

# HOLDING PERIODS

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|---------------------|---|
| <b>ONE-YEAR</b>     | Utility deposits<br>Refunds ordered by court<br>Dissolutions<br>Property held by courts and public agencies<br>Proceeds of a class action lawsuit<br>Wages and payroll  |
| <b>TWO-YEAR</b>     | Rents<br>Royalties<br>Mineral Proceeds<br>Proceeds from demutualization   |
| <b>THREE-YEAR</b>   | Reaching limiting age under mortality table (life insurance)<br>Funds owing under a life or endowment insurance policy<br>Money or credits owed to a customer from retail business transaction<br>Shares or mutual investment certificates<br>Dividends (cash or stock)<br>Stocks or other intangible ownership interests<br>Gift certificates, gift cards and credit memos |
| <b>FIVE-YEAR</b>    | Bank money orders<br>Bonds<br>Cashiers checks<br>Certified checks<br>Checks, drafts or similar instruments<br>Demand, savings or matured time deposit accounts<br>Fiduciary capacity<br>Intangibles from a safe deposit box<br>All other intangible property  |
| <b>SEVEN-YEAR</b>   | Express money orders or similar instruments   |
| <b>FIFTEEN-YEAR</b> | Travelers checks  |