The code for the schedule is:

A- after date of record
B- after account is closed
C- after taxes are filed

RECORD RETENTION SCHEDULE

July 1, 2006

RECORD	RETENTION PERIOD

ADMINISTRATIVE

I. Accounting and Audit

External audit reports	5 years A
Internal audit work papers	5 years A
Accrual and bond amortization records (after maturity)	1 year
Internal audit reports	7 years A
Bank call reports	5 years A
Bank examiner reports	5 years
Bills paid and invoices	2 years A
Budget and related worksheets	1 year A
Charge-off asset records	7 years C
Correspondence (general)	1 year A
Cash reserve computation	2 years A
Depreciation records (after life of asset or disposition)	1 year A
Reconcilement in accounts records	5 years A
Directors' examination reports	5 years
Escheat records	5 years A
Reserve for loss on loans to banks	7 years A
Charge off records (overdraft and loan loss)	7 years C
Attachment and garnishment of debtors	5 years A

Court case records (after case has been closed)	5 years
Determination of FDIC assessment base records (after date of filing)	2 years
Records of bank's executive officers, directors, principal shareholders, and officers (after paid)	5 years A
Records of outside business interests of bank's executive officers, directors, principal shareholders and officers (after length of service)	5 years A
Power of attorney	5 years B

II. General Ledger

General ledger	Permanent
Daily statement of condition	Permanent
General ledger reports	2 years A
General ledger tickets (debit and credit entries)	2 years A

III. Insurance

Blanket bond (after termination)	5 years
Casualty liability policies (expired)	2 years
Insurance schedules (record of premium payments and recoveries)	2 years A
Record of policies in force	2 years A

COLLECTIONS AND CONTRACTS

Collection receipts	2 years A
Collection register	2 years A
Collection letters (incoming and outgoing)	2 years A

Coupon envelopes	2 years A
Customers' file copies	2 years A

CORRESPONDENT BANKING

Advice from correspondents	1 year A
Bank statements (due to and due from)	5 years A
Drafts	5 years A
Drafts register	5 years A
Reconcilement of account	1 year A
Transit letters	1 year A
Report of accounts (open and closed)	1 year A
Resolutions	5 years B
Signature cards	5 years B
Trial balances	5 years A
Incoming and outgoing cash letter	1 year A

CUSTOMER SERVICE

Evidence of compliance with Reg. E	2 years A
Evidence of compliance with Reg. CC	2 years A
Evidence of compliance with Reg. P	2 years B
Evidence of compliance with Bank Secrecy Act	5 years A
Night depository agreement (after surrender)	2 years
Night depository logs	2 years A
Collateral and safekeeping records and receipts	5 years A
United States savings bonds (purchased and redeemed)	2 years A
Traveler's checks applications (receipts and reconcilements)	2 years A

Lock box service records	2 years A
Undelivered customer statements and checks	7 years A

SAFE DEPOSIT

Access tickets	5 years A
Contracts and signature cards	5 years B
Copies of rent receipts	1 year A
Court orders and other records (after compliance)	5 years
Forced entry records	5 years A
Power of attorney	5 years B
Record or report of contents of opened boxes	5 years A
Record of sale to satisfy lien	5 years A

SECURITY

Bait money receipts and records	Until superseded
Surveillance log and photographic record	1 year A
Internal investigation reports	5 years A
Security devices' checklist inspection records	2 years A
Vault records (access maintenance)	2 years A

INTERNATIONAL

Copies of wire transfers (foreign and domestic)	5 years A
Foreign asset held record	5 years B
Foreign collection letters (register)	5 years A
Foreign draft applications	5 years A
Foreign exchange remittance sheets or books (after issue)	5 years
Foreign mail transfer applications	5 years A

Foreign mail transfers	5 years A
Letter of credit applications and supporting documents	5 years B
Report of foreign financial accounts	5 years A

INVESTMENTS

Bond ledger (after disposition)	5 years
Brokers' statement (after disposition)	5 years
Brokers' and securities dealers' taxpayer ID number	5 years B
Credit information used to evaluate public and investment securities	Until sold or matured
Lost and stolen securities Form X-17-1A	3 years A
Municipal securities, Form MSD-4 & MSD-5	3 years A
Record of broker-dealer securities transactions and amount of commission	3 years A
Safekeeping records and receipts	5 years A

DEMAND DEPOSIT ACCOUNTS AND NOW ACCOUNTS

Reports produced by DDA systems	2 years A
Batch proof	1 year A
Checkbook orders	1 year A
Checks paid	5 years A
Deposit tickets	5 years A
Dormant accounts (after escheated)	5 years
Resolutions (authorizations)	5 years B
Return item record	1 year A
Signature cards	5 years B
Statement mailing order	2 years B

Statement receipt cards	2 years A
Statements (customers)	5 years A
Stop payment orders	5 years A
ATM and ACH items (electronic transactions)	5 years A
Charged-off overdrafts	5 years A

LOANS

Reports prepared by system	2 years A
Application (approved)	2 years B
Applications (declined)	25 months A
Charged off loans	5 years A
Loan transaction debits and credits	2 years A
Merchants' agreement	2 years B
Annual financial reports and customers' operating statement	2 years B
Collateral cards or register	2 years B
Collateral cards or register	2 years B
Collateral receipts	2 years B
Credit files	2 years B
Overdraft loan agreement	2 years B
Pledge agreement and pledge consent	2 years B
Repossession log	2 years B
Resolutions (after repayment of loan)	2 years
Federal Reserve Form G-3, report on extension of credit from sources outside the United States	2 years B
Federal service from T-4 report on extension of	

credit on a margin security	2 years B
Federal reserve from U-1, U-2, U-3, U-4, U-5	
U-6, report on loans secured by stock after	
credits are terminated	2 years B
Federal reserve Form X-1, report on extension of credit obtained	
from sources outside U.S.	2 years B
Certificates of national banks in support of loans based on	
consumer paper	1 year B
Dealer remittance sheets	1 year A
Dealer ledger	2 years A
Evidence of compliance with Reg. B (after notification)	25 months
Evidence of compliance with Reg. U (loans secured by stock)	3 years A
Evidence of compliance with Reg. Z (after disclosure)	2 years
Evidence of compliance with Reg. C (after closed)	5 years
Evidence of compliance with the Fair Credit Reporting Act	25 months A
Evidence of compliance with the Real Estate Settlement	
Procedures Act	2 years A
Evidence of compliance with the Community Reinvestment Act	5 years A
Statement of account	2 years A
Student loan records	2 years B
Court case records (after case closed)	2 years
FHA insured loans and mortgages	2 years B
Foreclosure records	5 years B
Home loan data (after notification or withdrawal of application)	25 months

Insurance notice	Current

OFFICIAL BANK CHECKS, MONEY ORDERS, CERTIFIED CHECKS AND BANK DRAFTS

Cashier's checks (after paid)	5 years
Cashier's check registers (after payment)	5 years
Certified checks or receipt (paid)	5 years
Certified check register (after payment)	5 years
Drafts (canceled)	5 years A
Draft register (after payment)	5 years
Expense checks (canceled)	5 years A
Expense check register (after payment)	5 years
Expense vouchers or invoices	5 years A
Money orders bank or personal (paid)	5 years A
Money order registers (after payment)	5 years
Official checks (after paid)	5 years A
Official checks register (after payment)	5 years
Interest checks	5 years A
Interest check register (after paid)	5 years
Club checks	5 years A
Club check register (after paid)	5 years

OPERATIONS

I. Mail, Registered or Certified

Metered mail receipt books (after date of final entry)	1 year
Registered and certified mail records	1 year A

Return receipt cards	1 year A

II. Proof, Clearings and Transit

Advices of corrections to deposits	1 year A
Clearing house settlement sheets	1 year A
Copies of advices of bank adjustments	1 year A
Department or teller's proof sheets	1 year A
Deposit proof sheets or tapes	1 year A
Inclearing and outclearing (proof sheets or tapes)	1 year A
Outgoing cash letters	1 year A
Proof sheets (transit)	1 year A
Return item letters (checks not paid)	1 year A

III. Tellers

ATM records	2 years A
Teller records	1 year A
Cash reconcilement	2 years A
Cash item register	1 year A
Cash tickets	2 years A
Currency shipment log books	2 years A
Currency exchange tickets	1 year A
Interbranch clearings	1 year A
Over and short reports	1 year A
Return item register	1 year A

TIME, SAVINGS, AND CLUB ACCOUNTS

Reports produced by time deposit system	2 years A

Certificates (after maturity)	5 years
Taxpayer ID number	5 years B
1099 Forms	5 years A
Withdrawal request (correspondence)	2 years A
Deposit tickets and coupons	2 years A
Dormant accounts (after escheated)	5 years A
Statements	5 years A
Reports produced by IRA System	2 years A
IRA account records	5 years B
Resolutions (authorizations)	5 years B
Signature cards	5 years B

TRUST

I. Corporate

Bonds of indemnity	Permanent
Bond Ledgers	5 years A
Brokers' purchase and sales confirmations	5 years A
Brokers' Statements	5 years A
Canceled bonds	Return to Originating Co.
Canceled coupons	Return to Originating Co.
Canceled stock certificates	Return to Originating Co.
Corporate trust ledgers	Permanent
Correspondence (after closing)	2 years

Dividend checks (after paid)	2years
Dividend and coupon ledger	Permanent
Dividend and interest disbursement checks	7 years A
Dividend record cards	7 years B
Receipts or disposition records for canceled stock certificates	5 years A
Registration journals	Permanent
Signature files	5 years B
Stock transfer ledger	Permanent
Stock transfer memos	Return to Originating Co.
Stock transfer receipts	7 years A
Tax returns	2 years B
Transfer journals	5 years B
Transfer tax waivers	7 years A
Trust receipts for exchange or substitution of collateral	7 years A

II. Personal

Accounting for other fiduciaries and decrees of receipts and releases settling their accounts	5 years B
Advices of payment	5 years B
Appraisals of real and personal property	5 years B
Authorizations, directives, and approvals	5 years B
Brokers' statements	5 years B
Buy and sell orders	5 years
Cash ledger sheets	5 years A

Cash ticket balances	1 year A
Cash vouchers	5 years A
Coupon trust ledger	Permanent
Correspondence	2 years B
Coupon collection record	5 years A
Federal and state estate tax returns	2 years B
Federal gift tax returns	2 years B
Federal nominees information return form 1087	5 years B
Investment ledger	5 years B
Journal sheets	5 years B
Legal opinions and related correspondence	5 years B
Minutes of investment and trust committee meetings	Permanent
Paid bills	2 years B
Real estate mortgage documents and related materials	2 years B
Receipt for assets delivered	2 years B
Rent collection (mortgage and loan contract)	2 years B
Safekeeping records and receipts	2 years B
Security ledger sheets	5 years B
Trust Check Register	5 years A
Vouchers (probate trust)	5 years A

The codes for this schedule are:

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