



# RECORDS RETENTION AND DISPOSITION SCHEDULE

## Financial Institutions, Department of

Agency: Financial Institutions, Department of		Division:	
ITEM NO.	RECORD SERIES	TITLE/DESCRIPTION (This Retention Schedule is approved on a space-available basis)	RETENTION PERIOD
1	87-154	<b>INSTITUTION FILE</b> The definition of an institution includes banks, trust companies, savings banks, building and loan associations, private banks, and industrial loan and investment companies. A typical file contains correspondence to or from the institution or federal regulatory agency and the Department of Financial Institutions, annual audit reports, call reports, and UBPR's (Uniform Bank Performance Reports). Some files may also contain examiners' work papers and any other data used in the completion of an examination report. A file will also include reports of examination, visitations, compliance reports and/or EDP examinations by the Department of Financial Institutions. and/or federal regulator. Confidential, [IC 28-1-2-30, (2004 Edition) Retention based on IC 34-11-2-7, (2004 Edition)	TRANSFER to the RECORDS CENTER after four (4) state fiscal years. TRANSFER to the INDIANA ARCHIVES, for EVALUATION, SAMPLING, or WEEDING pursuant to archival principles after an additional two (2) state fiscal years in the RECORDS CENTER. TOTAL RETENTION prior to INDIANA ARCHIVES TRANSFER: Six (6) state fiscal years.
2	87-158	<b>DEPARTMENT MEMBER FILE</b> Files will typically contain all documentation on the formation of new state chartered banks, savings banks, and trust companies. The files will also contain other documentation which may include conversions, interim banks, change of control, plans of exchange, foreign corporations, ATMs, mergers, branches and other real estate. Confidential, [IC 28-1-2-30, (2004 Edition)]	DESTROY duplicate record copies upon completion of required action. TRANSFER original Department Member File to the RECORDS CENTER after four (4) state fiscal years. TRANSFER to the INDIANA ARCHIVES, for EVALUATION, SAMPLING, or WEEDING after an additional two (2) state fiscal years in the RECORDS CENTER. TOTAL RETENTION prior to INDIANA ARCHIVES TRANSFER: Six (6) state fiscal years.
3	96-92	<b>HOLDING COMPANY FILE</b> Files will typically contain annual reports, copies of Federal Reserve required reporting: Y-6, Y-8, Y-9-C, Y-PLP, Y-11L, Y-11AS, Y-11Q; Securities and Exchange reports, 10-Q, 10-K, miscellaneous correspondence to/from the federal regulator and the Department of Financial Institutions; notices of annual shareholder meetings, acquisition notification, copies of news releases, Uniform Bank Holding Company Performance Reports (UBPRs), and summaries of The Director' Inspection-Findings. Confidential, [IC 28-1-2-30, (2004 Edition)]; Retention based on IC 34-11-2-7, (2004 Edition)	TRANSFER to the RECORDS CENTER after four (4) state fiscal years. TRANSFER to the INDIANA ARCHIVES, for EVALUATION, SAMPLING, or WEEDING pursuant to archival principles after an additional two (2) state fiscal years in the RECORDS CENTER. TOTAL RETENTION prior to INDIANA ARCHIVES TRANSFER: Six (6) state fiscal years.
4	2005-10	<b>FIELD EXAMINER WORKPAPER FILES</b> Field examiner workpaper files include banks, trust companies, savings banks, building and loan associations, private banks and industrial loan and investment companies. These files are maintained in two (2) regional district offices of the Department of Financial Institutions. A typical file may contain correspondence to or from the institution or federal regulatory agency and the Department of Financial Institutions, copies of annual audit reports, UBPRs (Uniform Bank Performance Reports), and any other data used in the completion of an examination report, including information obtained from the various types of financial institutions. A typical file will also include reports of examinations, visitations, trust reports, compliance reports and/or information technology reports completed by the Department of Financial Institutions. Confidential, [IC 28-1-2-30, (2004 Edition)]; Retention based on IC 34-11-2-7, (2004 Edition)	TRANSFER to the RECORDS CENTER after three (3) state fiscal years. DESTROY after an additional three (3) state fiscal years in the RECORDS CENTER. TOTAL RETENTION: Six (6) state fiscal years.

5	87-155	<b>EXAMINER'S FACT FILE</b> Contains record of examiner's education, test scores, promotions, performance evaluations and other personnel material. Maintained apart from agency's other personnel files. Partially confidential at the discretion of a public agency, [IC 5-14-3-4(b)(3), and [IC 5-14-3-4(b)(8), (2004 Edition)]	TRANSFER to Inactive Personnel Files upon termination of the examiner.
6	87-156	<b>INACTIVE EXAMINER'S FACT FILE</b> Partially confidential at the discretion of a public agency, [IC 5-14-3-4(b)(3), and [IC 5-14-3-4 (b)(8), (2004 Edition)]	DESTROY three (3) years after termination of the examiner.
7	87-157	<b>PENDING MEMBERS FILES</b> These are applications of supervised institutions which require formal action of the Department of Financial Institutions and institutions which have received formal action but the final processing of the application has not been completed. Confidential, [IC 28-1-2-30, (2004 Edition)]	TRANSFER to Department Member File upon completion of the required action.
8	87-164	<b>ACTIVE CORPORATE FILES</b> Articles of incorporation, amendments and by laws of all financial institutions regulated by this agency. The Secretary of State has articles of incorporation and any amendment(s) only. Some public inquiries are received concerning associations.	TRANSFER to Inactive Corporate Files upon dissolution or merger or conversion of associations no longer chartered by the state.
9	87-165	<b>INACTIVE CORPORATE FILES</b> These have the same contents as the Active Corporate Files. Frequent public inquiries are received concerning the disposition of associations.	TRANSFER to the INDIANA ARCHIVES, after six (6) state fiscal years; for EVALUATION, SAMPLING, or WEEDING pursuant to archival principles.
10	87-166	<b>EXAMINATION SCHEDULE FILE</b> This is a record of dates of examinations and disposition of associations no longer in business. Kardex system with disposition shown on back; frequent public inquiries concerning disposition of associations. Audit trail necessary to show such disposition of associations from 1930's and 1940's.	RETAIN until the INDIANA GENERAL ASSEMBLY legislatively sunsets the DEPARTMENT OF FINANCIAL INSTITUTIONS.
11	87-266	<b>COMPLAINTS</b> Employees with Affirmative Action complaints must submit them in writing to the Affirmative Action Coordinator. All complaints are acted on by the Coordinator and the Affirmative Action Coordinator retains a copy of the original complaint and its resolution. Partially confidential at the discretion of a public agency, [IC 5-14-3-4(b)(8), (2004 Edition)] Retention based on 29 CFR 1620.30, (July 1, 2004 Edition)	TRANSFER to Active Employees' Personnel Files upon resolution of complaint. DESTROY the Affirmative Action Coordinator's copy of the complaint and resolution three (3) years after the final disposition of any action.
12	87-267	<b>TERMINATED EXAMINERS ID CARDS</b>	DESTROY on examiner termination.
13	87-286	<b>CONSUMER COMPLAINTS</b> A consumer completes the Consumer Credit Complaint, previously State Form 38840, and submits the completed form to the Department. Complaints are reviewed by a field examiner and resolved within two (2) weeks.	DESTROY three (3) years after the year of the complaint resolution.
14	87-287	<b>CROSS REFERENCE LISTING (ELECTRONIC)</b> This record is an electronic (computer) cross-reference listing to consumer complaints. Index cards formerly used were discontinued.	DELETE electronic listing two years after resolution of the complaint.
15	87-289	<b>INDEX OF ASSIGNMENTS OF LEDGERS (COMPUTER)</b> This electronic (computer) index is used to assign examiners to lending institutions. This index shows the company, examiner and date of the last examination, and is regularly updated. Information is arranged by company identification number. All information on the old index cards is now in the electronic record and cards are no longer created or maintained and none exist. Confidential, [IC 28-1-2-30, (2004 Edition)]	DELETE computer listing when outdated or replaced.

16	87-290	<b>REGISTER OF LICENSE NUMBERS-CURRENCY EXCHANGES AND PAWNBROKERS</b> This record is in three (3) ring vinyl binders and in a computer. The data is arranged in numerical order by license number, and it indicates the date a license was issued, to whom and if the license has been revoked or surrendered. The computer printouts are verified to the three (3) ring binder information.	DESTROY binder data and print-outs five (5) years after the license was surrendered or revoked. ERASE machine-readable format five (5) years after the license was surrendered or revoked.
17	87-291	<b>REGISTER OF LICENSE BRANCHES-CURRENCY EXCHANGES AND PAWNBROKERS</b> This record is also in a three (3) ring vinyl binder and in the agency's computer system. It is an alphabetical listing by city and is subdivided alphabetically by company within the city. Any change in the company produces an updated listing. Virtual daily updating is performed.	DESTROY hard copies when outdated or replaced. ERASE machine-readable format when outdated or replaced.
18	87-293	<b>INDEX OF ASSIGNMENT-PAWNBROKERS (COMPUTER)</b> This is an electronic (computer) index showing the company, examiners, and last date examined. The index is regularly updated in the computer and arranged by examination date.	DELETE computer entry when outdated or replaced.
19	87-294	<b>INDEX OF ASSIGNMENTS - NON-LENDERS PRINT-OUTS &amp; MACHINE READABLE</b> This record is on the computer and shows the address, examiner and last examination date listed. For examination purposes, the state of Indiana is divided into two (2) districts. The computer print-out is generated from necessary data.	DESTROY computer print-outs when outdated or replaced. ERASE machine-readable format when outdated or replaced.
20	87-301	<b>CREDIT UNION INSTITUTIONS EXAMINATION INFORMATION</b> This record monitors legal compliance as well as the solvency of state chartered credit unions. Confidential, [IC 28-1-2-30, (2004 Edition)] Retention based o IC 34-11-2-7, (2004 Edition)	TRANSFER to the RECORDS CENTER after four (4) state fiscal years. TRANSFER to the INDIANA ARCHIVES, for EVALUATION, SAMPLING or WEEDING pursuant to archival principles; after an additional two (2) state fiscal years in the RECORDS CENTER. TOTAL RETENTION prior to INDIANA ARCHIVES TRANSFER: Six (6) state fiscal years.
21	87-302	<b>CREDIT UNION EXAMINATION CROSS REFERENCE FILE (ELECTRONIC)</b> This (now) electronic record is listed in alphabetical order by city and institution. Data is also maintained in the Credit Union Institutions Examination Information, Record Series Number 87-301.	DELETE computer entry when outdated or replaced.
22	87-303	<b>CREDIT UNIONS INSTITUTIONS CORPORATE FILES</b> Files typically contain various corporate applications, Certificates of Mergers and Certificates of Filing and miscellaneous correspondence. Confidential, [IC 28-1-2-30, (2004 Edition)]	TRANSFER to the INDIANA ARCHIVES, for EVALUATION, SAMPLING or WEEDING pursuant to archival principles; three (3) state fiscal years after the credit union's corporate existence ceases to exist due to a merger or liquidation.
23	87-308	<b>MEETINGS AND SPEECHES FILES</b> Files have miscellaneous data on speeches, meetings, seminars, etc. These are often handwritten and sometimes have notes and are frequently revised.	DESTROY when outdated or replaced.
24	87-315	<b>AQUISITION SUMMARIES</b> Summaries of bank acquisitions; used for approval. Confidential, [(IC 28-1-2-30), (2004 Edition)]	TRANSFER to the INDIANA ARCHIVES, for EVALUATION, SAMPLING or WEEDING pursuant to archival principles; six (6) years after final resolution of any litigation.
25	87-317	<b>ORDERS</b> These are documents used by the department to authorize acquisition of a bank(s) or bank holding companies. This is a standard form with the date(s) and party or parties the only changeable data. The department retains one (1) copy as proof of authorization and the other copies are sent to the parties involved in the acquisition.	RETAIN for the life of the financial institution approved by the formal order.

26	87-319	<b>LEGISLATION DRAFTS - HARD COPY AND MACHINE READABLE</b> Record is also on the computer system.	DESTROY hard copy drafts that become law when legislation is enacted into law. ERASE machine-readable format and RECYCLE at the same time. DESTROY hard copy drafts that are not enacted into law after three (3) years. ERASE machine-readable format and RECYCLE non-law drafts at the same time.
27	87-320	<b>TRANSCRIPTS OF PUBLIC HEARINGS</b> Record used to determine approval of charters or branches of state-chartered financial institutions.	TRANSFER to the INDIANA ARCHIVES, for EVALUATION, SAMPLING pr WEEDING pursuant to archival principles; after three (3) years.
28	87-321	<b>ACTIVE EMPLOYEES' PERSONNEL FILES</b>	TRANSFER to Personnel Files, Inactive, on employee termination.
29	87-324	<b>DEGREE OF COMPETENCY REPORTS</b> A typical file contains various training forms and an evaluation of the examiners. These will be completed as required by the training division. Partially confidential at the discretion of a public agency, [IC 5-14-3-4(b)(8), (2004 Edition)]	DESTROY five (5) years after examiner termination.
30	87-325	<b>EXAMINER'S TRAINING FILE</b> File contains tests and scores and continuing education records and any training programs that the examiner was in. Partially Confidential at the discretion of a public agency, [IC 5-14-3-4(b)(3), (2004 Edition)]	DESTROY five (5) years after examiner termination.
31	96-100-A	<b>CREDITOR'S NOTIFICATION RETURN, STATE FORM NUMBER 70, IUCCC FORM 2</b> This record consists of returns filed by registrants reporting the volume of consumer credit sales, loans, and leases. NOTE: RECORD SERIES NUMBER WAS EDITED BECAUSE OF DUPLICATE RECORD SERIES NUMBER ALREADY ASSIGNED TO THE DEPARTMENT OF REVENUE, CRIMINAL INVESTIGATION DIVISION.	DESTROY after three (3) years and after receipt of STATE BOARD OF ACCOUNTS Audit Report and satisfaction of unsettled charges.
32	96-93	<b>EDP SERVICE CENTER FILE</b> The file typically contains correspondence to and from the federal regulatory agency and the Department of Financial Institutions and reports of examination completed by the Department of Financial Institutions. Confidential, [IC 28-1-2-30, (2004 Edition)]	TRANSFER to the RECORDS CENTER after four (4) state fiscal years. TRANSFER to the INDIANA ARCHIVES, for EVALUATION, SAMPLING, or WEEDING pursuant to archival principles after an additional two (2) state fiscal years in the RECORDS CENTER. TOTAL RETENTION prior to INDIANA ARCHIVES TRANSFER: Six (6) state fiscal years.
33	96-94	<b>MEMORANDA OF UNDERSTANDING (MOUs) &amp; CEASE AND DESIST ORDERS (C &amp; Ds) FILE</b> The file will typically contain a copy of the order or memorandum, quarterly progress report by the institution and all correspondence regarding the outstanding order to/from the institution and the federal regulatory agency and the Department of Financial Institutions. Confidential, [IC 28-1-2-30, (2004 Edition)] Retention based on IC 34-11-2-7, (2004 Edition)	TRANSFER to the RECORDS CENTER four (4) state fiscal years after release of the memorandum of understanding or cease and desist order. DESTROY after an additional two (2) state fiscal years in the RECORDS CENTER. TOTAL RETENTION: Six (6) state fiscal years after the release of the agreement or cease and desist order.
34	96-95	<b>UCC EXAM REPS, LICs LENDRS, PAWNBRKRS, BUDG SERVC, RENTAL PURCH COS, MONEY TRANS&amp; CK CSH</b> Typical files includes the examination reports and miscellaneous correspondence. Confidential, [IC 28-1-2-30, (2004 Edition)]	DESTROY three (3) years after the latest examination report.
35	96-96	<b>UNIFORM CONSUMER CREDIT CODE ALPHABETICAL, NUMERICAL, AND COUNTY PRINTOUTS</b> These printouts are generated on a quarterly basis and contain the registrant's name(s), addresses and examination information.	DESTROY hard-copy records when a new printout is received. DELETE computer data when outdated or replaced.

36	96-97	<p><b>LICS APPS/RENWL-LICS LNDRS,PAWNBKERS,CK CASHRS,MONEY TRANSMTRS,BUDG SERVS,RENTL-PRCH</b></p> <p>File includes State Form Number 34979, Application for Pawnbroking License or Renewal of a License, State Form Number 27007, Annual Notification Return; RPAA Form 2, Renewal of Budget Service Company License, State form 42044, Application for License or Renewal of a License to Engage in Business; and State Form 45662, Creditor's Notification Return, IUCC Form 2-LL; Indiana Uniform Consumer Credit Code. Renewals subject to IC 28-7-5-1 et seq., 2004 Edition. Annual renewal of license applications is required with a fee payment.</p>	DESTROY three (3) years after the latest license renewal and after receipt of STATE BOARD OF ACCOUNTS Audit Report and satisfaction of unsettled charges.
37	96-98	<b>ANNUAL REPORTS TO DEPT OF FINANCIAL INSTS</b>	DESTROY three (3) years after receipt of the latest report due.
38	96-99	<p><b>SURRENDERED FILES</b></p> <p>These are files of registrants that are inactive due to license revocation or a license has been surrendered because the registrant is no longer in business.</p>	DESTROY hard copy records three (3) years after the registrant has been removed from the active list. DELETE computer entries three (3) years after the registrant has been removed from the active list.