number as well. After creating this record, provide a duplicate copy of it to your spouse or heir, so in the event of any mishap, your family members will not have any trouble getting the money or property you have left for them.

Also keep good records of your bonds, dividends and shares as you receive the highest return on your investments from them and you don't want to lose this money. Keeping in touch with the financial institution that is managing these assets and informing them of any change of address or name change, goes a long way to protecting your money and documents from becoming unclaimed.

If you don't wish to lose potential benefits incurred from 'Social Security Benefits' and seeing it become unclaimed money, memorize your Social Security number by heart and inform Social Security of any change in your name or mailing address.



In conclusion, we hope that you take advantage of some or all of these beneficial tips to help protect your money and accounts from becoming unclaimed. For more details regarding these tips and more information on protecting your accounts and money from becoming lost or forgotten, just pay a visit to my website. [Cashunclaimed.com](http://www.Cashunclaimed.com).

[Cashunclaimed.com](http://www.Cashunclaimed.com) is one of the most popular websites on the web, maintaining the largest database for unclaimed money and property. Its primary purpose is to help people find their lost money so they can take ownership of their property, instead of leaving it under the domain of states and other federal departments who are using this money to settle their own budget issues. It covers all the data available in all 50 states and federal agencies, and you will find billions of dollars worth of accounts listed within it. A large number of people have availed themselves of its services and today they are living a better life, as [Cashunclaimed.com](http://www.Cashunclaimed.com) has enabled them to recover their lost money.

[Cashunclaimed.com](http://www.Cashunclaimed.com) is not here to earn money by helping you locate your lost funds but it mainly serves as the information provider and a guide. And in return for its services, charges a very small fee that covers only the basic expenses of maintaining such a vast database. So, if you want more information regarding unclaimed funds or want more tips on how to go about locating the state holding your unclaimed money, simply contact the team at: <http://www.Cashunclaimed.com>

# APPENDIX

## RESOURCES

### Federal Databases

#### **FDIC Federal Deposit Insurance Corporation**

FDIC

Attn: Claims Department - Unclaimed Funds

1601 Bryan Street

Dallas, Texas 75201

• 877-ASKFDIC (877-275-3342)

WEBSITE URL:

<http://www2.fdic.gov/funds/index.asp>

#### **EITC - Earned Income Tax Credit**

Contact your local office here:

<http://www.irs.gov/localcontacts/index.html>

Website URL:

<http://www.irs.gov/individuals/article/0,,id=96406,00.html>

#### **National Association of Unclaimed Property Administrators**

Website URL:

<http://www.naupa.com/>

## **PBCG - Pension Benefit Guaranty Corporation**

**1-800-400-7242 or (202) 326-4000** PBGC Customer Contact Center hours are 8 a.m. to 7 p.m. Eastern Time, Monday - Friday (except Federal holidays).

Website URL:

<http://www.pbgc.gov/>

## **State Treasury Department**

### **Alabama**

State Treasury  
Unclaimed Property Division  
PO Box 302520  
Montgomery, AL 36130-2520  
1-334-242-9614

WEBSITE URL

<http://www.treasury.state.al.us>

### **Alaska**

Department of Revenue  
Unclaimed Property Unit  
1111 W. Eight Street, Room 106 (99801)  
PO Box 110420  
Juneau, AK 99811-0420  
Tel: 1-907-465-4653  
Fax: (907) 465-2394

Email:

[unclaimed\\_property@revenue.state.ak.us](mailto:unclaimed_property@revenue.state.ak.us)

WEBSITE URL:

<http://www.unclaimedproperty.alaska.gov>

## **Arkansas**

Auditor of State  
Unclaimed Property Division  
1400 West 3rd Street, Suite 100  
Little Rock, AR 72201-1811  
1-501-324-9670  
Email:  
[claimit@auditorjimwood.org](mailto:claimit@auditorjimwood.org)

WEBSITE URL:  
<http://www.state.ar.us/auditor>

## **Arizona**

Department of Revenue  
Unclaimed Property Unit  
1600 West Monroe  
PO Box 29026  
Phoenix, AZ 85038-9026  
1-602-542-4643  
Toll free 1-877-492-9957

WEBSITE URL:  
<http://www.azunclaimed.gov>

## **California**

Division of Collections  
Bureau of Unclaimed Property  
PO Box 942850  
Sacramento, CA 94250-5873  
1-916-445-8318  
1-800-992-4647 (in CA)

WEBSITE URL:  
<http://www.sco.ca.gov/>

## **Colorado**

Unclaimed Property Division  
1560 Broadway, Suite 1225  
Denver, CO 80202  
1-303-894-2443  
Email:  
[mike.coffman@state.co.us](mailto:mike.coffman@state.co.us)

WEBSITE URL:  
<http://www.colorado.gov/treasury/gcp/>

## **Connecticut**

Department of Treasury  
55 Elm Street  
Hartford, CT 06106  
1-860-566-5516

Email:  
[state.treasurer@po.state.ct.us](mailto:state.treasurer@po.state.ct.us)

WEBSITE URL:  
<http://www.state.ct.us/ott/>

## **District of Columbia**

Office of Finance & Treasury  
Office of the Chief Financial Office  
Government of the District of Columbia  
John A. Wilson Building  
1350 Pennsylvania Avenue NW, Suite 203  
Washington, DC 20004

Phone: (202) 727-2476  
Fax: (202) 727-1643

Email:

[DCUnclaimed.Property@dc.gov](mailto:DCUnclaimed.Property@dc.gov)  
[ocfo@dc.gov](mailto:ocfo@dc.gov)

WEBSITE URL:

<http://cfo.washingtondc.gov/cfo/cwp/view,a,1326,q,590614,cfoNav,|33208|.asp>

## **Delaware**

Bureau of Abandoned Property  
PO Box 8931  
Wilmington, DE 19899  
1-302-577-3349

Email:

[deproperties@acs-inc.com](mailto:deproperties@acs-inc.com)

WEBSITE URL:

<http://www.state.de.us/revenue/information/Escheat.shtml>

## **Florida**

Department of Financial Services  
Tawana McClellan  
Post Office Box 1910  
Tallahassee, Florida 32302-1910

Phone Number (888) 258-2253 or (850)413-5555

Fax: (850)413-3017

E-Mail: [Funclaim@fldfs.com](mailto:Funclaim@fldfs.com)

WEBSITE URL:

<http://www.fltreasurehunt.org>

## **Georgia**

Dept of Revenue  
Property Tax Division  
Unclaimed Property  
270 Washington Street, SW, Room 404  
Atlanta, GA 30334  
1-404-656-4244  
Ph: (404) 968-0490  
Fax: (404) 968-0772

Email:  
[ucpmail@gatax.org](mailto:ucpmail@gatax.org)

WEBSITE URL:

<http://www.etax.dor.ga.gov/ptd/ucp/index.aspx>

## **Guam**

Treasurer of Guam  
PO Box 884  
Agana, GU 96910

WEBSITE URL:

<https://www.guamtax.com/>

## **Hawaii**

Department of Budget and Finance  
Unclaimed Property Section  
PO Box 150  
Honolulu, HI 96810-0150  
1-808-586-1589

WEBSITE URL:

<http://www.ehawaii.gov.org/bf/ucp/html/>



## **Iowa**

Michael L. Fitzgerald, State Treasurer  
Unclaimed Property Division  
State Capitol Building  
Des Moines, IA 50319  
515-281-5366

Email: [treasurer@tos.state.ia.us](mailto:treasurer@tos.state.ia.us)

WEBSITE URL:

<http://www.greatiowatreasurehunt.com>

## **Idaho**

Unclaimed Property Division  
PO Box 36  
Boise, ID 83722-2240  
[lostandfound@tax.state.id.us](mailto:lostandfound@tax.state.id.us)

Reporting Questions  
Phone: (208) 334-7623 Boise  
Toll Free: 1-800-972-7660 Ext. 7623  
[holdersreport@tax.state.id.us](mailto:holdersreport@tax.state.id.us)

WEBSITE URL:

Idaho State Tax Commission  
<http://tax.idaho.gov/unclaimed.htm>

## **Illinois**

Office of State Treasurer Alexi Giannoulis

Unclaimed Property Division

P.O. Box 19495

Springfield, IL 62794-9495

Phone: 1-217-782-6692

Claims: (217) 782-6692

Inquiry: (217) 785-6992

Reporting: (217) 782-4072

E-mail

[webmaster@treasurer.state.il.us](mailto:webmaster@treasurer.state.il.us)

WEBSITE URL:

<http://www.state.il.us/treas>

## **Indiana**

Attorney General's Office

Unclaimed Property Division

402 West Washington, Suite C-531

Indianapolis, IN 46204

1-317-232-6348

1-800-447-5598

Email:

[treasurer@tos.state.ia.us](mailto:treasurer@tos.state.ia.us)

WEBSITE URL:

<http://www.indianaunclaimed.com>

**Kansas**

Unclaimed Property Division  
900 Jackson, Suite 201  
Topeka, KS 66612-1235  
1-913-296-4165 or 1-800-432-0386

Email: [Unclaimed@treasurer.state.ks.us](mailto:Unclaimed@treasurer.state.ks.us)

**WEBSITE URL**

<http://www.kansascash.com/prodweb/up/index.php>

**Kentucky**

Office of State Treasurer Todd Hollenbach

Unclaimed Property Branch  
Kentucky State Treasury Department  
Suite 183, Capitol Annex  
Frankfort, KY 40601  
1-502-564-4722/6142

Email:

[Terryl.sebastian@ky.gov](mailto:Terryl.sebastian@ky.gov)

**WEBSITE URL**

<http://www.kytreasury.com>

**Louisiana**

John Kennedy, State Treasurer  
Louisiana Dept of Revenue & Taxation  
Unclaimed Property Section  
PO Box 91010  
Baton Rouge, LA 70821-9010  
Tel:1-504-925-7407/7425

**WEBSITE URL**

<http://www.treasury.state.la.us/>

**Massachusetts**

Abandoned Property Division

1 Ashburton Place 12th Floor

Boston, MA 02108

Tel: 1-617-367-0400 (Monday-Friday 8:45am to 5:00pm EST)

WEBSITE URL

<http://www.state.ma.us/treasury/>

**Maryland**

Unclaimed Property Unit

301 West Preston Street

Baltimore, MD 21201-2385

1-410-225-1700

1-800-492-1751

Email:

[feedback@comp.state.md.us](mailto:feedback@comp.state.md.us)

WEBSITE URL

<http://www.marylandtaxes.com/default.asp>

**Maine**

State Treasurer's Office

Treasury Department

Abandoned Property Division

39 State House Station

Augusta, ME 04333-0039

Email:

[unclaimed.property@Maine.gov](mailto:unclaimed.property@Maine.gov)

WEBSITE URL

[http://www.maine.gov/treasurer/unclaimed\\_property/](http://www.maine.gov/treasurer/unclaimed_property/)

## **Michigan**

Department of Treasury  
Unclaimed Property Division  
Michigan Department of Treasury  
430 W. Allegan St  
Lansing, MI 48922  
Telephone: (517) 636-5320  
Fax: (517) 636-5324

### WEBSITE URL

<http://www.michigan.gov/treasury/0,1607,7-121-44435---,00.html>

## **Minnesota**

Minnesota Commerce Department  
Unclaimed Property Section  
133 East 7th Street  
St. Paul, MN 55101  
1-612-296-2568  
1-800-925-5668

### WEBSITE URL

<http://www.state.mn.us/cgi-bin/portal/mn/jsp/content.do?id=-536881373&agency=Commerce>

## **Missouri**

Missouri State Treasurer  
Sarah Steelman  
Unclaimed Property Division  
PO Box 1272  
Jefferson City, MO 65102-1272  
1-573-751-0840/0123

### Email:

[ucp@mail.sto.state.mo.us](mailto:ucp@mail.sto.state.mo.us)

WEBSITE URL

<http://www.showmemoney.com>

## **Mississippi**

Treasury Department  
Unclaimed Property Division  
PO Box 138  
Jackson, MS 39205-0138  
1-601-359-3600

WEBSITE URL

<http://www.treasury.state.ms.us/Index.asp>

## **Montana**

Unclaimed Property Division  
Department of Revenue  
Mitchell Building  
Helena, MT 59620  
1-406-444-2425

WEBSITE URL

[http://mt.gov/revenue/programsandservices/unclaimedproperty.a  
sp](http://mt.gov/revenue/programsandservices/unclaimedproperty.asp)

## **North Carolina**

Department of State Treasurer  
Escheat & Unclaimed Property  
325 North Salisbury Street  
Raleigh, NC 27603-1385  
1-919-733-6876

WEBSITE URL

<http://www.NCCash.com>

## **North Dakota**

Unclaimed Property Division  
State Land Department  
PO Box 5523  
Bismarck, ND 58506-5523  
1-701-328-2805  
1-701-224-2805

Email:

[llfisher@state.nd.us](mailto:llfisher@state.nd.us)

WEBSITE URL

State Land Department  
<http://www.land.state.nd.us/>

## **Nebraska**

Unclaimed Property Division  
State Treasurer's Office  
Room 2003, State Capitol Bldg  
PO Box 94788  
Lincoln, Nebraska 68509-4788

Phone: (402) 471 - 2455

Fax 1: (402) 471 - 4390

Fax 2: (402) 471 - 0816

Email:

[info@treasurer.org](mailto:info@treasurer.org)

WEBSITE URL

<http://www.treasurer.org>

## **New Hampshire**

Abandoned Property Division

Treasury Department

25 Capitol Street - Room 205

Concord, NH 03301

Telephone: (603) 271-2621

Fax: (603) 271-3922

Abandoned Property: (800) 791-0920 (in New Hampshire)

Email:

[treasury@treasury.state.nh.us](mailto:treasury@treasury.state.nh.us)

WEBSITE URL

<http://www.state.nh.us/treasury/>

## **New Jersey**

Department of the Treasury

Property Administration

CN 214

Trenton, NJ 08646

1-609-984-8234

Email:

[taxation@tax.state.nj.us](mailto:taxation@tax.state.nj.us)

WEBSITE URL

<http://www.state.nj.us/treasury/taxation/index.html?updiscl.htm~mainFrame>

## **New Mexico**

Taxation & Revenue Department

Special Tax Programs & Services

PO Box 25123

Santa Fe, NM 87504-5123

1-505-827-0767



1-505-827-0769

WEBSITE URL

<https://ec3.state.nm.us/ucp/>

## **Nevada**

Department of Business & Industry

Unclaimed Property Division

2501 East Sahara Avenue, Suite 304

Las Vegas, NV 89104

Tel: 1-702-486-4140

Tel: 1-800-521-0019

Fax: (702) 486-4177

Email:

[Unclaimed@nevadatreasurer.com](mailto:Unclaimed@nevadatreasurer.com)

WEBSITE URL

<http://nevadatreasurer.gov/>

## **New York**

Office of Unclaimed Funds

Alfred E. Smith Building, 9th Floor

Albany, NY 12236

Tel: 1-518-474-4038

Tel: 1-800-221-9311

Email:

[NYSOUF@osc.state.ny.us](mailto:NYSOUF@osc.state.ny.us)

WEBSITE URL

<http://www.osc.state.ny.us/>

## **Ohio**

Division of Unclaimed Funds

77 South High Street

Columbus, OH 43266-0545

1-614-466-4433

Email:

[claims@dsl.state.or.us](mailto:claims@dsl.state.or.us)

WEBSITE URL

<http://www.com.ohio.gov/unfd/>

## **Oklahoma**

Oklahoma State Treasurer's Office

Unclaimed Property Section

2501 Lincoln Boulevard

Oklahoma City, OK 73194-0010

1-405-521-4275/4273

Office Hours: 8:00 am to 5:00 pm Mon. - Fri.

Email:

[Unclaimed@treas.state.ok.us](mailto:Unclaimed@treas.state.ok.us)

WEBSITE URL

<http://www.ok.gov/treasurer/index.html>

## **Oregon**

Department of State Lands

775 Summer Street, NE

Salem, OR 97310

1-503-378-3805 x283

1-505-827-0767

1-505-827-0769

WEBSITE URL

<http://www.oregonstatelands.us/DSL/UP/index.shtml>

## **Pennsylvania**

State Treasurer Robin L. Wiessmann

Office of Unclaimed Property

PO Box 1837

Harrisburg, PA 17105-1837

1-800-222-2046 Claims inquiries

1-800-379-3999 Reporting questions and Instructions

WEBSITE URL

<http://www.patreasury.org/>

## **Puerto Rico**

Office of the Commissioner of Financial Institutions

Unclaimed Property Division

PO Box 11855

San Juan, PR 00910-3855

<http://www.ocif.gobierno.pr/unclaimedeng/unclaimedmain.aspx>

## **Rhode Island**

Department of Treasurer

Unclaimed Property Division

PO Box 1435

Providence, RI 02901-1435

1-401-277-6505

Fax (401) 222-6140

Email:

[treasury@treasury.state.ri.us](mailto:treasury@treasury.state.ri.us)

WEBSITE URL

<http://www.treasury.ri.gov/unclaimedproperty/>

## **South Carolina**

Office of the State Treasurer

Unclaimed Property Division

PO Box 11778

Columbia, SC 29211-1778

1-803-737-4771

Email:

[payback@sto.state.sc.us](mailto:payback@sto.state.sc.us)

WEBSITE URL

<http://www.treasurer.sc.gov/>

**South Dakota**

Office of the State Treasurer  
Unclaimed Property Division  
500 East Capitol Avenue  
Pierre, SD 57501  
1-605-773-3378

WEBSITE URL

<http://www.sdtreasurer.com/>

**Tennessee**

Treasury Department  
Andrew Jackson Building, 9th Floor  
Nashville, TN 37243-0242  
1-615-741-6499

Email:

[UCP.Information@state.tn.us](mailto:UCP.Information@state.tn.us)

WEBSITE URL

<http://www.treasury.state.tn.us/unclaim/>

**Texas**

Texas Comptroller of Public Accounts

Unclaimed Property Division  
Texas State Comptroller's Office  
Box 12019  
Austin, TX 78711-2019  
1-512-463-6060  
1-800-654-3463

Email:

[unclaimed.property@cpa.state.tx.us](mailto:unclaimed.property@cpa.state.tx.us)

WEBSITE URL

<http://www.window.state.tx.us/up/>

**Utah**

State Treasurer S Office  
Unclaimed Property Division  
341 South Main Street, 5th Floor  
Salt Lake City, UT 84111

Contact at:

Telephone (801) 320-5360

Toll Free (888) 217-1203

Facsimile (801) 533-4096

WEBSITE URL

<http://www.treasurer.state.ut.us/>

**Virginia**

Division of Unclaimed Property  
Department of Treasury  
PO Box 2478  
Richmond, VA 23218  
1-804-225-2393

Email:

[ucpmail@trs.state.va.us](mailto:ucpmail@trs.state.va.us)

WEBSITE URL

<http://www.trs.virginia.gov>

**Virgin Islands**

US Virgin Islands  
Office of the Lieutenant Governor  
Division of Banking  
18 Kongens Gade  
St. Thomas, USVI, VI 00802

**Vermont**

Office of the State Treasurer Jeb Spaulding

Abandoned Property Division

State Treasurer S Office

133 State Street

Montpelier, VT 05633-6200

Tel: 1-802-828-2301

Tel: 1-800-642-3191

WEBSITE URL

<http://www.vermonttreasurer.gov/>

**Washington**

Unclaimed Property Section

Department of Revenue

1101 S. Eastside Street

PO Box 448

Olympia, WA 98507

1-360-586-2736 or 1-800-435-2429

WEBSITE URL

<http://ucp.dor.wa.gov>

**Wisconsin**

Unclaimed Property Division

State Treasurer's Office

PO Box 2114

Madison, WI 53701-2114 (contact time: 8.00am to 4.00pm)

1-608-267-7977

Email:

[unclaim@ost.state.wi.us](mailto:unclaim@ost.state.wi.us)

WEBSITE URL

<http://www.ost.state.wi.us>

**West Virginia**

Office of State Treasurer  
Unclaimed Property Division  
Office of State Treasurer  
Capitol Complex  
Charleston, WV 25305  
1-304-343-4000  
WEBSITE URL

<http://www.wvtreasury.com/>

**Wyoming**

Wyoming Unclaimed Property

Office of the State Treasurer  
2515 Warren Avenue, Suite 502  
Cheyenne, WY 82002  
307-777-5590

Email:  
wyomingup@state.wy.us

WEBSITE URL  
<http://www.wywindfall.gov>

# Definitions

## Abandoned property

Such a property (either tangible or intangible), whose actual owner fails to claim it within the dormancy period is rightfully termed as abandoned property.

## Abandonment Period

The stipulated time frame that is typically set to be around 3 to 5 years, after which the property or asset is held as abandoned is basically termed as abandonment period.

## Asset Finders

Also termed as Asset Locators, basically refers to the companies or more specifically to the individuals, whose main task is to reunite the actual owners or the legal heirs with their unclaimed property. In return, the heirs pay a certain fee to these locators.

## Bond

Bonds are usually issued by the federal government agencies, organizations or by corporations. Purchasing a bond tends to be a kind of debt investment, where the borrower is highly entitled to repay the actual amount along with the interest rates and that too on a specific date.

## Claimant

A person is appropriately termed as a claimant when they are claiming that unclaimed property that legally belongs to them.

## Custodian

A key term custodian usually refers to a person who basically acts as a caretaker of a property or other monetary assets until they are delivered to the legal owner.



## Dormancy Period

The stipulated time frame (generally 2 to 5 years) after which the property is generally considered as abandoned is termed as dormancy period. This timeframe is usually set by each state in accordance with their state laws and regulations.

## Due Diligence

This key term strategically refers to the long-term effort made by the proprietor of the abandoned property for finding the legal owner of the unclaimed property or asset, before submitting the property to the state federal agencies.

## Entity

The term entity precisely implies the organizations, trust, company and the likes.

## Escheat

Escheat refers to the key concept when the ownership rights of the unclaimed property or assets are usually transferred to the particular state or government agencies, making it a legal heir of the property.

## Found Money

Found money is alternatively termed as unclaimed money, lost money, missing money and unclaimed assets. This term is used to define all those assets or a fund of which the individual has lost track in the past and then suddenly revives it.

## Holder

An individual or an organization that acts as a custodian of the abandoned property until it is rightfully transferred to the state or the heirs on behalf of the legal owner.

## Intangible Property

Such an asset that has no physical existence but carries a huge value like shares, bonds, bank notes and other similar items.

## Missing Owner

An individual who has lost track of his valuable assets kept in the safe deposit box, bank account, utility deposit and the likes and can't be traced by the corporation holding the financial assets, so as to return the same to its legal owner.

## Unclaimed Money

Unclaimed money /property may be defined as an intangible or tangible financial asset that is usually held by an organization or a person, where the owner of the property or money can't be found.

