

Agency Function and Records Summary

Department of Financial Institutions

The Kentucky Department of Financial Institutions (DFI) is governed by KRS Chapters 286 and 292. DFI is the state agency responsible for the supervision of the financial services industry and for chartering, licensing, and registering various financial institutions, securities firms and professionals operating in Kentucky. To accomplish its mission, DFI conducts examinations on state-regulated financial industries through its **Division of Depository Institutions**, **Division of Non-Depository Institutions**, and **Division of Securities**. DFI also provides educational materials and outreach to protect consumers from financial fraud and assists the industry and public through the investigation of complaints filed with the office.

DFI also works to promote economic growth through increased capital, whether by initial capitalization of private investors or retained earnings, and by flexible policies, laws and regulations that provide for competition within the industries. Primarily through the examination process, DFI determines if Kentucky's state-regulated financial institutions and securities entities are exercising safe and sound practices and/or complying with applicable laws and regulations. Depository institutions are evaluated in the areas of management, quality of assets, capital adequacy, earnings and liquidity and are checked for compliance with laws and regulations. Examiners in the Securities and Non-Depository Divisions focus primarily on regulatory compliance and consumer protection issues.

The Department of Financial Institutions traces its origin to the Banking Act of 1912, which established the agency initially as the Department of Banking. It was charged with enforcing all laws relating to banks, trust companies, savings banks and combined bank and trust companies organized and doing business under Kentucky laws.

This is a new records retention schedule for this agency.

Current schedule date: June 10, 2017

Proposed schedule date: March 12, 2026

Department of Financial Institutions

Revision to the Section

- **Series 06875, Annual Ethics Disclosure**

Current retention: Retain in Agency four (4) year. Transfer to the State Records center for eleven (11) years, then destroy. Total retention is fifteen (15) years.

Proposed retention: Retain until fifteen (15) years after disclosure date, then destroy.

Rationale: Proposed retention condenses current retention language.

Division of Depository Institutions

Deletion from the Section

The following series are being deleted as the records are no longer created and retention has been met, or the agency no longer has responsibility for creating and retaining the records:

- Series 00850, Examiner's Report File – Savings and Loan Association

Revisions to the Section

Staff made administrative changes to twelve (12) series in this section without changing retention or disposition:

- Series 00849, Examiner's Report File – Closed Banks
- Series 00852, Examiner's Report File – Credit Unions
- Series 00853, Examiner's Report File – Banks
- Series 00855, Comparative Annual and Semi-Annual Report File
- Series 00856, Closed Credit Unions File
- Series 00857, Depository Institution Application File
- Series 03385, Bank Holding Company Application File
- Series 06829, Examination Work Paper File
- Series 06836, Trust Company Semi-Annual Report of Condition, and Income
- Series 06837, Consumer Complaint File
- Series 06838, Enforcement Action
- Series 06839, Depository Institution Organizational Structure File

Division of Non-Depository Institutions

Additions to the Schedule

- **Series 07082, Application File – Student Loan Servicers**

Proposed retention: Retain until fifteen (15) years after surrender, denial, or revocation of license, then destroy.

Rationale: This series has primary administrative value because it documents applications of student loan servicers to become licensed in the Commonwealth of Kentucky through the Department of Financial Institutions.

- **Series 07083, Examiner's Report File – Student Loan Servicers**

Proposed retention: Retain until fifteen (15) years after final examination report is completed, then destroy.

Rationale: This series has primary administrative value because it documents examinations of licensed student loan servicers conducted by the Department of Financial Institutions.

Revisions to the Section

Closed Series:

- Series 00854, Examiner's Report File – Industrial Loan Companies
- Series 06852, Application File – Title Pledge
- Series 06853, Examiner's Report File – Title Pledge

Staff also made administrative changes to ten series in this section without changing retention or disposition:

- Series 00851, Examiner's Report File – Consumer Loans
- Series 03386, Application File – Mortgage Loan Companies and Brokers
- Series 04884, Examiner's Report File – Check Cashing Companies
- Series 06057, Examiner's Report File – Money Transmission Services
- Series 06058, Examiner's Report File – Mortgage Loan Companies and Brokers
- Series 06411, Complaint/Investigation Case Files
- Series 06412, Application File – Consumer Loan Companies
- Series 06413, Application File – Check Cashing Companies
- Series 06414, Application File – Money Transmission Services
- Series 06610, Application File – Mortgage Loan Originators and Processors

Division of Securities, Compliance Branch

Revisions to the Section

- **Series 04877, Examiner's Report File – Investment Adviser**

Current retention: Retain in Agency seven (7) years. Transfer to State Records Center for three (3) years, then destroy. Total retention is ten (10) years.

Proposed retention: Retain until ten (10) years after date of report, then destroy.

Rationale: Proposed retention condenses current retention language.

- **Series 04880, Examiner's Report File – Broker-Dealers**

Current retention: Retain in Agency seven (7) years. Transfer to State Records Center for three (3) years, then destroy. Total retention is ten (10) years.

Proposed retention: Retain until ten (10) years after date of report, then destroy.

Rationale: Proposed retention condenses current retention language.

- **Series 06876, Examiner's Report File – Issuer Agent**

Current retention: Retain in Agency seven (7) years. Transfer to State Records Center for three (3) years, then destroy. Total retention is ten (10) years.

Proposed retention: Retain until ten (10) years after date of report, then destroy.

Rationale: Proposed retention condenses current retention language.

Division of Securities, Enforcement Branch

Revision to the Section

- **Series 04883, Complaint/Investigation Case Files**

Current retention: Retain in Agency until five (5) years after case closure. Transfer to State Records Center for five (5) years, then destroy. Total retention is ten (10) years after case closure.

Proposed retention: Retain until ten (10) years after case closure, then destroy.

Rationale: Proposed retention condenses current retention language.

Division of Securities, Licensing & Enforcement Branch

Revisions to the Section

- **Series 00864, Withdrawn Issuers File**

Current retention: Retain in Agency until one (1) year after denial, withdrawal, or abandonment, then destroy.

Proposed retention: Retain until one (1) year after denial, withdrawal, or abandonment, then destroy.

Rationale: Proposed retention clarifies current retention language.

- **Series 00868, Securities Registration File**

Current retention: Retain in Agency until two (2) years after termination of the offering. Transfer to the State Records Center for three (3) years, then destroy. Total retention is five (5) years after termination of the offering.

Proposed retention: Retain five (5) years after termination of the offering, then destroy.

Rationale: Proposed retention condenses current retention language.

- **Series 00869, Exemptions From Registration File**

Current retention: Retain in Agency until two (2) years after the claim of exemption expires or terminates. Transfer to the State Records Center for three (3) years, then destroy. Total retention is five (5) years after the claim of exemption expires or terminates.

Proposed retention: Retain until five (5) years after the claim of exemption expires or terminates, then destroy.

Rationale: Proposed retention condenses current retention language.

- **Series 04876, Investment Adviser and Investment Adviser Representatives Registrations**

Current retention: Retain in Agency until three (3) years after cancellation, withdrawal, or denial of registration. Transfer to State Records Center for five (5) years, then destroy. Total retention is eight (8) years after cancellation,

Proposed retention: Retain until eight (8) years after cancellation, withdrawal, or denial of registration, then destroy.

Rationale: Proposed retention condenses current retention language.

- **Series 04879 Issuer Agent Registrations**

Current retention: Retain in Agency until three (3) years after termination of registration. Transfer to State Records Center five (5) years, then destroy. Total retention is eight (8) years after termination of registration.

Proposed retention: Retain until eight (8) years after termination of registration, then destroy.

Rationale: Proposed retention condenses current retention language.

- **Series 04881, Covered Securities Notice Filings**

Current retention: Retain in Agency until one (1) year after termination. Transfer to State Records Center for four (4) years, then destroy. Total retention is five (5) years after termination.

Proposed retention: Retain until six (6) years after last filing date, then destroy.

Rationale: Proposed retention condenses current retention language.

- **Series 04882, Covered Adviser Notice Filings**

Current retention: Retain in Agency until three (3) years after cancellation, withdrawal, or denial of the notice filing. Transfer to State Records Center for five (5) years, then destroy. Total retention is eight (8) years after cancellation, withdrawal, or denial of the notice filing.

Proposed retention: Retain until eight (8) years after cancellation, withdrawal, or denial of the notice filing, then destroy.

Rationale: Proposed retention condenses current retention language.

- **Series 06878, Broker-Dealer and Agent Registration Application File**

Current retention: Retain in Agency until three (3) years after cancellation, withdrawal, or denial of registration. Transfer to state Records Center for five (5) years, then destroy. Total retention is eight (8) years after cancellation, withdrawal, or denial of registration

Proposed retention: Retain until eight (8) years after cancellation, withdrawal, or denial of registration, then destroy.

Rationale: Proposed retention condenses current retention language.

Legal Services

Revisions to the Section

- **Series 06368, Litigation Files (V)**

Current retention: Retain in Agency five (5) years after all appeals have been exhausted, transfer to State Records Center for five (5) years, then destroy. Total retention is ten (10) years after all appeals have been exhausted.

Proposed retention: Retain until ten (10) years after all appeals have been exhausted, then destroy.

Rationale: Proposed retention condenses current retention language.

- **Series 06369, Task Files**

Current retention: Retain in Agency two (2) years from date of referral if no legal action is warranted, transfer to State Records Center for five (5) years, then destroy. Total retention is seven (7) years.

Proposed retention: Retain until seven (7) years from date of referral if no legal action is warranted, then destroy.

Rationale: Proposed retention condenses current retention language.

Staff also made administrative changes to one series in this section without changing retention or disposition:

- Series 06370, Commissioner Legal Files (V)

**Archives and Records Management Division
Kentucky Department for Libraries and Archives**

**STATE AGENCY RECORDS
RETENTION SCHEDULE**

Public Protection Cabinet
Financial Institutions, Dept of

**Record Group
Number
1075B**

Series	Records Title and Description	Function and Use
06875	Annual Ethics Disclosure	This series documents the employee's full disclosure of any indebtedness directly or indirectly to a financial institution under their supervision. The form is completed on an annual basis. Per KRS 286.1-440(3), neither the Commissioner, nor the Deputy Commissioner, nor any examiner or assistant examiner shall be indebted directly or indirectly to a financial institution under his supervision.
	Access Restrictions	Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Employee name, employee signature, date, form year, questions regarding direct and indirect debt to a financial institution, question regarding service to a financial institution, question regarding stock holdings in a financial institution, financial institution name, financial institution city, financial institution state, related correspondence.
	Retention and Disposition	Retain until fifteen (15) years after disclosure date, then destroy.

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Public Protection Cabinet
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Depository Institutions, Division of

**Record Group
Number
1075B**

Series	Records Title and Description	Function and Use
00849	Examiner's Report File - Closed Banks	This series documents the examinations of all closed banks conducted by Department of Financial Institutions (DFI). The reports are completed by examiners to make sure all laws and regulations have been complied with and that the institution has conducted its business within the requirements of DFI. The examiners review the cash, bills, collateral, securities, and all other papers and books of the institution. The report also shows the disbursement of all funds of the closed bank. Under the terms of KRS 286.3-854(1), the Commissioner can take possession and close a bank for the purposes of liquidation if: 1) the bank is insolvent; 2) it has permitted its capital to become impaired to a level which does not permit it to operate in a safe and sound manner; 3) its Board of Directors has requested that the Commissioner take possession for the benefit of depositors, other creditors, and shareholders; and 4) insurance of depositors accounts has been terminated by the Federal Deposit Insurance Corporation.
	Access Restrictions	KRS 286.3-854(1) - information obtained by examination to be confidential; KRS 61.878 (1)(a) - personal information; KRS 61.878 (1)(e) - public records developed in conjunction with the regulation or supervision of financial institutions. Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Report of Examination, transmittal letter, bank's written response to the Report of Examination, officer's questionnaire, related correspondence.
	Retention and Disposition	Retain until fifteen (15) years after bank closure and the submission of final Report of Examination, then destroy.
00852	Examiner's Report File - Credit Unions	This series documents the examination conducted by the Department of Financial Institutions (DFI) on all credit unions doing business in the state of Kentucky. Under the terms of KRS 286.6-100, credit unions are under the supervision of the Commissioner, who may make general rules and regulations, special rulings, demands, and findings necessary for the proper conduct and regulation of the business. Each credit union is subject to examination by any person designated by the Commissioner. DFI may accept any examination made by the National Credit Union Administration pursuant to KRS 286.6-100 (2).
	Access Restrictions	KRS 286.6-185 - special obligation of confidentiality to credit union members; KRS 61.878 (1) (a) - personal information; KRS 61.878 (1) (e) - public records developed in conjunction with the regulation or supervision of financial institution. Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Report of Examination, transmittal letter, credit union's response to Report of Examination, officer's questionnaire, related correspondence.
	Retention and Disposition	Retain until fifteen (15) years after the submission of final Report of Examination, then destroy.
00853	Examiner's Report File - Banks	This series documents the examination conducted by the Department of Financial Institutions (DFI) on all banks doing business in the Commonwealth of Kentucky pursuant to KRS 286.3-450. Every bank doing business in the Commonwealth is subject to inspection at least once every two years. An examination may be conducted more than once if the Commissioner feels it is necessary. The examiner investigates the condition and resources of the bank, the mode of conducting and managing its affairs, the actions of its directors, the investment and disposition of its funds, the safety and prudence of its management, and the security to those whom engagements are held. The examiners examine the cash, bills, collateral, securities, books of accounts, and all other papers and books of the bank. The examination is to provide DFI with the necessary information to ensure the requirements of the banks charter and that it has complied with the law in the administration of its affairs.
	Access Restrictions	KRS 286.3-470 - information obtained by examination to be confidential; KRS 61.878 (1)(a) - personal information; KRS 61.878 (1)(e) - public records developed in conjunction with the regulation or supervision of financial institutions. Agencies should consult legal counsel regarding open records matters
	Series May Contain	Report of Examination, transmittal letter, bank's written response to the Report of Examination, officer's questionnaire, related correspondence.
	Retention and Disposition	Retain until fifteen (15) years after the submission of final Report of Examination, then destroy.

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Public Protection Cabinet
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Depository Institutions, Division of

Record Group
Number
1075B

Series	Records Title and Description	Function and Use
00855	Comparative Annual and Semi-Annual Report File	This series documents the activities, assets and liabilities, and the condition of all depository institutions under the supervision of Department of Financial Institutions (DFI). Under the terms of KRS 286.3-490, the institutions are required to report as frequently as the Commissioner deems necessary. The purpose of the reports are to assist DFI in regulating and controlling the affairs of each institution.
	Access Restrictions	Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Report(s) made under the provisions of KRS 286.3-490, the accompanying request for report from the Commissioner, related correspondence.
	Retention and Disposition	Retain until five (5) years after annual or semi-annual report is completed, then destroy.
00856	Closed Credit Unions File	This series documents the closure or liquidation of a credit union, either voluntary or by order of the Commissioner of the Department of Financial Institutions (DFI.) The criteria for the voluntary liquidation of a credit union are defined in KRS 286.6-705. Under the terms of KRS 286.6-700, the Commissioner can temporarily suspend the operation of a credit union if it is operating in an unsafe and unsound manner. If the circumstances for the suspension of operation are not corrected, involuntary liquidation can occur.
	Access Restrictions	KRS 286.6-185 - special obligation of confidentiality to credit union members. Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Reports of examination, notification of closure or liquidation, certificate of dissolution, application, related correspondence.
	Retention and Disposition	Retain until fifteen (15) years after liquidation proceedings are finalized and the institution is closed, then destroy.
00857	Depository Institution Application File	This series represents applications filed with Department of Financial Institutions (DFI) to create new banks, branches of banks, trust companies, credit unions, and service facilities. Also documented are applications received for mergers and acquisitions, combination of banks and trusts, and changes in control. The application is reviewed by DFI and if the statutory criteria are not met, the application is denied.
	Access Restrictions	KRS 61.878 (1)(c)(1) - open disclosure to permit unfair commercial advantage to competitors. Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Application, investigation information, advertising material, final DFI response, related correspondence.
	Retention and Disposition	Retain until fifteen (15) years after date of final DFI response, then destroy.
03385	Bank Holding Company Application File	This series documents the application process when a bank holding company wants to take control of another bank (KRS 286.3). KRS 286.3-905 sets forth the requirements that must be met in the acquisition of banks. The control of a bank may be acquired by acquisition of voting securities, purchase of assets, merger or consolidation, or by contract.
	Access Restrictions	KRS 61.878 (1)(c)(1) - open disclosure to permit unfair commercial advantage to competitors. Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Applications, review analysis, investigation information, final DFI response, related correspondence.
	Retention and Disposition	Retain until fifteen (15) years after date of final DFI response, then destroy.

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Series	Records Title and Description	Function and Use
06829	Examination Work Paper File	This series represents the work papers used to examine and produce examiners reports for state-chartered depository institutions and trust companies. The examiners reports produced as a result of this series use a composite rating scale from one to five, one being the highest or the best and five being the lowest or the worst.
	Access Restrictions	KRS 256.3-450: banking institutions subject to inspection; KRS 286.3-470: information obtained by examination is confidential; KRS 286.6-185: obligation of confidentiality to its members; KRS 61.878 (1) (a), (c), (d), (e), (k), and (l): certain public records exempted from inspection; 12 CFR 261.20: confidential supervisory information. Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Examiner checklists, archived files, examiner analysis, materials provided by the institution used to conduct the examination, related correspondence.
	Retention and Disposition	For institutions receiving a composite rating of one (1) or two (2) on the examiners report produced as a result of the record, retain until three (3) years after issuance of the report, then destroy. For institutions receiving a composite rating of three (3), four (4), or five (5) on the examiner's report produced as a result of the record, retain until three (3) years from the date the composite rating is upgraded to a one (1) or two (2) or the institution is closed (whichever occurs first), then destroy.
06836	Trust Company Semi-Annual Report of Condition, and Income	This series documents the semi-annual condition and income reporting required for independent trust companies. This report is used in monitoring the condition, performance, and risk profile of institutions.
	Access Restrictions	KRS 61.878 (1)(e) - public records developed in conjunction with the regulation or supervision of financial institutions. Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Reports of condition and income, name, address, some of the officers and directors, balance sheet, assets under management, report date, income statement, change in Trust Company capital levels.
	Retention and Disposition	Retain until ten (10) years after semi-annual report is completed, then destroy.
06837	Consumer Complaint File	This series documents the review of consumer complaints on state-chartered depository institutions and trust companies. DFI receives the complaint form, then requests and receives institution response; the division reviews the complaint and response and refers to Legal if necessary. DFI responds to complainant (and institution if violation has occurred) and closes case.
	Access Restrictions	KRS 61.878 (1)(a) - personal information; KRS 61.878 (1)(e) - public records developed in conjunction with the regulation or supervision of financial institutions; KRS 61.878 (1)(h) - records compiled in the process of detecting and investigating statutory or regulatory violations. Agencies should consult legal counsel regarding open records matters.
	Series May Contain	DFI/regulatory agency complaint form, information of person making complaint, additional contact information, financial institution/company information that is the subject of the complaint, complaint, related documents and correspondence, desired resolution, financial institution response, final DFI response, related correspondence.
	Retention and Disposition	Retain until ten (10) years after final DFI response, then destroy.

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Series	Records Title and Description	Function and Use
06838	Enforcement Action	This series documents formal and informal agreements entered into between Department of Financial Institutions (DFI) and regulated depository institutions. These are agreements between the regulators and the institutions in which expected correction actions are detailed. The agreements generally result from a less than satisfactory overall condition.
	Access Restrictions	KRS 61.878 (1)(e) - public records developed in conjunction with the regulation or supervision of financial institutions. Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Executed agreement, periodic reporting required by the agreement, DFI response, related correspondence.
	Retention and Disposition	Retain until ten (10) years after termination of agreement, then destroy.
06839	Depository Institution Organizational Structure File	This series documents the creation, structure, and any subsequent structural changes to regulated depository institutions.
	Access Restrictions	Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Charter, articles of incorporation, by-laws, subsequent amendments, related correspondence.
	Retention and Disposition	Retain permanently.

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Series	Records Title and Description	Function and Use
00851	Examiner's Report File - Consumer Loans	This series documents the examination conducted by the Department of Financial Institutions (DFI) of all consumer loan companies doing business in the Commonwealth of Kentucky pursuant to KRS Chapter 286.4. As required in KRS 286.4-610, DFI must make an annual examination of the affairs, business, office, and records of every consumer loan company.
	Access Restrictions	KRS 61.878(1)(e) - regulation or supervision of financial institutions. Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Final examination report, applicable responses from the licensed entity, completed work program, questionnaires, documentation to support the Department's conclusions, recommendations regarding violations of statute and/or regulation, related correspondence.
	Retention and Disposition	Retain until fifteen (15) years after final examination report is completed, then destroy.
00854	Examiner's Report File - Industrial Loan Companies	CLOSED. This series is no longer created because DFI no longer regulates industrial loan companies but the records have not yet met retention. This series documents the examination conducted by the Department of Financial Institutions (DFI) of all industrial loan companies doing business in the Commonwealth of Kentucky pursuant to KRS Chapter 286.7. The licensee is subject to examination, supervision, and control by DFI per KRS 286.7-530(1).
	Access Restrictions	KRS 61.878(1)(e) - regulation or supervision of financial institutions. Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Final examination report, applicable response from the licensed entity, completed work program, questionnaires, documentation to support the Department's conclusions, recommendations regarding violations of statute and/or regulation.
	Retention and Disposition	Retain until fifteen (15) years after final examination report is completed, then destroy.
03386	Application File - Mortgage Loan Companies and Brokers	This series documents the application by a mortgage loan company or mortgage loan broker for a license to conduct business in Kentucky. Any mortgage loan company or broker may obtain a license by filing a written application with the Commissioner. A licensee may voluntarily surrender a license, or the Commissioner may deny, suspend, or revoke any license when the applicant or licensee has failed to comply with the requirements as described in KRS Chapter 286.8.
	Access Restrictions	KRS 61.878(1)(c)(1) - competitor advantage. KRS 61.878(1)(c)(2)(d) - grant or review of a license. KRS 61.878(1)(l) - confidential by enactment of general assembly. KRS 286.8-150(4) - information from NMLS.
	Series May Contain	Initial application, renewal application, supporting documents, correspondence, annual reports, licensing decision documenting the approval or denial of initial application or renewal application, supporting documentation for suspensions and revocations of existing license and related correspondence.
	Retention and Disposition	Retain until fifteen (15) years after surrender, denial, or revocation of license, then destroy.

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Series	Records Title and Description	Function and Use
04884	Examiner's Report File - Check Cashing Companies	This series documents the examination conducted by the Department of Financial Institutions (DFI) of all limited check cashing, check cashing, and deferred deposit companies doing business in the Commonwealth of Kentucky pursuant to KRS Chapter 286.9.
	Access Restrictions	KRS 61.878(1)(e) - regulation or supervision of financial institutions. KRS 61.878(1)(l) - confidential by enactment of general assembly. KRS 286.9-090(4) - confidential information in possession or control of the Commissioner.
	Series May Contain	Final examination report, applicable response from the licensed entity, completed work program, questionnaires, documentation to support the Department's conclusions, recommendations regarding violations of statute and/or regulation, related correspondence.
	Retention and Disposition	Retain until fifteen (15) years after final examination report is completed, then destroy.
06057	Examiner's Report File - Money Transmission Services	This series documents the examination conducted by the Department of Financial Institutions (DFI) of all money transmitter companies engaged in the business of money transmission in the Commonwealth of Kentucky. The examinations ensure compliance with KRS Chapter 286.11 and may be conducted by DFI representatives, by another state or federal agency, or in conjunction with either or both state and federal agencies. The Commissioner may also accept a report conducted by an independent licensed or certified accountant.
	Access Restrictions	KRS 61.878(1)(e) - regulation or supervision of financial institutions. KRS 61.878(1)(l) - confidential by enactment of general assembly. KRS 286.11-027(5) - confidential examinations. KRS 286.11-033(1) - confidentiality of data submitted.
	Series May Contain	Final examination report, applicable response from the licensed entity, completed work program, questionnaires, documentation to support the Department's conclusions, recommendations regarding violations of statute and/or regulation, related correspondence.
	Retention and Disposition	Retain until fifteen (15) years after final examination report is completed, then destroy.
06058	Examiner's Report File - Mortgage Loan Companies and Brokers	This series documents the examination conducted by the Department of Financial Institutions (DFI) of all mortgage loan companies and mortgage loan brokers doing business in the Commonwealth of Kentucky pursuant to KRS 286.8. These companies are under the control and supervision of DFI and are to be examined by the Department as the Commissioner deems appropriate or in the public interest.
	Access Restrictions	KRS 61.878(1)(e) - regulation or supervision of financial institutions. KRS 61.878(1)(l) - confidential by enactment of general assembly. KRS 286.8-150(4) - information from NMLS.
	Series May Contain	Final examination report, applicable response from the licensed entity, completed work program, questionnaires, documentation to support the Department's conclusions, recommendations regarding violations of statute and/or regulation, related correspondence.
	Retention and Disposition	Retain until fifteen (15) years after final examination report is completed, then destroy.

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Series	Records Title and Description	Function and Use
06411	Complaint/Investigation Case Files	This series documents the reviews conducted by the Department of Financial Institutions (DFI) to determine if any person has violated or is about to violate any provisions of KRS Chapter 286 and/or any rule or Order thereunder. DFI is authorized to conduct investigations per KRS Chapter 286. In the event a violation is found, the Commissioner may, through either an Administrative Hearing or an action filed in Franklin Circuit Court, enforce compliance with KRS 286, and may issue a Final Order directing the violators to cease and desist and/or to perform appropriate remedies to comply with provisions of KRS 286.
	Access Restrictions	KRS 61.878(1)(h) - open investigations. KRS 61.878(1)(a) - personal information. Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Investigation reports, complaint forms, name of institution or person, address, name of investigator, date and time of alleged violation, date of investigation and findings, witness statements, documentary evidence, related correspondence, Findings of Fact.
	Retention and Disposition	Retain until ten (10) years after case closure, then destroy.
06412	Application File - Consumer Loan Companies	This series documents the application by a consumer loan company for a license to conduct business in the Commonwealth of Kentucky. Any consumer loan company may obtain a license by filing a written application with Department of Financial Institutions.
	Access Restrictions	KRS 61.878(1)(c)(2)(d) - grant or review of a license. KRS 61.878(1)(e) - regulation or supervision of financial institution. Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Initial application, renewal application, supporting documents, related correspondence, annual reports, licensing decision documenting the approval or denial of initial application or renewal application, supporting documentation for suspensions and revocations of existing license and related correspondence.
	Retention and Disposition	Retain until fifteen (15) years after surrender, denial, or revocation of license, then destroy.
06413	Application File - Check Cashing Companies	This series documents the application by a check cashing company for a license to conduct limited check cashing, check cashing, and deferred deposit transaction business in the Commonwealth of Kentucky. Any limited check cashing, check cashing, or deferred deposit transaction company may obtain a license by filing a written application with Department of Financial Institutions. This series also documents the approval, revocation, suspension, surrender, and reinstatement of licenses.
	Access Restrictions	KRS 61.878(1)(c) - proprietary information. KRS 61.878(1)(c)(2)(d) - grant or review of a license. KRS 61.878(1)(e) - regulation or supervision of financial institutions. KRS 61.878 (1)(l) - confidential by enactment of general assembly.
	Series May Contain	Initial application, renewal application, supporting documents, related correspondence, annual reports, licensing decision documenting the approval or denial of initial application or renewal application, supporting documentation for suspensions and revocations of existing license and correspondence.
	Retention and Disposition	Retain until fifteen (15) years after surrender, denial, or revocation of license, then destroy.

**Archives and Records Management Division
Kentucky Department for Libraries and Archives**

**STATE AGENCY RECORDS
RETENTION SCHEDULE**

Public Protection Cabinet
Financial Institutions, Dept of
Non-Depository Institutions, Division of

**Record Group
Number
1075B**

Series	Records Title and Description	Function and Use
06414	Application File - Money Transmission Services	This series documents the application by a money transmission company for a license to conduct money transmission business in the Commonwealth of Kentucky. A money transmission company may obtain a license by filing a written application with the Department of Financial Institutions. This series also documents the approval, revocation, suspension, surrender, and reinstatement of license per KRS 286.11.
	Access Restrictions	KRS 61.878(1)(c)(2)(d) - grant or review of a license. KRS 61.878(1)(e) - regulation or supervision of financial institution. KRS 61.878(1)(l) - confidential by enactment of general assembly. KRS 286.11-033(1) - confidentiality of data submitted to Commissioner.
	Series May Contain	Initial application, renewal application, supporting documents, related correspondence, annual reports, licensing decision documenting the approval or denial of initial application or renewal application, supporting documentation for suspensions and revocations of existing license and correspondence.
	Retention and Disposition	Retain until fifteen (15) years after surrender, denial, or revocation of license, then destroy.
06610	Application File - Mortgage Loan Originators and Processors	This series documents the process for applicants to be registered as a mortgage loan originator and/or mortgage loan processor pursuant to KRS 286.8-255 and the 2008 Secure and Fair Enforcement for Mortgage Licensing Act (S.A.F.E. Act). Prior to 2008, Department of Financial Institutions (DFI) retained paper copies of the information; however, those records now have been entered into the Nationwide Mortgage Licensing System and Registry (NMLS) as required by S.A.F.E. Act. Application information is currently entered into NMLS by the applicant and is accessed by DFI personnel prior to issuing licenses. DFI does not have access capabilities to modify or delete information, but NMLS is notified by applicant or DFI to make any necessary revisions. NMLS maintains the information for five (5) years from date of expiration of the license
	Access Restrictions	KRS 61.878(1)(c)(1) - competitor advantage. KRS 61.878(1)(c)(2)(d) - grant or review of a license. KRS 61.878(1)(l) - confidential by enactment of general assembly. KRS 286.8-150(4) - information from NMLS.
	Series May Contain	Initial application, renewal application and the supporting documents, related correspondence, licensing decision documenting the approval or denial of initial application or renewal application, supporting documentation for suspensions and revocations of existing license, correspondence, proof of pre-licensing education and continuing education.
	Retention and Disposition	Destroy copies of information when no longer needed. Nationwide Mortgage Licensing System and Registry retains information five (5) years from date of expiration of license.
06852	Application File - Title Pledge	CLOSED. This series is no longer created because DFI no longer regulates title pledge companies but the records have not yet met retention. This series documents the application by title pledge lenders for a license to conduct business in Kentucky. Any title pledge lender may obtain a license by filing a written application with the Commissioner. A licensee may voluntarily surrender a license; the Commissioner may also deny, suspend, or revoke any license when the licensee has failed to comply with the requirements as described in KRS Chapter 286.10.
	Access Restrictions	KRS 61.878(1)(c)(2)(d) - grant or review of license. KRS 61.878(1)(e) - regulation or supervision of financial institutions. Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Initial application, renewal application and the supporting documents, related correspondence, licensing decision documenting the approval or denial of initial application or renewal application, supporting documentation for suspensions and revocations of existing license, correspondence.
	Retention and Disposition	Retain until fifteen (15) years after surrender, denial, or revocation of license, then destroy.

**Archives and Records Management Division
Kentucky Department for Libraries and Archives**

**STATE AGENCY RECORDS
RETENTION SCHEDULE**

Public Protection Cabinet
Financial Institutions, Dept of
Non-Depository Institutions, Division of

**Record Group
Number
1075B**

Series	Records Title and Description	Function and Use
06853	Examiner's Report File - Title Pledge	<p>CLOSED. This series is no longer created because DFI no longer regulates title pledge companies but the records have not yet met retention.</p> <p>This series documents the examination conducted by the Department of Financial Institutions of all title pledge companies doing business in the Commonwealth of Kentucky pursuant to KRS Chapter 286.10. The licensee is subject to inspection by the Commissioner or by an examiner appointed by the Commissioner at least once every 24 months per KRS 286.10-230(1).</p>
	Access Restrictions	KRS 61.878(1)(e) - regulation or supervision of financial institutions. KRS 61.878(1)(l) - confidential by enactment of general assembly. KRS 286.10-240(1) - confidentiality of examination.
	Series May Contain	Final examination report, applicable response from the licensed entity, completed work program, questionnaires, documentation to support the Department's conclusions, recommendations regarding violations of statute and/or regulation, related correspondence.
	Retention and Disposition	Retain until fifteen (15) years after final examination report is completed, then destroy.
07082	Application File - Student Loan Servicers	<p>This series documents the application by a student loan servicer for a license to conduct business in the Commonwealth of Kentucky. A student loan servicer may obtain a license by filing a written application with the Department of Financial Institutions (DFI.) This series also documents the approval, revocation, suspension, surrender, and reinstatement of license per KRS 286.12.</p>
	Access Restrictions	Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Initial application, renewal application, supporting documents, correspondence, annual reports, licensing decision documenting the approval or denial of initial application or renewal application, supporting documentation for suspensions and revocations of existing license and related correspondence.
	Retention and Disposition	Retain until fifteen (15) years after surrender, denial, or revocation of license, then destroy.
07083	Examiner's Report File - Student Loan Servicers	<p>This series documents the examinations conducted by the Department of Financial Institutions (DFI) of licensed student loan servicers pursuant to KRS 286 Chapter 12. The examinations ensure compliance with state and federal statutes and are conducted by DFI representatives or in conjunction with other state agencies.</p>
	Access Restrictions	Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Final examination report, applicable response from the licensed entity, completed work program, questionnaires, documentation to support the Department's conclusions, recommendations regarding violations of statute and/or regulation, related correspondence.
	Retention and Disposition	Retain until fifteen (15) years after final examination report is completed, then destroy.

**Archives and Records Management Division
Kentucky Department for Libraries and Archives**

**STATE AGENCY RECORDS
RETENTION SCHEDULE**

Public Protection Cabinet
Financial Institutions, Dept of
Securities, Division of Securities
Compliance Branch

**Record Group
Number
1075S**

Series	Records Title and Description	Function and Use
04877	Examiner's Report File - Investment Adviser	This series documents the examination of the records of an investment adviser, as required in KRS 292.336(1). The examiner inspects all accounts, correspondence, memoranda, papers, and books for the purpose of determining whether the adviser is in compliance with KRS Chapter 292, Kentucky Securities Act.
	Access Restrictions	KRS 292.500(19) - materials, documentation, and other information confidentially disclosed to the department. KRS 61.878(1)(e) - public records developed in conjunction with the regulation or supervision of financial institutions. Agencies
	Series May Contain	Report of examination and related correspondence.
	Retention and Disposition	Retain until ten (10) years after date of report, then destroy.
04880	Examiner's Report File - Broker-Dealers	This series documents the examination of the records of broker-dealers, as required in KRS 292.336 (1). The examiner inspects all accounts, correspondence, memoranda, papers, books and related records to determine whether a broker-dealer is in compliance with KRS Chapter 292, the Kentucky Securities Act. A broker-dealer is any person engaged in the business of effecting transactions in securities for the account of others or his own.
	Access Restrictions	KRS 292.500(19) - materials, documentation, and other information confidentially disclosed to the department. KRS 61.878(1)(a) - personal information. Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Report of examination and related correspondence.
	Retention and Disposition	Retain until ten (10) years after date of report, then destroy.
06876	Examiner's Report File - Issuer Agent	This series documents the examination of the records of an issuer agent, as required by KRS 292.336. In accordance with 808 KAR 10:480, the examiner inspects all accounts, correspondence, memoranda, papers, books, and related records of firms employing issuer agents for the purpose of determining compliance with KRS Chapter 292, The Securities Act of Kentucky.
	Access Restrictions	KRS 292.500(19) - materials, documentation, and other information confidentially disclosed to the department. KRS 61.878(1)(e) - public records developed in conjunction with the regulation or supervision of financial institutions. Agencies
	Series May Contain	Report of examination and related correspondence.
	Retention and Disposition	Retain until ten (10) years after date of report, then destroy.

**Archives and Records Management Division
Kentucky Department for Libraries and Archives**

**STATE AGENCY RECORDS
RETENTION SCHEDULE**

Public Protection Cabinet
Financial Institutions, Dept of
Securities, Division of Securities
Enforcement Branch

**Record Group
Number
1075S**

Series	Records Title and Description	Function and Use
04883	Complaint/Investigation Case Files	This series documents investigations and complaint reviews carried out by the Department of Financial Institutions relating to violations or potential violations of KRS Chapter 292, the Securities Act of Kentucky (the "Act"), or any rule, regulation, order created or issued pursuant to the Act.
	Access Restrictions	KRS 292.500(19) - materials, documentation, and other information confidentially disclosed to the department. Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Investigation reports including, but not limited to, names of institutions or persons, addresses, witness statements, documentary evidence, related correspondence, and findings of fact.
	Retention and Disposition	Retain until ten (10) years after case closure, then destroy.

**Archives and Records Management Division
Kentucky Department for Libraries and Archives**

**STATE AGENCY RECORDS
RETENTION SCHEDULE**

Public Protection Cabinet
Financial Institutions, Dept of
Securities, Division of Securities
Licensing and Registration Branch

**Record Group
Number
1075B**

Series	Records Title and Description	Function and Use
00864	Withdrawn Issuers File	This series documents securities registrations or claims of exemption denied by the Division under KRS 292.390 or withdrawn or abandoned by the issuer prior to effectiveness in Kentucky.
	Access Restrictions	Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Application forms, related correspondence, registration statements, prospectuses, exhibits.
	Retention and Disposition	Retain until one (1) year after denial, withdrawal, or abandonment, then destroy.
00868	Securities Registration File	This series documents the registration of securities under KRS 292.350, 360, or 370.
	Access Restrictions	Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Application forms, related correspondence, proposed advertising materials.
	Retention and Disposition	Retain five (5) years after termination of the offering, then destroy.
00869	Exemptions From Registration File	This series documents securities offerings that are exempt from registration under KRS 292.400, 410, or 411. This series includes church bond offerings; church extension funds; employee benefit or pension plans; offerings pursuant to federal regulation 17 C.F.R. 230.504 (Regulation D, Rule 504); offerings utilizing Form U-7, Small Corporate Offering Registration (SCOR); and offerings under the Kentucky Intrastate Crowdfunding Exemption.
	Access Restrictions	Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Correspondence, offering circulars or prospectuses, articles of incorporation, by-laws, consents to service of process, trust indentures, limited partnership agreements, private placement memoranda.
	Retention and Disposition	Retain until five (5) years after the claim of exemption expires or terminates, then destroy.
04876	Investment Adviser and Investment Adviser Representatives Registrations	This series documents the registration of investment advisers and investment adviser representatives under KRS 292.331.
	Access Restrictions	Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Form ADV, Form U-4, related correspondence, balance sheet, bank statement, contracts, applicant acknowledgement and authorization for credit report form, credit report, FBI background check, and surety bond.
	Retention and Disposition	Retain until eight (8) years after cancellation, withdrawal, or denial of registration, then destroy.

**Archives and Records Management Division
Kentucky Department for Libraries and Archives**

**STATE AGENCY RECORDS
RETENTION SCHEDULE**

Public Protection Cabinet
Financial Institutions, Dept of
Securities, Division of Securities
Licensing and Registration Branch

Record Group
Number
1075S

Series	Records Title and Description	Function and Use
04879	Issuer Agent Registrations	This series documents the registration of issuer agents under KRS 292.331.
	Access Restrictions	Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Form U-4, Form U-5, FBI background check, applicant acknowledgement and authorization for credit report form, credit report, proof of passing examinations and related correspondence.
	Retention and Disposition	Retain until eight (8) years after termination of registration, then destroy.
04881	Covered Securities Notice Filings	This series documents the notice filing for a covered security as required in KRS 292.327. This series includes notice filings for mutual funds, unit investment trusts, offerings made pursuant to 17 C.F.R. 230-506 (Regulation D, Rule 506), and offerings made pursuant to 17 C.F.R. 230.251(a)(2) (Regulation A, Tier 2).
	Access Restrictions	Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Notice forms (Securities and Exchange Commission Form D, Uniform Investment Company Notice Filing (Form NF), Securities and Exchange Commission Part 1 of Form 1-A, Uniform Notice filing of Regulation A- Tier 2 Offering Form), consent to service of process, related correspondence.
	Retention and Disposition	Retain until six (6) years after last filing date, then destroy.
04882	Covered Adviser Notice Filings	This series documents the notice filing required by covered advisers, as provided for in KRS 292.332.
	Access Restrictions	Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Securities and Exchange Commission registration form, consent to service of process, related correspondence.
	Retention and Disposition	Retain until eight (8) years after cancellation, withdrawal, or denial of the notice filing, then destroy.
06878	Broker-Dealer and Agent Registration Application File	This series documents the information obtained to support approval of broker-dealer and agent registration applications under KRS 292.331.
	Access Restrictions	Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Regulatory actions, customer statements of claim, firm's response to claimant, trade blotters, commission reports, customer account applications, balance sheets, statements, firm supervisory procedures manuals and related correspondence.
	Retention and Disposition	Retain until eight (8) years after cancellation, withdrawal, or denial of registration, then destroy.

**Archives and Records Management Division
Kentucky Department for Libraries and Archives**

**STATE AGENCY RECORDS
RETENTION SCHEDULE**

Public Protection Cabinet
Financial Institutions, Dept of
Legal Services

Record Group
Number
1075S

Series	Records Title and Description	Function and Use
06368	Litigation Files (V)	This series documents an attorney's working litigation file when the Department of Financial Institutions (DFI) is a party, whether initiated by DFI or has been named as a defendant party. This series also includes personnel actions and Board of Claims file.
	Access Restrictions	KRS 61.878 (1)(a) - Personal information. Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Names and addresses of parties; all legal documentation, including but not limited to: Complaints, Answers, Interrogatories, Depositions, exhibits, Judgments/Agreed Orders; related correspondence; legal research.
	Retention and Disposition	Retain until ten (10) years after all appeals have been exhausted, then destroy.
06369	Task Files	This series documents copies of all investigative case information and paperwork on non-depository, depository or securities institutions when an action has been referred to Legal Services to determine if there is cause for litigation. This record series is different than the Litigation Files, Series 06368, as not case referrals to Legal Services are determined to be subject to litigation. Information in this series is used to compile the Litigation File, if legal action is warranted.
	Access Restrictions	Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Name of institution, individuals, address, phone numbers, nature of investigation, copies of examination documents, all legal documentation, including related correspondence; returned mail and certified mail receipts.
	Retention and Disposition	Retain until seven (7) years from date of referral if no legal action is warranted, then destroy.
06370	Commissioner Legal Files (V)	This series represents the Commissioners office litigation file for depository, non-depository or securities institutions to determine the course of action regarding investigative findings against the institutions or if there is just cause to proceed with legal actions.
	Access Restrictions	Agencies should consult legal counsel regarding open records matters.
	Series May Contain	Name of institution, individuals, address, phone numbers; nature of investigation; legal documentation; related correspondence; returned mail and certified mail receipts; final/agreed orders; pleading(s); supplemental filings and motions; other legal filings.
	Retention and Disposition	Retain agreed and final orders permanently. Retain the remainder of file until fifteen (15) years after final resolution, then destroy.

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	06875
3. ORIGINATING AGENCY	Financial Institutions, Dept of		
4. ADMINISTRATIVE UNIT			
5. PHYSICAL CUSTODIAN	Financial Institutions, Dept of		
COMPILER	Taylor Metzger 502.564.1703	DATE	01-13-2026
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Annual Ethics Disclosure		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper Electronic		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Chronological by year		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 2008 to present	State Records Center	State Archivists
15. VOLUME:	< 1cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.) < 1cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year 1	2nd Year NA	3-5 Years NA More than 5 Years NA
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the employee's full disclosure of any indebtedness directly or indirectly to a financial institution under their supervision. The form is completed on an annual basis. Per KRS 286.1-440(3), neither the Commissioner, nor the Deputy Commissioner, nor any examiner or assistant examiner shall be indebted directly or indirectly to a financial institution under his supervision.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Employee name, employee signature, date, form year, questions regarding direct and indirect debt to a financial institution, question regarding service to a financial institution, question regarding stock holdings in a financial institution, financial institution name, financial institution city, financial institution state, related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

N/A

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Y Administrative Retention Value 15 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value because it discloses the employee's indebtedness directly or indirectly to a financial institution under his supervision.

32. DISPOSITION INSTRUCTIONS

Retain until fifteen (15) years after disclosure date, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	00849
3. ORIGINATING AGENCY	Financial Institutions		
4. ADMINISTRATIVE UNIT	Depository Institutions, Division of		
5. PHYSICAL CUSTODIAN	Depository Institutions, Division of		
COMPILER	Taylor Metzging 502.564.1703	DATE	08-12-2024
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Examiner's Report File - Closed Banks		
7. VARIANT TITLE	Reports on Closed Banks		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) Respective banking institution		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by city of closed bank, then alphabetical by name of bank		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 2000 to Pres	State Records Center	State Archivists 1961 to 1987
15. VOLUME:	10 cf		34 cf
16. ANNUAL ACCUMULATION	(Cu. Ft.) 1 cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year 48	2nd Year 12	3-5 Years 12
			More than 5 Years 1

18. FUNCTION AND USE (For what purpose is/was record created? What activity, process or transaction does it document?)

This series documents the examinations of all closed banks conducted by Department of Financial Institutions (DFI). The reports are completed by examiners to make sure all laws and regulations have been complied with and that the institution has conducted its business within the requirements of DFI. The examiners review the cash, bills, collateral, securities, and all other papers and books of the institution. The report also shows the disbursement of all funds of the closed bank. Under the terms of KRS 286.3-854(1), the Commissioner can take possession and close a bank for the purposes of liquidation if: 1) the bank is insolvent; 2) it has permitted its capital to become impaired to a level which does not permit it to operate in a safe and sound manner; 3) its Board of Directors has requested that the Commissioner take possession for the benefit of depositors, other creditors, and shareholders; and 4) insurance of depositors accounts has been terminated by the Federal Deposit Insurance Corporation.

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Report of Examination, transmittal letter, bank's written response to the Report of Examination, officer's questionnaire, related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

Annual Report - M0022

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: KRS 286.3-854(1) - information obtained by examination to be confidential; KRS 61.878 (1)(a) - personal information; KRS 61.878 (1)(e) - public records developed in conjunction with the regulation or supervision of financial institutions. Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Administrative Retention Value 15 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value as it provides the agency with circumstances of bank closures.

32. DISPOSITION INSTRUCTIONS

Retain until fifteen (15) years after bank closure and the submission of final Report of Examination, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	00852
3. ORIGINATING AGENCY	Financial Institutions		
4. ADMINISTRATIVE UNIT	Depository Institutions, Division of		
5. PHYSICAL CUSTODIAN	Depository Institutions, Division of		
COMPILER	Taylor Metzger 502.564.1703	DATE	08-12-2024
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Examiner's Report File - Credit Unions		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) Respective credit union		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by city of credit union, then alphabetical by credit union name		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 1981 to Pres	State Records Center	State Archivists 1959 to 1987
15. VOLUME:	87 cf		27 cf
16. ANNUAL ACCUMULATION	(Cu. Ft.) 3 cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year Daily 2nd Year 48	3-5 Years 12	More than 5 Years 6
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the examination conducted by the Department of Financial Institutions (DFI) on all credit unions doing business in the state of Kentucky. Under the terms of KRS 286.6-100, credit unions are under the supervision of the Commissioner, who may make general rules and regulations, special rulings, demands, and findings necessary for the proper conduct and regulation of the business. Each credit union is subject to examination by any person designated by the Commissioner. DFI may accept any examination made by the National Credit Union Administration pursuant to KRS 286.6-100 (2).		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Report of Examination, transmittal letter, credit union's response to Report of Examination, officer's questionnaire, related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

Annual Report - M0022

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: KRS 286.6-185 - special obligation of confidentiality to credit union members; KRS 61.878 (1) (a) - personal information; KRS 61.878 (1) (e) - public records developed in conjunction with the regulation or supervision of financial institution. Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Administrative Retention Value 15 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value as it contains statistical information that is useful in regulating credit unions.

32. DISPOSITION INSTRUCTIONS

Retain until fifteen (15) years after the submission of final Report of Examination, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	00853
3. ORIGINATING AGENCY	Financial Institutions		
4. ADMINISTRATIVE UNIT	Depository Institutions, Division of		
5. PHYSICAL CUSTODIAN	Depository Institutions, Division of		
COMPILER	Taylor Metzger 502.564.1703	DATE	08-12-2024
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Examiner's Report File - Banks		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) Respective bank		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by city of bank, then alphabetical by name of bank		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 2000 to Pres	State Records Center	State Archivists 1987 to 1999
15. VOLUME:	100 cf	120 cf	
16. ANNUAL ACCUMULATION	(Cu. Ft.) 10 cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
1st Year	Daily	2nd Year 48	3-5 Years 12
			More than 5 Years 6

18. FUNCTION AND USE (For what purpose is/was record created? What activity, process or transaction does it document?)

This series documents the examination conducted by the Department of Financial Institutions (DFI) on all banks doing business in the Commonwealth of Kentucky pursuant to KRS 286.3-450. Every bank doing business in the Commonwealth is subject to inspection at least once every two years. An examination may be conducted more than once if the Commissioner feels it is necessary. The examiner investigates the condition and resources of the bank, the mode of conducting and managing its affairs, the actions of its directors, the investment and disposition of its funds, the safety and prudence of its management, and the security to those whom engagements are held. The examiners examine the cash, bills, collateral, securities, books of accounts, and all other papers and books of the bank. The examination is to provide DFI with the necessary information to ensure the requirements of the banks charter and that it has complied with the law in the administration of its affairs.

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Report of Examination, transmittal letter, bank's written response to the Report of Examination, officer's questionnaire, related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

Annual Report - M0022

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: KRS 286.3-470 - information obtained by examination to be confidential; KRS 61.878 (1)(a) - personal information; KRS 61.878 (1)(e) - public records developed in conjunction with the regulation or supervision of financial institutions. Agencies should consult legal counsel regarding open records matters

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Administrative Retention Value 15 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value because it contains statistical information that is useful in regulating state-chartered financial institutions.

32. DISPOSITION INSTRUCTIONS

Retain until fifteen (15) years after the submission of final Report of Examination, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	00855
3. ORIGINATING AGENCY	Financial Institutions		
4. ADMINISTRATIVE UNIT	Depository Institutions, Division of		
5. PHYSICAL CUSTODIAN	Depository Institutions, Division of		
COMPILER	Taylor Metzger 502.564.1703	DATE	08-12-2024
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Comparative Annual and Semi-Annual Report File		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) Respective institutions		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Chronological by date of report		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 2005 to Pres	State Records Center	State Archivists
15. VOLUME:	7.5 cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.) 1.5 cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year 48	2nd Year 12	3-5 Years 1 More than 5 Years NA
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the activities, assets and liabilities, and the condition of all depository institutions under the supervision of Department of Financial Institutions (DFI). Under the terms of KRS 286.3-490, the institutions are required to report as frequently as the Commissioner deems necessary. The purpose of the reports are to assist DFI in regulating and controlling the affairs of each institution.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Report(s) made under the provisions of KRS 286.3-490, the accompanying request for report from the Commissioner, related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

N/A

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Y Administrative Retention Value 5 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value as it aids in the regulation and control of companies under the supervision of the Department.

32. DISPOSITION INSTRUCTIONS

Retain until five (5) years after annual or semi-annual report is completed, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	00856
3. ORIGINATING AGENCY	Financial Institutions		
4. ADMINISTRATIVE UNIT	Depository Institutions, Division of		
5. PHYSICAL CUSTODIAN	Depository Institutions, Division of		
COMPILER	Taylor Metzger 502.564.1703	DATE	08-12-2024
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Closed Credit Unions File		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by city of credit union or savings and loan, then alphabetical by name of credit union or savings and loan		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 2000 to Pres	State Records Center 1988 to 1999	State Archivists
15. VOLUME:	5 cf	5 cf	
16. ANNUAL ACCUMULATION	(Cu. Ft.) .5 cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year 12	2nd Year 2	3-5 Years 1
			More than 5 Years 1
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the closure or liquidation of a credit union, either voluntary or by order of the Commissioner of the Department of Financial Institutions (DFI.) The criteria for the voluntary liquidation of a credit union are defined in KRS 286.6-705. Under the terms of KRS 286.6-700, the Commissioner can temporarily suspend the operation of a credit union if it is operating in an unsafe and unsound manner. If the circumstances for the suspension of operation are not corrected, involuntary liquidation can occur.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Reports of examination, notification of closure or liquidation, certificate of dissolution, application, related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

Examiners Report File-Savings and Loans - 00850; Examiners Report File-Credit Unions - 00852

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

N/A

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: KRS 286.6-185 - special obligation of confidentiality to credit union members. Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Y Administrative Retention Value 15 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value as it documents the liquidation of credit unions and savings and loans.

32. DISPOSITION INSTRUCTIONS

Retain until fifteen (15) years after liquidation proceedings are finalized and the institution is closed, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	00857
3. ORIGINATING AGENCY	Financial Institutions		
4. ADMINISTRATIVE UNIT	Depository Institutions, Division of		
5. PHYSICAL CUSTODIAN	Depository Institutions, Division of		
COMPILER	Taylor Metzger 502.564.1703	DATE	08-12-2024
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Depository Institution Application File		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by city of institution, thereunder alphabetical by name of institution		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 2000 to Pres	State Records Center 1987 to 1999	State Archivists
15. VOLUME:	5 cf	6 cf	
16. ANNUAL ACCUMULATION	(Cu. Ft.) .5 cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year 36	2nd Year 24	3-5 Years 6
			More than 5 Years 2
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series represents applications filed with Department of Financial Institutions (DFI) to create new banks, branches of banks, trust companies, credit unions, and service facilities. Also documented are applications received for mergers and acquisitions, combination of banks and trusts, and changes in control. The application is reviewed by DFI and if the statutory criteria are not met, the application is denied.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Application, investigation information, advertising material, final DFI response, related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

N/A

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: KRS 61.878 (1)(c)(1) - open disclosure to permit unfair commercial advantage to competitors. Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Y Administrative Retention Value 15 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value as it provides information regarding the need for additional financial institutions in respective communities.

32. DISPOSITION INSTRUCTIONS

Retain until fifteen (15) years after date of final DFI response, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	03385
3. ORIGINATING AGENCY	Financial Institutions		
4. ADMINISTRATIVE UNIT	Depository Institutions, Division of		
5. PHYSICAL CUSTODIAN	Depository Institutions, Division of		
COMPILER	Taylor Metzger 502.564.1703	DATE	08-12-2024
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Bank Holding Company Application File		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by name of company		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 2000 to Pres	State Records Center 1989 to 1999	State Archivists
15. VOLUME:	30 cf	30 cf	
16. ANNUAL ACCUMULATION	(Cu. Ft.) 3 cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year Daily 2nd Year 48	3-5 Years 4	More than 5 Years 1
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the application process when a bank holding company wants to take control of another bank (KRS 286.3). KRS 286.3-905 sets forth the requirements that must be met in the acquisition of banks. The control of a bank may be acquired by acquisition of voting securities, purchase of assets, merger or consolidation, or by contract.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Applications, review analysis, investigation information, final DFI response, related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

N/A

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: KRS 61.878 (1)(c)(1) - open disclosure to permit unfair commercial advantage to competitors. Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Y Administrative Retention Value 15 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value as it provides information needed by the Department to control the takeover of banks.

32. DISPOSITION INSTRUCTIONS

Retain until fifteen (15) years after date of final DFI response, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	06829
3. ORIGINATING AGENCY	Financial Institutions		
4. ADMINISTRATIVE UNIT	Depository Institutions, Division of		
5. PHYSICAL CUSTODIAN	Depository Institutions, Division of		
COMPILER	Taylor Metzger 502.564.1703	DATE	08-12-2024
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Examination Work Paper File		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper Electronic		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by city of depository institution, then alphabetical by name of depository institution		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 2007 to present	State Records Center	State Archivists
15. VOLUME:	102cf, 60 gb		
16. ANNUAL ACCUMULATION	(Cu. Ft.) 15-20 gb		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year 0	2nd Year 1	3-5 Years 1 More than 5 Years 0
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series represents the work papers used to examine and produce examiners reports for state-chartered depository institutions and trust companies. The examiners reports produced as a result of this series use a composite rating scale from one to five, one being the highest or the best and five being the lowest or the worst.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Examiner checklists, archived files, examiner analysis, materials provided by the institution used to conduct the examination, related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

Series 00852, Examiners Report File - Credit Unions; Series 00853, Examiners Report File - Banks

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: KRS 256.3-450: banking institutions subject to inspection; KRS 286.3-470: information obtained by examination is confidential; KRS 286.6-185: obligation of confidentiality to its members; KRS 61.878 (1) (a), (c), (d), (e), (k), and (l): certain public records exempted from inspection; 12 CFR 261.20: confidential supervisory information. Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Y Administrative Retention Value 3 Years
 Legal Retention Value
 Fiscal Retention Value
 Research Retention Value
 Intrinsic Retention Value
 Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value as it contributes to examiners reports for state-chartered depository institutions and trust companies.

32. DISPOSITION INSTRUCTIONS

For institutions receiving a composite rating of one (1) or two (2) on the examiners report produced as a result of the record, retain until three (3) years after issuance of the report, then destroy. For institutions receiving a composite rating of three (3), four (4), or five (5) on the examiner's report produced as a result of the record, retain until three (3) years from the date the composite rating is upgraded to a one (1) or two (2) or the institution is closed (whichever occurs first), then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	06836
3. ORIGINATING AGENCY	Financial Institutions		
4. ADMINISTRATIVE UNIT	Depository Institutions, Division of		
5. PHYSICAL CUSTODIAN	Depository Institutions, Division of		
COMPILER	Taylor Metzger 502.564.1703	DATE	08-12-2024
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Trust Company Semi-Annual Report of Condition, and Income		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper Electronic		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by name of trust company.		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 1996 to Present	State Records Center	State Archivists
15. VOLUME:	2 cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.) < 1 cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year 2	2nd Year 1	3-5 Years 1 More than 5 Years 1
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the semi-annual condition and income reporting required for independent trust companies. This report is used in monitoring the condition, performance, and risk profile of institutions.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Reports of condition and income, name, address, some of the officers and directors, balance sheet, assets under management, report date, income statement, change in Trust Company capital levels.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

N/A

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: KRS 61.878 (1)(e) - public records developed in conjunction with the regulation or supervision of financial institutions. Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

<input checked="" type="checkbox"/> Y	Administrative Retention Value	10	Years
	Legal Retention Value		
<input checked="" type="checkbox"/> Y	Fiscal Retention Value	10	Years
	Research Retention Value		
	Intrinsic Retention Value		
	Historic Retention Value		

30. RATIONALE FOR RETENTION

This series has primary administrative value because it aids in monitoring the condition, performance, and risk profile of institutions.

32. DISPOSITION INSTRUCTIONS

Retain until ten (10) years after semi-annual report is completed, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	06837
3. ORIGINATING AGENCY	Financial Institutions		
4. ADMINISTRATIVE UNIT	Depository Institutions, Division of		
5. PHYSICAL CUSTODIAN	Depository Institutions, Division of		
COMPILER	Taylor Metzger 502.564.1703	DATE	08-12-2024
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Consumer Complaint File		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper Electronic		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by city of depository institution, then alphabetical by name of depository institution		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 2005 to present	State Records Center	State Archivists
15. VOLUME:	10 cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.)	2 cf	
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year	2nd Year	3-5 Years
	2	1	1
			More than 5 Years
			1
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the review of consumer complaints on state-chartered depository institutions and trust companies. DFI receives the complaint form, then requests and receives institution response; the division reviews the complaint and response and refers to Legal if necessary. DFI responds to complainant (and institution if violation has occurred) and closes case.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

DFI/regulatory agency complaint form, information of person making complaint, additional contact information, financial institution/company information that is the subject of the complaint, complaint, related documents and correspondence, desired resolution, financial institution response, final DFI response, related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

N/A

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: KRS 61.878 (1)(a) - personal information; KRS 61.878 (1)(e) - public records developed in conjunction with the regulation or supervision of financial institutions; KRS 61.878 (1)(h) - records compiled in the process of detecting and investigating statutory or regulatory violations. Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Y Administrative Retention Value 10 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value because it documents the reviews of consumer complaints on state-chartered depository institutions and trust companies.

32. DISPOSITION INSTRUCTIONS

Retain until ten (10) years after final DFI response, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	06838
3. ORIGINATING AGENCY	Financial Institutions		
4. ADMINISTRATIVE UNIT	Depository Institutions, Division of		
5. PHYSICAL CUSTODIAN	Depository Institutions, Division of		
COMPILER	Taylor Metzger 502.564.1703	DATE	08-12-2024
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Enforcement Action		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper Electronic		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by city of depository institution, then alphabetical by name of depository institution		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 1985 to present	State Records Center	State Archivists
15. VOLUME:	80 cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.) 10 cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year 3	2nd Year 2	3-5 Years 1 More than 5 Years 1
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents formal and informal agreements entered into between Department of Financial Institutions (DFI) and regulated depository institutions. These are agreements between the regulators and the institutions in which expected correction actions are detailed. The agreements generally result from a less than satisfactory overall condition.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Executed agreement, periodic reporting required by the agreement, DFI response, related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

Examiners Report File Credit Unions - 00852; Examiners Report File Banks - 00853; Examiners Report File Closed Banks - 00849; Liquidated Credit Unions & Savings and Loan Associations File - 00856

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

N/A

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: KRS 61.878 (1)(e) - public records developed in conjunction with the regulation or supervision of financial institutions. Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Y Administrative Retention Value 10 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value because it documents formal and informal agreements entered into between the Department and regulated depository institutions.

32. DISPOSITION INSTRUCTIONS

Retain until ten (10) years after termination of agreement, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	06839
3. ORIGINATING AGENCY	Financial Institutions		
4. ADMINISTRATIVE UNIT	Depository Institutions, Division of		
5. PHYSICAL CUSTODIAN	Depository Institutions, Division of		
COMPILER	Taylor Metzger 502.564.1703	DATE	08-12-2024
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Depository Institution Organizational Structure File		
7. VARIANT TITLE	Organization Documents		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper Electronic		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by city of depository institution, then alphabetical by name of depository institution		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 1990 to present	State Records Center	State Archivists
15. VOLUME:	3 cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.) < 1 cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year 1	2nd Year 1	3-5 Years 1 More than 5 Years 1
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the creation, structure, and any subsequent structural changes to regulated depository institutions.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Charter, articles of incorporation, by-laws, subsequent amendments, related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

N/A

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

<input checked="" type="checkbox"/> Y	Administrative Retention Value	Permanent
	Legal Retention Value	
	Fiscal Retention Value	
	Research Retention Value	
	Intrinsic Retention Value	
	Historic Retention Value	

30. RATIONALE FOR RETENTION

This series has primary administrative value because it documents the creation, structure, and any subsequent structural changes to regulated depository institutions.

32. DISPOSITION INSTRUCTIONS

Retain permanently.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075	2. SERIES NO.	07082
3. ORIGINATING AGENCY	Public Protection Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Non-Depository Institutions, Division of		
COMPILER	Taylor Metzger 502.564.1703	DATE	01-14-2026
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Application File - Student Loan Servicers		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original/Duplicate		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	None		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. N/A		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency	State Records Center	State Archivists
15. VOLUME:			
16. ANNUAL ACCUMULATION	(Cu. Ft.)		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year	2nd Year	3-5 Years
			More than 5 Years
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the application by a student loan servicer for a license to conduct business in the Commonwealth of Kentucky. A student loan servicer may obtain a license by filing a written application with the Department of Financial Institutions (DFI.) This series also documents the approval, revocation, suspension, surrender, and reinstatement of license per KRS 286.12.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Initial application, renewal application, supporting documents, correspondence, annual reports, licensing decision documenting the approval or denial of initial application or renewal application, supporting documentation for suspensions and revocations of existing license and related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

N/A

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Administrative Retention Value 15 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value because it documents applications of student loan servicers to become licensed in the Commonwealth of Kentucky through the Department of Financial Institutions.

32. DISPOSITION INSTRUCTIONS

Retain until fifteen (15) years after surrender, denial, or revocation of license, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075	2. SERIES NO.	07083
3. ORIGINATING AGENCY	Public Protection Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Non-Depository Institutions, Division of		
COMPILER	Taylor Metzger 502.564.1703	DATE	01-14-2026
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Examiner's Report File - Student Loan Servicers		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original/Duplicate		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	None		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. N/A		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency	State Records Center	State Archivists
15. VOLUME:			
16. ANNUAL ACCUMULATION	(Cu. Ft.)		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year	2nd Year	3-5 Years
			More than 5 Years
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the examinations conducted by the Department of Financial Institutions (DFI) of licensed student loan servicers pursuant to KRS 286 Chapter 12. The examinations ensure compliance with state and federal statutes and are conducted by DFI representatives or in conjunction with other state agencies.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Final examination report, applicable response from the licensed entity, completed work program, questionnaires, documentation to support the Department's conclusions, recommendations regarding violations of statute and/or regulation, related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

Series M0022 - Annual or Summary Reports

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Y Administrative Retention Value 15 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value because it documents examinations of licensed student loan servicers conducted by the Department of Financial Institutions.

32. DISPOSITION INSTRUCTIONS

Retain until fifteen (15) years after final examination report is completed, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	00854
3. ORIGINATING AGENCY	Public Protection Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Non-Depository Institutions, Division of		
COMPILER	Taylor Metzger 502.564.1703	DATE	05-06-2024
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Examiner's Report File - Industrial Loan Companies		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) Respective industrial loan company		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by city of industrial loan company, then alphabetical by name of company		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 1984	State Records Center	State Archivists
15. VOLUME:	26 cf		12 cu ft
16. ANNUAL ACCUMULATION	(Cu. Ft.) 1 cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year Daily 2nd Year 48	3-5 Years 12	More than 5 Years 1
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) CLOSED. This series is no longer created because DFI no longer regulates industrial loan companies but the records have not yet met retention. This series documents the examination conducted by the Department of Financial Institutions (DFI) of all industrial loan companies doing business in the Commonwealth of Kentucky pursuant to KRS Chapter 286.7. The licensee is subject to examination, supervision, and control by DFI per KRS 286.7-530(1).		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Final examination report, applicable response from the licensed entity, completed work program, questionnaires, documentation to support the Department's conclusions, recommendations regarding violations of statute and/or regulation.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

Annual Report - M0022

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: KRS 61.878(1)(e) - regulation or supervision of financial institutions. Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Administrative Retention Value 15 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value as it documents the condition and regulation of industrial loan companies.

32. DISPOSITION INSTRUCTIONS

Retain until fifteen (15) years after final examination report is completed, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	06852
3. ORIGINATING AGENCY	Public Protection Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Non-Depository Institutions, Division of		
COMPILER	Taylor Metzger 502.564.1703	DATE	05-06-2024
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Application File - Title Pledge		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) FIDO		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper Electronic		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alpha by name		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency to present	State Records Center	State Archivists
15. VOLUME:			
16. ANNUAL ACCUMULATION	(Cu. Ft.)		
17. REFERENCE RATE	(Number of times you use each year's accumulation) 1st Year 2nd Year 3-5 Years More than 5 Years		
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) CLOSED. This series is no longer created because DFI no longer regulates title pledge companies but the records have not yet met retention. This series documents the application by title pledge lenders for a license to conduct business in Kentucky. Any title pledge lender may obtain a license by filing a written application with the Commissioner. A licensee may voluntarily surrender a license; the Commissioner may also deny, suspend, or revoke any license when the licensee has failed to comply with the requirements as described in KRS Chapter 286.10.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Initial application, renewal application and the supporting documents, related correspondence, licensing decision documenting the approval or denial of initial application or renewal application, supporting documentation for suspensions and revocations of existing license, correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)
N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)
N/A

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y
If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)
Confidential: KRS 61.878(1)(c)(2)(d) - grant or review of license. KRS 61.878(1)(e) - regulation or supervision of financial institutions. Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N
If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N
If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA
Y Administrative Retention Value 15 Years
 Legal Retention Value
 Fiscal Retention Value
 Research Retention Value
 Intrinsic Retention Value
 Historic Retention Value

30. RATIONALE FOR RETENTION
This series has primary administrative value as it documents the application by title pledge lenders for a license to conduct business in Kentucky.

32. DISPOSITION INSTRUCTIONS
Retain until fifteen (15) years after surrender, denial, or revocation of license, then destroy.

Records Analyst Signature Taylor Metzging	Date
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STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	06853
3. ORIGINATING AGENCY	Public Protection Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Non-Depository Institutions, Division of		
COMPILER	Taylor Metzger 502.564.1703	DATE	05-06-2024
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Examiner's Report File - Title Pledge		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) FIDO		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper Electronic		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alpha by name		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency to present	State Records Center	State Archivists
15. VOLUME:			
16. ANNUAL ACCUMULATION	(Cu. Ft.)		
17. REFERENCE RATE	(Number of times you use each year's accumulation) 1st Year 2nd Year 3-5 Years More than 5 Years		
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) CLOSED. This series is no longer created because DFI no longer regulates title pledge companies but the records have not yet met retention. This series documents the examination conducted by the Department of Financial Institutions of all title pledge companies doing business in the Commonwealth of Kentucky pursuant to KRS Chapter 286.10. The licensee is subject to inspection by the Commissioner or by an examiner appointed by the Commissioner at least once every 24 months per KRS 286.10-230(1).		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Final examination report, applicable response from the licensed entity, completed work program, questionnaires, documentation to support the Department's conclusions, recommendations regarding violations of statute and/or regulation, related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)
N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)
Series M0022 - Annual or Summary Reports

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y
If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)
Confidential: KRS 61.878(1)(e) - regulation or supervision of financial institutions. KRS 61.878(1)(l) - confidential by enactment of general assembly. KRS 286.10-240(1) - confidentiality of examination.

26. IS RECORD SUBJECT TO AUDIT? N
If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N
If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA
Y Administrative Retention Value 15 Years
 Legal Retention Value
 Fiscal Retention Value
 Research Retention Value
 Intrinsic Retention Value
 Historic Retention Value

30. RATIONALE FOR RETENTION
This series has primary administrative value as it documents the examination conducted by the Department of Financial Institutions of all title pledge companies doing business in the Commonwealth of Kentucky pursuant to KRS Chapter 286.10.

32. DISPOSITION INSTRUCTIONS
Retain until fifteen (15) years after final examination report is completed, then destroy.

Records Analyst Signature **Date**
Taylor Metzger

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	00851
3. ORIGINATING AGENCY	Public Protection Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Non-Depository Institutions, Division of		
COMPILER	Taylor Metzger 502.564.1703	DATE	05-06-2024
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Examiner's Report File - Consumer Loans		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) Respective consumer loan company		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by city of company, then alphabetical by name of company		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency	State Records Center	State Archivists
	1984 to Pres		
15. VOLUME:	78 cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.)	3 cf	
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year	Daily	2nd Year 48
			3-5 Years 12
			More than 5 Years 12
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the examination conducted by the Department of Financial Institutions (DFI) of all consumer loan companies doing business in the Commonwealth of Kentucky pursuant to KRS Chapter 286.4. As required in KRS 286.4-610, DFI must make an annual examination of the affairs, business, office, and records of every consumer loan company.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Final examination report, applicable responses from the licensed entity, completed work program, questionnaires, documentation to support the Department's conclusions, recommendations regarding violations of statute and/or regulation, related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

Annual Report (M0022)

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: KRS 61.878(1)(e) - regulation or supervision of financial institutions. Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Administrative Retention Value 15 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value because it provides information regarding the administration of small loan companies.

32. DISPOSITION INSTRUCTIONS

Retain until fifteen (15) years after final examination report is completed, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	03386
3. ORIGINATING AGENCY	Public Protection Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Non-Depository Institutions, Division of		
COMPILER	Taylor Metzger 502.564.1703	DATE	05-06-2024
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Application File - Mortgage Loan Companies and Brokers		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by name of company		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 1999 to Pres	State Records Center 1984 to 1999	State Archivists
15. VOLUME:	44 cf	60 cf	
16. ANNUAL ACCUMULATION	(Cu. Ft.) 4 cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year Daily 2nd Year 48	3-5 Years 12	More than 5 Years 1
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the application by a mortgage loan company or mortgage loan broker for a license to conduct business in Kentucky. Any mortgage loan company or broker may obtain a license by filing a written application with the Commissioner. A licensee may voluntarily surrender a license, or the Commissioner may deny, suspend, or revoke any license when the applicant or licensee has failed to comply with the requirements as described in KRS Chapter 286.8.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Initial application, renewal application, supporting documents, correspondence, annual reports, licensing decision documenting the approval or denial of initial application or renewal application, supporting documentation for suspensions and revocations of existing license and related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

N/A

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: KRS 61.878(1)(c)(1) - competitor advantage. KRS 61.878(1)(c)(2)(d) - grant or review of a license. KRS 61.878(1)(l) - confidential by enactment of general assembly. KRS 286.8-150(4) - information from NMLS.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

<input checked="" type="checkbox"/> Y	Administrative Retention Value	15	Years
	Legal Retention Value		
	Fiscal Retention Value		
	Research Retention Value		
	Intrinsic Retention Value		
	Historic Retention Value		

30. RATIONALE FOR RETENTION

This series has primary administrative value as it documents the licensing of mortgage loan companies and brokers.

32. DISPOSITION INSTRUCTIONS

Retain until fifteen (15) years after surrender, denial, or revocation of license, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	04884
3. ORIGINATING AGENCY	Public Protection Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Non-Depository Institutions, Division of		
COMPILER	Taylor Metzger 502.564.1703	DATE	05-06-2024
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Examiner's Report File - Check Cashing Companies		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by name of company		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 1992 to Pres	State Records Center	State Archivists
15. VOLUME:	4.5 cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.) < 1 cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year 5	2nd Year 5	3-5 Years 5 More than 5 Years 5
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the examination conducted by the Department of Financial Institutions (DFI) of all limited check cashing, check cashing, and deferred deposit companies doing business in the Commonwealth of Kentucky pursuant to KRS Chapter 286.9.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Final examination report, applicable response from the licensed entity, completed work program, questionnaires, documentation to support the Department's conclusions, recommendations regarding violations of statute and/or regulation, related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)
N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)
M0022 - Annual or Summary Reports

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y
If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)
Confidential: KRS 61.878(1)(e) - regulation or supervision of financial institutions. KRS 61.878(1)(l) - confidential by enactment of general assembly. KRS 286.9-090(4) - confidential information in possession or control of the Commissioner.

26. IS RECORD SUBJECT TO AUDIT? N
If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N
If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA
Y Administrative Retention Value 15 Years
 Legal Retention Value
 Fiscal Retention Value
 Research Retention Value
 Intrinsic Retention Value
 Historic Retention Value

30. RATIONALE FOR RETENTION
This series has primary administrative value as it documents the examinations of companies that cash checks for a fee, and compliance with statutory requirements governing such companies.

32. DISPOSITION INSTRUCTIONS
Retain until fifteen (15) years after final examination report is completed, then destroy.

Records Analyst Signature **Date**
Taylor Metzging

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	06057
3. ORIGINATING AGENCY	Public Protection Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Non-Depository Institutions, Division of		
COMPILER	Taylor Metzger 502.564.1703	DATE	05-06-2024
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Examiner's Report File - Money Transmission Services		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alpha by name of company		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 2010 to Present	State Records Center	State Archivists
15. VOLUME:	< 1 cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.) < 1 cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year 5	2nd Year 5	3-5 Years 1 More than 5 Years 1
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the examination conducted by the Department of Financial Institutions (DFI) of all money transmitter companies engaged in the business of money transmission in the Commonwealth of Kentucky. The examinations ensure compliance with KRS Chapter 286.11 and may be conducted by DFI representatives, by another state or federal agency, or in conjunction with either or both state and federal agencies. The Commissioner may also accept a report conducted by an independent licensed or certified accountant.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Final examination report, applicable response from the licensed entity, completed work program, questionnaires, documentation to support the Department's conclusions, recommendations regarding violations of statute and/or regulation, related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)
N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)
Annual Report - M0022

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**
24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y
If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)
Confidential: KRS 61.878(1)(e) - regulation or supervision of financial institutions. KRS 61.878(1)(l) - confidential by enactment of general assembly. KRS 286.11-027(5) - confidential examinations. KRS 286.11-033(1) - confidentiality of data submitted.

26. IS RECORD SUBJECT TO AUDIT? N
If Yes, list AUDITING AGENCY (Federal, State, Internal)
27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N
If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA
Y Administrative Retention Value 15 Years
 Legal Retention Value
 Fiscal Retention Value
 Research Retention Value
 Intrinsic Retention Value
 Historic Retention Value

30. RATIONALE FOR RETENTION
This series has administrative value as it documents examinations of money transmission companies and compliance with KRS Chapter 286.11.

32. DISPOSITION INSTRUCTIONS
Retain until fifteen (15) years after final examination report is completed, then destroy.

Records Analyst Signature **Date**
Taylor Metzging

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	06058
3. ORIGINATING AGENCY	Public Protection Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Non-Depository Institutions, Division of		
COMPILER	Taylor Metzger 502.564.1703	DATE	05-06-2024
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Examiner's Report File - Mortgage Loan Companies and Brokers		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alpha by name of company		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 2010 to Present	State Records Center	State Archivists
15. VOLUME:	< 1 cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.) < 1 cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year 5	2nd Year 5	3-5 Years 5 More than 5 Years 5
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the examination conducted by the Department of Financial Institutions (DFI) of all mortgage loan companies and mortgage loan brokers doing business in the Commonwealth of Kentucky pursuant to KRS 286.8. These companies are under the control and supervision of DFI and are to be examined by the Department as the Commissioner deems appropriate or in the public interest.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Final examination report, applicable response from the licensed entity, completed work program, questionnaires, documentation to support the Department's conclusions, recommendations regarding violations of statute and/or regulation, related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)
N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)
Annual Reports - M0022

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**
24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y
If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)
Confidential: KRS 61.878(1)(e) - regulation or supervision of financial institutions. KRS 61.878(1)(l) - confidential by enactment of general assembly. KRS 286.8-150(4) - information from NMLS.

26. IS RECORD SUBJECT TO AUDIT? N
If Yes, list AUDITING AGENCY (Federal, State, Internal)
27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N
If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA
Y Administrative Retention Value 15 Years
 Legal Retention Value
 Fiscal Retention Value
 Research Retention Value
 Intrinsic Retention Value
 Historic Retention Value

30. RATIONALE FOR RETENTION
This series has administrative value as it documents the examinations of mortgage loan companies and mortgage loan brokers.

32. DISPOSITION INSTRUCTIONS
Retain until fifteen (15) years after final examination report is completed, then destroy.

Records Analyst Signature **Date**
Taylor Metzging

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	06411
3. ORIGINATING AGENCY	Public Protection Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Non-Depository Institutions, Division of		
COMPILER	Taylor Metzger 502.564.1703	DATE	05-06-2024
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Complaint/Investigation Case Files		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alpha by name		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 2007 to Present	State Records Center	State Archivists
15. VOLUME:	55 cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.) 10 cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation) 1st Year 2 2nd Year 1 3-5 Years 1 More than 5 Years		
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the reviews conducted by the Department of Financial Institutions (DFI) to determine if any person has violated or is about to violate any provisions of KRS Chapter 286 and/or any rule or Order thereunder. DFI is authorized to conduct investigations per KRS Chapter 286. In the event a violation is found, the Commissioner may, through either an Administrative Hearing or an action filed in Franklin Circuit Court, enforce compliance with KRS 286, and may issue a Final Order directing the violators to cease and desist and/or to perform appropriate remedies to comply with provisions of KRS 286.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Investigation reports, complaint forms, name of institution or person, address, name of investigator, date and time of alleged violation, date of investigation and findings, witness statements, documentary evidence, related correspondence, Findings of Fact.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

N/A

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: KRS 61.878(1)(h) - open investigations. KRS 61.878(1)(a) - personal information. Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

<input type="checkbox"/> Y	Administrative Retention Value	10	Years
<input type="checkbox"/> Y	Legal Retention Value	10	Years
	Fiscal Retention Value		
	Research Retention Value		
	Intrinsic Retention Value		
	Historic Retention Value		

30. RATIONALE FOR RETENTION

This series has primary administrative and legal value as it documents investigations of alleged violations regarding non-depository institutions.

32. DISPOSITION INSTRUCTIONS

Retain until ten (10) years after case closure, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	06412
3. ORIGINATING AGENCY	Public Protection Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Non-Depository Institutions, Division of		
COMPILER	Taylor Metzger 502.564.1703	DATE	05-06-2024
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Application File - Consumer Loan Companies		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alpha by name		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 1999 to Present	State Records Center	State Archivists
15. VOLUME:	20 cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.) 1.5 cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year 12	2nd Year 1	3-5 Years 1 More than 5 Years 1
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the application by a consumer loan company for a license to conduct business in the Commonwealth of Kentucky. Any consumer loan company may obtain a license by filing a written application with Department of Financial Institutions.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Initial application, renewal application, supporting documents, related correspondence, annual reports, licensing decision documenting the approval or denial of initial application or renewal application, supporting documentation for suspensions and revocations of existing license and related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)
N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)
N/A

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**
24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y
If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)
Confidential: KRS 61.878(1)(c)(2)(d) - grant or review of a license. KRS 61.878(1)(e) - regulation or supervision of financial institution. Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? Y
If Yes, list AUDITING AGENCY (Federal, State, Internal) Federal and State

27. AUDIT RETENTION REQUIREMENT Indefinite

28. LEGAL RETENTION REQUIREMENT? N
If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA
Y Administrative Retention Value 15 Years
 Legal Retention Value
 Fiscal Retention Value
 Research Retention Value
 Intrinsic Retention Value
 Historic Retention Value

30. RATIONALE FOR RETENTION
This series has primary administrative value as it documents applications by Consumer Loan and Industrial Loan companies to conduct business in Kentucky.

32. DISPOSITION INSTRUCTIONS
Retain until fifteen (15) years after surrender, denial, or revocation of license, then destroy.

Records Analyst Signature **Date**
Taylor Metzging

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	06413
3. ORIGINATING AGENCY	Public Protection Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Non-Depository Institutions, Division of		
COMPILER	Taylor Metzger 502.564.1703	DATE	05-06-2024
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Application File - Check Cashing Companies		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alpha by name		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 1999 to Present	State Records Center	State Archivists
15. VOLUME:	10 cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.) 2 cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year 20	2nd Year 10	3-5 Years 1 More than 5 Years 1
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the application by a check cashing company for a license to conduct limited check cashing, check cashing, and deferred deposit transaction business in the Commonwealth of Kentucky. Any limited check cashing, check cashing, or deferred deposit transaction company may obtain a license by filing a written application with Department of Financial Institutions. This series also documents the approval, revocation, suspension, surrender, and reinstatement of licenses.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Initial application, renewal application, supporting documents, related correspondence, annual reports, licensing decision documenting the approval or denial of initial application or renewal application, supporting documentation for suspensions and revocations of existing license and correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)
N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)
N/A

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**
24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y
If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)
Confidential: KRS 61.878(1)(c) - proprietary information. KRS 61.878(1)(c)(2)(d) - grant or review of a license. KRS 61.878(1)(e) - regulation or supervision of financial institutions. KRS 61.878 (1)(l) - confidential by enactment of general assembly.

26. IS RECORD SUBJECT TO AUDIT? Y
If Yes, list AUDITING AGENCY (Federal, State, Internal) Federal and State

27. AUDIT RETENTION REQUIREMENT Indefinite

28. LEGAL RETENTION REQUIREMENT? N
If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA
Y Administrative Retention Value 15 Years
 Legal Retention Value
 Fiscal Retention Value
 Research Retention Value
 Intrinsic Retention Value
 Historic Retention Value

30. RATIONALE FOR RETENTION
This series has primary administrative value as it documents applications by check cashing companies to do business in the Commonwealth of Kentucky.

32. DISPOSITION INSTRUCTIONS
Retain until fifteen (15) years after surrender, denial, or revocation of license, then destroy.

Records Analyst Signature **Date**
Taylor Metzging

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	06414
3. ORIGINATING AGENCY	Public Protection Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Non-Depository Institutions, Division of		
COMPILER	Taylor Metzger 502.564.1703	DATE	05-06-2024
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Application File - Money Transmission Services		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alpha by name		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 1999 to Present	State Records Center	State Archivists
15. VOLUME:	8 cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.) < 1 cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year 12	2nd Year 5	3-5 Years 1 More than 5 Years 1
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the application by a money transmission company for a license to conduct money transmission business in the Commonwealth of Kentucky. A money transmission company may obtain a license by filing a written application with the Department of Financial Institutions. This series also documents the approval, revocation, suspension, surrender, and reinstatement of license per KRS 286.11.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Initial application, renewal application, supporting documents, related correspondence, annual reports, licensing decision documenting the approval or denial of initial application or renewal application, supporting documentation for suspensions and revocations of existing license and correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

N/A

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: KRS 61.878(1)(c)(2)(d) - grant or review of a license. KRS 61.878(1)(e) - regulation or supervision of financial institution. KRS 61.878(1)(l) - confidential by enactment of general assembly. KRS 286.11-033(1) - confidentiality of data submitted to Commissioner.

26. IS RECORD SUBJECT TO AUDIT? Y

If Yes, list AUDITING AGENCY (Federal, State, Internal) Federal and State

27. AUDIT RETENTION REQUIREMENT Indefinite

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

<input type="checkbox"/> Y	Administrative Retention Value	15	Years
	Legal Retention Value		
	Fiscal Retention Value		
	Research Retention Value		
	Intrinsic Retention Value		
	Historic Retention Value		

30. RATIONALE FOR RETENTION

This series has primary administrative value as it documents applications by Money Transmission Services to conduct business in the Commonwealth of Kentucky.

32. DISPOSITION INSTRUCTIONS

Retain until fifteen (15) years after surrender, denial, or revocation of license, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	06610
3. ORIGINATING AGENCY	Public Protection Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Non-Depository Institutions, Division of		
COMPILER	Allison Evans 502.573.3390	DATE	07-07-2015
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Application File - Mortgage Loan Originators and Processors		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Duplicate Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) record is submitted to U.S. Department of Housing and Urban Development		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Electronic Paper		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alpha by name		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 2004 to Present	State Records Center	State Archivists
15. VOLUME:	60 cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.)	70 cf	
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year	Annual	2nd Year
		Annual	3-5 Years
		Annual	More than 5 Years
			Annual

18. FUNCTION AND USE (For what purpose is/was record created? What activity, process or transaction does it document?)

This series documents the process for applicants to be registered as a mortgage loan originator and/or mortgage loan processor pursuant to KRS 286.8-255 and the 2008 Secure and Fair Enforcement for Mortgage Licensing Act (S.A.F.E. Act). Prior to 2008, Department of Financial Institutions (DFI) retained paper copies of the information; however, those records now have been entered into the Nationwide Mortgage Licensing System and Registry (NMLS) as required by S.A.F.E. Act. Application information is currently entered into NMLS by the applicant and is accessed by DFI personnel prior to issuing licenses. DFI does not have access capabilities to modify or delete information, but NMLS is notified by applicant or DFI to make any necessary revisions. NMLS maintains the information for five (5) years from date of expiration of the licensee.

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Initial application, renewal application and the supporting documents, related correspondence, licensing decision documenting the approval or denial of initial application or renewal application, supporting documentation for suspensions and revocations of existing license, correspondence, proof of pre-licensing education and continuing education.

20. INPUT RECORDS (What records flow into or provide information to create this record?)
N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)
N/A

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y
If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)
Confidential: KRS 61.878(1)(c)(1) - competitor advantage. KRS 61.878(1)(c)(2)(d) - grant or review of a license. KRS 61.878(1)(l) - confidential by enactment of general assembly. KRS 286.8-150(4) - information from NMLS.

26. IS RECORD SUBJECT TO AUDIT? Y
If Yes, list AUDITING AGENCY (Federal, State, Internal) State, Federal

27. AUDIT RETENTION REQUIREMENT Indefinite

28. LEGAL RETENTION REQUIREMENT? N
If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA
Y Administrative Retention Value 5 Years
 Legal Retention Value
 Fiscal Retention Value
 Research Retention Value
 Intrinsic Retention Value
 Historic Retention Value

30. RATIONALE FOR RETENTION
This series has administrative value as it documents the applications and licenses to conduct business as mortgage loan originator and/or mortgage loan processor.

32. DISPOSITION INSTRUCTIONS
Destroy copies of information when no longer needed. Nationwide Mortgage Licensing System and Registry retains information five (5) years from date of expiration of license.

Records Analyst Signature **Date**
Taylor Metzging

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075S	2. SERIES NO.	04877
3. ORIGINATING AGENCY	Finance and Administration Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Compliance Branch		
COMPILER	Taylor Metzger 502.564.1703	DATE	01-13-2026
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Examiner's Report File - Investment Adviser		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper Electronic		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by name		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 1998 to Pres	State Records Center	State Archivists
15. VOLUME:	12 cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.)	1 cf	
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year	2nd Year	3-5 Years
	5	5	5
			More than 5 Years
			5
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the examination of the records of an investment adviser, as required in KRS 292.336(1). The examiner inspects all accounts, correspondence, memoranda, papers, and books for the purpose of determining whether the adviser is in compliance with KRS Chapter 292, Kentucky Securities Act.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Report of examination and related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

Investment Adviser and Investment Adviser Representatives - 04876

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

Series M0022 - Annual or Summary Reports

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: KRS 292.500(19) - materials, documentation, and other information confidentially disclosed to the department. KRS 61.878(1)(e) - public records developed in conjunction with the regulation or supervision of financial institutions. Agencies

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Y Administrative Retention Value 10 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value as it documents the examinations of investment advisers.

32. DISPOSITION INSTRUCTIONS

Retain until ten (10) years after date of report, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075S	2. SERIES NO.	04880
3. ORIGINATING AGENCY	Finance and Administration Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Compliance Branch		
COMPILER	Taylor Metzger 502.564.1703	DATE	01-13-2026
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Examiner's Report File - Broker-Dealers		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper Electronic		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by name		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 1998 to Pres	State Records Center	State Archivists
15. VOLUME:	30 cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.)	2.5 cf	
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year 4	2nd Year 4	3-5 Years 4 More than 5 Years 4
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the examination of the records of broker-dealers, as required in KRS 292.336 (1). The examiner inspects all accounts, correspondence, memoranda, papers, books and related records to determine whether a broker-dealer is in compliance with KRS Chapter 292, the Kentucky Securities Act. A broker-dealer is any person engaged in the business of effecting transactions in securities for the account of others or his own.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Report of examination and related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

Series M0022 - Annual or Summary Reports

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: KRS 292.500(19) - materials, documentation, and other information confidentially disclosed to the department. KRS 61.878(1)(a) - personal information. Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Administrative Retention Value 10 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value as it documents the examination of the records of a broker-dealer.

32. DISPOSITION INSTRUCTIONS

Retain until ten (10) years after date of report, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075S	2. SERIES NO.	06876
3. ORIGINATING AGENCY	Finance and Administration Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Compliance Branch		
COMPILER	Taylor Metzger 502.564.1703	DATE	01-13-2026
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Examiner's Report File - Issuer Agent		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper Electronic		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by name		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 2001 to present	State Records Center	State Archivists
15. VOLUME:	3cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.)	< 1cf	
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year	2nd Year	3-5 Years
	4	4	4
			More than 5 Years
			4
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the examination of the records of an issuer agent, as required by KRS 292.336. In accordance with 808 KAR 10:480, the examiner inspects all accounts, correspondence, memoranda, papers, books, and related records of firms employing issuer agents for the purpose of determining compliance with KRS Chapter 292, The Securities Act of Kentucky.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Report of examination and related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

Issuer Agent Registrations - 04879

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

Series M0022 - Annual or Summary Reports

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: KRS 292.500(19) - materials, documentation, and other information confidentially disclosed to the department. KRS 61.878(1)(e) - public records developed in conjunction with the regulation or supervision of financial institutions. Agencies

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Administrative Retention Value 10 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value as it documents the examination of issuer agents.

32. DISPOSITION INSTRUCTIONS

Retain until ten (10) years after date of report, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075S	2. SERIES NO.	04883
3. ORIGINATING AGENCY	Public Protection		
4. ADMINISTRATIVE UNIT	Department For Financial Institutions		
5. PHYSICAL CUSTODIAN	Enforcement Branch		
COMPILER	Taylor Metzger 502.564.1703	DATE	01-13-2026
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Complaint/Investigation Case Files		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper Electronic		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Chronological by date of initiation of investigation		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 1983 to Pres	State Records Center	State Archivists
15. VOLUME:	108 cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.) 4 cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year 40	2nd Year 20	3-5 Years 5 More than 5 Years 1
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents investigations and complaint reviews carried out by the Department of Financial Institutions relating to violations or potential violations of KRS Chapter 292, the Securities Act of Kentucky (the "Act"), or any rule, regulation, order created or issued pursuant to the Act.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Investigation reports including, but not limited to, names of institutions or persons, addresses, witness statements, documentary evidence, related correspondence, and findings of fact.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

N/A

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: KRS 292.500(19) - materials, documentation, and other information confidentially disclosed to the department. Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Administrative Retention Value 10 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value as it documents alleged violations of the Kentucky Securities Act.

32. DISPOSITION INSTRUCTIONS

Retain until ten (10) years after case closure, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	00864
3. ORIGINATING AGENCY	Public Protection Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Licensing and Registration Branch		
COMPILER	Taylor Metzger 502.564.1703	DATE	01-14-2026
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Withdrawn Issuers File		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper Electronic		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by name of issuer		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 2000 to Pres	State Records Center	State Archivists
15. VOLUME:	30 cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.) 3 cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year 6	2nd Year NA	3-5 Years NA More than 5 Years NA
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents securities registrations or claims of exemption denied by the Division under KRS 292.390 or withdrawn or abandoned by the issuer prior to effectiveness in Kentucky.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Application forms, related correspondence, registration statements, prospectuses, exhibits.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

N/A

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Y Administrative Retention Value 1 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value as it documents the denial or withdrawal of an application to sell securities.

32. DISPOSITION INSTRUCTIONS

Retain until one (1) year after denial, withdrawal, or abandonment, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075S	2. SERIES NO.	00868
3. ORIGINATING AGENCY	Public Protection Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Licensing and Registration Branch		
COMPILER	Taylor Metzger 502.564.1703	DATE	01-14-2026
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Securities Registration File		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper Electronic		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by company name		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 2008 to Present	State Records Center 1999 to 2007	State Archivists
15. VOLUME:	12 cf	48 cf	
16. ANNUAL ACCUMULATION	(Cu. Ft.) 6 cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year Daily	2nd Year 5	3-5 Years 1 More than 5 Years NA
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the registration of securities under KRS 292.350, 360, or 370.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Application forms, related correspondence, proposed advertising materials.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

Monthly Statistical Report - M0029

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Y Administrative Retention Value 5 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value as it documents the registration of issuers of securities.

32. DISPOSITION INSTRUCTIONS

Retain five (5) years after termination of the offering, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075S	2. SERIES NO.	00869
3. ORIGINATING AGENCY	Public Protection Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Licensing and Registration Branch		
COMPILER	Taylor Metzger 502.564.1703	DATE	01-14-2026
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Exemptions From Registration File		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper Electronic		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by company Name		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 2005 to Present	State Records Center 1999 to 2004	State Archivists
15. VOLUME:	225 cf	225 cf	
16. ANNUAL ACCUMULATION	(Cu. Ft.) 45 cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation) 1st Year Daily 2nd Year 5 3-5 Years 1 More than 5 Years NA		
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents securities offerings that are exempt from registration under KRS 292.400, 410, or 411. This series includes church bond offerings; church extension funds; employee benefit or pension plans; offerings pursuant to federal regulation 17 C.F.R. 230.504 (Regulation D, Rule 504); offerings utilizing Form U-7, Small Corporate Offering Registration (SCOR); and offerings under the Kentucky Intrastate Crowdfunding Exemption.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Correspondence, offering circulars or prospectuses, articles of incorporation, by-laws, consents to service of process, trust indentures, limited partnership agreements, private placement memoranda.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

Monthly Statistical Report - M0029

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Y Administrative Retention Value 5 Years
 Legal Retention Value
 Fiscal Retention Value
 Research Retention Value
 Intrinsic Retention Value
 Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value as it documents securities exempt from registration.

32. DISPOSITION INSTRUCTIONS

Retain until five (5) years after the claim of exemption expires or terminates, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075S	2. SERIES NO.	04876
3. ORIGINATING AGENCY	Public Protection Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Licensing and Registration Branch		
COMPILER	Taylor Metzger 502.564.1703	DATE	01-14-2026
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Investment Adviser and Investment Adviser Representatives Registrations		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper Electronic		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by name of adviser		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 1999 to Present	State Records Center	State Archivists
15. VOLUME:	11 cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.)	1 cf	
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year	2nd Year	3-5 Years
	5	5	5
			More than 5 Years
			5
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the registration of investment advisers and investment adviser representatives under KRS 292.331.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Form ADV, Form U-4, related correspondence, balance sheet, bank statement, contracts, applicant acknowledgement and authorization for credit report form, credit report, FBI background check, and surety bond.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

Examiners Report - Investment Adviser - 04877

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Y Administrative Retention Value 8 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value as it documents compliance with registration requirements.

32. DISPOSITION INSTRUCTIONS

Retain until eight (8) years after cancellation, withdrawal, or denial of registration, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075S	2. SERIES NO.	04879
3. ORIGINATING AGENCY	Public Protection Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Licensing and Registration Branch		
COMPILER	Taylor Metzger 502.564.1703	DATE	01-14-2026
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Issuer Agent Registrations		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper Electronic		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by name		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 2000 to Present	State Records Center	State Archivists
15. VOLUME:	< 1cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.) < 1cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
1st Year	2	2nd Year	1
		3-5 Years	1
		More than 5 Years	NA
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the registration of issuer agents under KRS 292.331.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Form U-4, Form U-5, FBI background check, applicant acknowledgement and authorization for credit report form, credit report, proof of passing examinations and related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

N/A

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Y Administrative Retention Value 8 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value as it documents compliance with registration requirements.

32. DISPOSITION INSTRUCTIONS

Retain until eight (8) years after termination of registration, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075S	2. SERIES NO.	04881
3. ORIGINATING AGENCY	Public Protection Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Licensing and Registration Branch		
COMPILER	Taylor Metzger 502.564.1703	DATE	01-08-2026
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Covered Securities Notice Filings		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) Securities and Exchange Commission, Washington, D.C.		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper Electronic		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by issuer name		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 1998 to Pres	State Records Center	State Archivists
15. VOLUME:	6 cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.)	.5 cf	
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year 1	2nd Year 1	3-5 Years 1 More than 5 Years NA
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the notice filing for a covered security as required in KRS 292.327. This series includes notice filings for mutual funds, unit investment trusts, offerings made pursuant to 17 C.F.R. 230-506 (Regulation D, Rule 506), and offerings made pursuant to 17 C.F.R. 230.251(a)(2) (Regulation A, Tier 2).		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Notice forms (Securities and Exchange Commission Form D, Uniform Investment Company Notice Filing (Form NF), Securities and Exchange Commission Part 1 of Form 1-A, Uniform Notice filing of Regulation A- Tier 2 Offering Form), consent to service of process, related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

N/A

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Administrative Retention Value 6 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value as it documents the filing requirements established in KRS 292.327.

32. DISPOSITION INSTRUCTIONS

Retain until six (6) years after last filing date, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075S	2. SERIES NO.	04882
3. ORIGINATING AGENCY	Public Protection Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Licensing and Registration Branch		
COMPILER	Taylor Metzger 502.564.1703	DATE	01-14-2026
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Covered Adviser Notice Filings		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) Securities and Exchange Commission, Washington, D.C		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper Electronic		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by name		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 1998 to Pres	State Records Center	State Archivists
15. VOLUME:	20 cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.)	1 cf	
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year	2nd Year	3-5 Years
	4	4	4
			More than 5 Years
			4
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the notice filing required by covered advisers, as provided for in KRS 292.332.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Securities and Exchange Commission registration form, consent to service of process, related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

N/A

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Y Administrative Retention Value 8 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value as it documents compliance with the requirements of KRS 292.330 (2). Information from the series may be useful in the event of litigation or administrative proceedings by the Department.

32. DISPOSITION INSTRUCTIONS

Retain until eight (8) years after cancellation, withdrawal, or denial of the notice filing, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075B	2. SERIES NO.	06878
3. ORIGINATING AGENCY	Public Protection Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Licensing and Registration Branch		
COMPILER	Taylor Metzger 502.564.1703	DATE	01-14-2026
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Broker-Dealer and Agent Registration Application File		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper Electronic		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Alphabetical by name		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 2008 to present	State Records Center	State Archivists
15. VOLUME:	8cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.)	2cf	
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year	2nd Year	3-5 Years
	4	4	4
			More than 5 Years
			4
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents the information obtained to support approval of broker-dealer and agent registration applications under KRS 292.331.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Regulatory actions, customer statements of claim, firm's response to claimant, trade blotters, commission reports, customer account applications, balance sheets, statements, firm supervisory procedures manuals and related correspondence.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

N/A

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**

24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N

If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

Y Administrative Retention Value 8 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION

This series has primary administrative value as it documents compliance with registration requirements.

32. DISPOSITION INSTRUCTIONS

Retain until eight (8) years after cancellation, withdrawal, or denial of registration, then destroy.

Records Analyst Signature

Taylor Metzger

Date

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075S	2. SERIES NO.	06368
3. ORIGINATING AGENCY	Finance and Administration Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Legal Services		
COMPILER	Taylor Metzger 502.564.1703	DATE	01-13-2026
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Litigation Files		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper Electronic		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Chronological by year, thereunder alpha by name		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 2000 to Present	State Records Center	State Archivists
15. VOLUME:	30 cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.)	1.5 cf	
17. REFERENCE RATE	(Number of times you use each year's accumulation)		
	1st Year	Daily	2nd Year
		Daily	3-5 Years
			Daily
			More than 5 Years
			5
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents an attorney's working litigation file when the Department of Financial Institutions (DFI) is a party, whether initiated by DFI or has been named as a defendant party. This series also includes personnel actions and Board of Claims file.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Names and addresses of parties; all legal documentation, including but not limited to: Complaints, Answers, Interrogatories, Depositions, exhibits, Judgments/Agreed Orders; related correspondence; legal research.

20. INPUT RECORDS (What records flow into or provide information to create this record?)
N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)
N/A

22. VITAL RECORD? **23. If Yes, VITAL RETENTION PERIOD** Indefinite Until case has exhausted all legal requirements

24. VITAL RECORDS PROTECTION INSTRUCTIONS
N/A

25. ACCESS RESTRICTIONS?
If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)
Confidential: KRS 61.878 (1)(a) - Personal information. Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT?
If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT?
If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA			
<input checked="" type="checkbox"/>	Administrative Retention Value	10	Years
	Legal Retention Value		
	Fiscal Retention Value		
<input checked="" type="checkbox"/>	Research Retention Value	10	Years
	Intrinsic Retention Value		
	Historic Retention Value		

30. RATIONALE FOR RETENTION
This series has administrative and research values as it documents the litigation files relating to Department of Financial Institutions.

32. DISPOSITION INSTRUCTIONS
Retain until ten (10) years after all appeals have been exhausted, then destroy.

Records Analyst Signature Taylor Metzging	Date
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STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075S	2. SERIES NO.	06369
3. ORIGINATING AGENCY	Finance and Administration Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Legal Services		
COMPILER	Taylor Metzger 502.564.1703	DATE	01-13-2026
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Task Files		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Duplicate Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Chronological by year, thereunder alpha by name		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 2000 to Present	State Records Center	State Archivists
15. VOLUME:	30 cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.) 5 cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation) 1st Year Daily 2nd Year 5 3-5 Years 3 More than 5 Years		
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series documents copies of all investigative case information and paperwork on non-depository, depository or securities institutions when an action has been referred to Legal Services to determine if there is cause for litigation. This record series is different than the Litigation Files, Series 06368, as not case referrals to Legal Services are determined to be subject to litigation. Information in this series is used to compile the Litigation File, if legal action is warranted.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Name of institution, individuals, address, phone numbers, nature of investigation, copies of examination documents, all legal documentation, including related correspondence; returned mail and certified mail receipts.

20. INPUT RECORDS (What records flow into or provide information to create this record?)
N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)
N/A

22. VITAL RECORD? N **23. If Yes, VITAL RETENTION PERIOD**
24. VITAL RECORDS PROTECTION INSTRUCTIONS

25. ACCESS RESTRICTIONS? Y
If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)
Confidential: Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT? N
If Yes, list AUDITING AGENCY (Federal, State, Internal)

27. AUDIT RETENTION REQUIREMENT

28. LEGAL RETENTION REQUIREMENT? N
If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA
 Administrative Retention Value 7 Years
Legal Retention Value
Fiscal Retention Value
Research Retention Value
Intrinsic Retention Value
Historic Retention Value

30. RATIONALE FOR RETENTION
This series has administrative value as it documents copies of investigations of financial institutions that have been referred to Legal Services for review.

32. DISPOSITION INSTRUCTIONS
Retain until seven (7) years from date of referral if no legal action is warranted, then destroy.

Records Analyst Signature **Date**
Taylor Metzging

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Department for Libraries & Archives

Records Description and Analysis

(Equivalent to ARM 320 Rev.02/2019)

1. RECORD GROUP NO.	1075S	2. SERIES NO.	06370
3. ORIGINATING AGENCY	Finance and Administration Cabinet		
4. ADMINISTRATIVE UNIT	Financial Institutions, Department of		
5. PHYSICAL CUSTODIAN	Legal Services		
COMPILER	Stephanie Dawson 502/564-4722	DATE	07-11-2012
IDENTIFICATION AND DESCRIPTION			
6. TITLE OF RECORD	Commissioner Legal Files		
7. VARIANT TITLE	N/A		
8. ORIGINAL/DUPLICATE	Original Only		
9. LOCATION(S) OF ALTERNATIVE COPIES	(Original or Duplicate) None		
10. INFORMATION SUMMARIZED IN:	N/A		
11. MEDIUM	Paper		
12. ARRANGEMENT SORT/SEQUENCE	(Alpha, Numeric, Chronological, Random, etc.): Explain in detail. Chronological by year, thereunder alpha by name		
13. INDEX / FINDING AIDS	N/A		
14. DATE SPAN:	In Agency 2000 to Present	State Records Center	State Archivists
15. VOLUME:	30 cf		
16. ANNUAL ACCUMULATION	(Cu. Ft.) 5 cf		
17. REFERENCE RATE	(Number of times you use each year's accumulation) 1st Year Daily 2nd Year 5 3-5 Years 2 More than 5 Years		
18. FUNCTION AND USE	(For what purpose is/was record created? What activity, process or transaction does it document?) This series represents the Commissioners office litigation file for depository, non-depository or securities institutions to determine the course of action regarding investigative findings against the institutions or if there is just cause to proceed with legal actions.		

19. CONTENTS (Documents in this file? Information on this form? Data elements in this computer file, etc.)

Name of institution, individuals, address, phone numbers; nature of investigation; legal documentation; related correspondence; returned mail and certified mail receipts; final/agreed orders; pleading(s); supplemental filings and motions; other legal filings.

20. INPUT RECORDS (What records flow into or provide information to create this record?)

N/A

21. OUTPUT RECORDS (What records flow out of the information in this records series?)

N/A

22. VITAL RECORD? **23. If Yes, VITAL RETENTION PERIOD** Indefinite Until case is resolved

24. VITAL RECORDS PROTECTION INSTRUCTIONS

N/A

25. ACCESS RESTRICTIONS?

If Yes, explain restrictions and attach copy of authority (KRS, KAR, CFR, etc.)

Confidential: Agencies should consult legal counsel regarding open records matters.

26. IS RECORD SUBJECT TO AUDIT?

If Yes, list AUDITING AGENCY (Federal, State, Internal) Federal and State

27. AUDIT RETENTION REQUIREMENT Indefinite

28. LEGAL RETENTION REQUIREMENT?

If Yes, cite statute and length of retention period required

ANALYSIS

29. APPRAISAL CRITERIA

<input checked="" type="checkbox"/>	Administrative Retention Value	15	Years	
<input checked="" type="checkbox"/>	Legal Retention Value	15	Years	
	Fiscal Retention Value			
<input checked="" type="checkbox"/>	Research Retention Value	Permanent		Final Orders
	Intrinsic Retention Value			
	Historic Retention Value			

30. RATIONALE FOR RETENTION

This series has administrative and legal value as it includes all investigative reports and information re financial institutions.

32. DISPOSITION INSTRUCTIONS

Retain agreed and final orders permanently. Retain the remainder of file until fifteen (15) years after final resolution, then destroy.

Records Analyst Signature

Taylor Metzger

Date