



Department of Financial Institutions

Records Retention Schedule

Prepared by the State Records Branch
Archives and Records Management Division
Approved by the State Libraries, Archives, and Records Commission



Kentucky Department for Libraries and Archives

This records retention schedule governs retention and disposal of records created, used, and maintained by this agency. **Government records in Kentucky can only be disposed of with the approval of the State Libraries, Archives, and Records Commission (the Commission). If records do not appear on a Commission-approved records retention schedule, agencies should not destroy those records.** This agency-specific schedule was drafted by agency personnel and Archives and Records Management Division staff and reviewed and approved by the Commission. This schedule provides the legal authority for this agency to destroy the records listed, after the appropriate retention periods have passed.

Agency personnel should use this agency-specific schedule in combination with the *General Schedule for State Agencies (General Schedule)*, also approved by the Commission. The *General Schedule* applies to records that are created, used, and maintained by staff at all or most state agencies. Agency-specific retention schedules are used only by specific agencies and apply to records that are created only by a particular state agency, or to records that a state agency is required to retain longer than the approved time period on the *General Schedule*. The *General Schedule* and agency-specific retention schedule should cover all records for this agency.

This retention schedule applies to state agency records and information regardless of how it is created or stored. For example, information created and sent using e-mail is as much a public record as materials created or maintained in paper. Kentucky law defines public records, in part, as "documentary materials, *regardless of physical form or characteristics*, which are prepared, owned, used, in the possession of or retained by a public agency" (KRS 171.410[1]). This means that records management standards and principles apply to all forms of recorded information, from creation to final disposition, regardless of the medium. Records retention scheduling is important in developing, using, and managing computer systems and other electronic devices. Records management practices encourage cost-effective use of electronic media through accurate retention scheduling and legal destruction of records.

All state government employees are responsible for maintaining records according to the retention schedule, whether those records are stored electronically or in paper. Information must be accessible to the appropriate parties until all legal, fiscal, and administrative retention periods are met, regardless of the records storage medium.

Audits and Legal Action

Agency records may be subject to fiscal, compliance or procedural audit. If an agency should maintain records longer than the approved retention period, as may be the case with some federal audits, then all affected records should be retained until the audit has been completed and the retention period met. In no case should records that are subject to audit be destroyed until the audit has been completed and retention periods met, or the records have been officially exempt from any audit requirements.

Records may also be involved in legal or investigative actions, such as lawsuits, administrative hearings, or open records matters. These records must be retained at least until all legal or investigative matters have concluded, regardless of retention period. This includes all appeals of lawsuits.

Vital Records

Vital records are essential to the continued functioning of an agency during and after an emergency. Vital records are also essential to the protection of the rights and interests of an

agency and of the individuals for whose rights and interests it has a responsibility. Vital records are identified in the retention schedule with a (V).

Confidential Records

While all records created, used, and maintained by government agency personnel are public records, not all of those records are open to public inspection. Whether a record is open to public inspection is determined by the state's Open Records laws and other relevant state or federal statutes and regulations. Restriction of public inspection of confidential records may apply to the whole record or only to certain information contained in the record.

Kentucky's public records are considered open for public inspection unless there is some specific law or regulation that exempts them. Agency personnel who believe certain records are confidential should submit a citation from Kentucky Revised Statutes, Administrative Regulations, Code of Federal Regulations, or similar authority. **State agency heads have the responsibility to know all the appropriate confidentiality laws, statutes and regulations that apply to the records maintained by their agency and to see that those laws are enforced.** Even though a record series may or may not be marked confidential on a retention schedule, contradictory laws or regulations that are passed after the schedule has been approved must be honored.

Copies of Records

Agency personnel often make copies of records for internal use or reference purposes. Agencies should designate one copy as the official copy and make sure it is retained according to the records retention schedule. Agencies can destroy all other copies when no longer useful.

Updating the Retention Schedule

Per 725 KAR 1:010, the head of each state government agency is required to designate a member of his or her staff to serve as a records officer. The agency records officer represents that agency in its records-related work with the Archives and Records Management Division. The agency records officer is responsible for assisting the Archives and Records Management Division in drafting a records retention schedule, and in finding any schedule updates to bring before the Commission. The retention schedule should be reviewed on a regular basis to suggest appropriate changes to the Commission.

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. In order to accomplish its mission, DFI conducts examinations on state-regulated financial industries through its Division of Depository Institutions, Division of Nondepository 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 Nondepository 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.

RECORDS RETENTION SCHEDULE

Signature Page

Dept of Financial Institutions

June 10, 2017

Agency

Schedule Date

June 13, 2019

Unit

Change Date

June 13, 2019

Date Approved By Commission

APPROVALS

The undersigned approve of the following Records Retention Schedule or Change:

Mauri Rod Gibson

Agency Head

5/7/19

Date of Approval

Allison Reed

Agency Records Officer

5/7/2019

Date of Approval

Beth Sturt

State Archivist and Records Administrator
Director, Archives and Records Management Division

6/14/19

Date of Approval

Chairman, State Libraries, Archives, and
Records Commission

JUN 13 2019

Date of Approval

The undersigned Archives and Records Management Division staff have examined the record items and recommend the disposition as shown:

[Signature]

Records Analyst/Regional Administrator

6-13-19

Date of Approval

[Signature]

Appraisal Archivist

6/13/19

Date of Approval

[Signature]

State/Local Records Branch Manager

6-13-19

Date of Approval

The determination as set forth meets with my approval.

Sarah Potter

Auditor of Public Accounts

6/13/19

Date of Approval

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Kentucky Department for Libraries and Archives

**STATE AGENCY RECORDS
RETENTION SCHEDULE**

Public Protection Cabinet
Financial Institutions, Department of

**Record Group
Number
1075 B**

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 286.1-44(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.
	Contents	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.
	Retention and Disposition	Retain in Agency four (4) year. Transfer to the State Records center for eleven (11) years, then destroy. Total retention is fifteen (15) years.

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Kentucky Department for Libraries and Archives

**STATE AGENCY RECORDS
RETENTION SCHEDULE**

Public Protection Cabinet
Financial Institutions, Department of
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. 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 the Department. 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 286.3-470(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 286.3-470 - 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.
	Contents	Series may contain: Report of Examination, transmittal letter, bank's written response to the Report of Examination, officer's questionnaire.
	Retention and Disposition	Retain in Agency five (5) years after closure of bank, transfer to State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.
00850	Examiner's Report File - Savings and Loan Association	This series documents the examination conducted by the Department of Financial Institutions (DFI) of all savings and loan companies doing business in the Commonwealth of Kentucky. As required in KRS 286.5-710, the affairs of every savings and loan association not in liquidation is to be examined by DFI as often as it is deemed necessary, and at least once in every year, without any notice to the association, its officers, or agents. All books, papers, and assets of the association are checked, and the examiner reports any violation of law or any unauthorized or unfit practices.
	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. Agency should consult legal counsel regarding open records matters.
	Contents	Series may contain: Report of Examination, transmittal letter, the savings and loan's response to the Report of Examination, officer's questionnaire.
	Retention and Disposition	Retain in Agency five (5) years; transfer to the State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.
00852	Examiner's Report File - Credit Unions	This series documents the examination conducted by the Department of Financial Institutions 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, and special rulings, demands and findings necessary for the proper conduct and regulation of the business. Each credit union is, therefore, subject to examination by any person designated by the Commissioner. The Department 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 institutions. Agencies should consult legal counsel regarding open records matters.
	Contents	Series may contain: Report of Examination, transmittal letter, credit union's response to Report of Examination, officer's questionnaire.
	Retention and Disposition	Retain in Agency five (5) years, transfer to the State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Kentucky Department for Libraries and Archives

**STATE AGENCY RECORDS
RETENTION SCHEDULE**

Public Protection Cabinet
Financial Institutions, Department of
Depository Institutions, Division of

**Record Group
Number
1075B**

Series	Records Title and Description	Function and Use
00853	Examiner's Report File - Banks	This series documents the examination conducted by the Department of Financial Institutions on all banks doing business in the Commonwealth of Kentucky pursuant to KRS 286.3-450. Every bank doing business in the State 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 the Department with the necessary information to ensure the requirements of the bank's 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.
	Contents	Series may contain: Report of Examination, transmittal letter, bank's written response to the Report of Examination, officer's questionnaire.
	Retention and Disposition	Retain in Agency five (5) years, transfer to the State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.
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 the Department. Under the terms of KRS 286.3-490, the institutions are required to report to the Commissioner as frequently as he deems necessary. The purpose of the reports is to assist the Department in regulating and controlling the affairs of each institution. The reports are verified by the oath of a majority of the members of the supervisory committee, or by the oath of the president and treasurer, or secretary.
	Access Restrictions	Agencies should consult legal counsel regarding open records matters.
	Contents	Series may contain: any such report made under KRS 286.3-490, the accompanying request for report from the Commissioner.
	Retention and Disposition	Retain in Agency five (5) years, then destroy.
00856	Closed Credit Unions & Savings and Loan Associations File	This series documents the closure or liquidation, either voluntary or by order of the Commissioner, of a credit union or savings and loan company. The criteria for the voluntary liquidation of a credit union are defined in KRS 286.6-705. 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.
	Contents	Series may contain: reports of examination, notification of closure or liquidation, certificate of dissolution, application, correspondence.
	Retention and Disposition	Retain in Agency five (5) years after liquidation proceedings, transfer to State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.
00857	Application File - Approved	This series documents the approval of applications filed with the Department 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 the Department in light of statutory factors. 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.
	Contents	Series may contain: application, investigation information, advertising material, Department response, related correspondence.
	Retention and Disposition	Retain in Agency five (5) years, transfer to the State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Kentucky Department for Libraries and Archives

**STATE AGENCY RECORDS
RETENTION SCHEDULE**

Public Protection Cabinet
Financial Institutions, Department of
Depository Institutions, Division of

**Record Group
Number
1075 B**

Series	Records Title and Description	Function and Use
03384	Application File - Denied	This series documents the denial of applications filed with the Department 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 the Department in light of statutory factors. 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.
	Contents	Series may contain: applications, protests, investigation information, denial form, Department response, related correspondence.
	Retention and Disposition	Retain in Agency five (5) years, transfer to the State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.
03385	Application File - Bank Holding Company	This series documents the application process when a bank holding company wants to take control of another bank (KRS 286.3). KRS 286.3 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.
	Contents	Series may contain: Applications, review analysis, investigation information, Department response, related correspondence.
	Retention and Disposition	Retain in Agency five (5) years, transfer to the State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.
06829	Examination Work Paper File	This series represents the work papers used to examine and produce examiner's reports for state-chartered depository institutions and trust companies. The examiner's 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; KRS 286.3-470; KRS 286.5-710; KRS 286.6-185; and KRS 61.878 (1) (a), (c), (d), (e), (k), and (l); 12 CFR 261.20. Agencies should consult legal counsel regarding open records matters.
	Contents	Series may contain: examiner checklists, archived files, examiner analysis, materials provided by the institution used to conduct the examination
	Retention and Disposition	For institutions receiving a composite rating of one (1) or two (2) on the examiner's report produced as a result of the record, retain in Agency 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 in Agency 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 non-depository 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.
	Contents	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 in Agency ten (10) years, then destroy.

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Kentucky Department for Libraries and Archives

**STATE AGENCY RECORDS
RETENTION SCHEDULE**

Public Protection Cabinet
Financial Institutions, Department of
Depository Institutions, Division of

**Record Group
Number
1075 B**

Series	Records Title and Description	Function and Use
06837	Consumer Complaint File	This series documents the review of consumer complaints on state-chartered depository institutions and trust companies.
	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.
	Contents	Series may contain: Department or other regulatory agency complaint form, information of person making complaint, additional contact information, financial institution/company information that is the subject of the complaint, the complaint, related documents and correspondence, desired resolution, financial institution response, Department response.
	Retention and Disposition	Retain in Agency ten (10) years, then destroy.
06838	Enforcement Action	This series documents formal and informal agreements entered into between the Department 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.
	Contents	Series may contain: Executed agreement, periodic reporting required by the agreement, Department response, related correspondence.
	Retention and Disposition	Retain in Agency 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.
	Contents	Series may contain: charter, articles of incorporation, by-laws, any amendments.
	Retention and Disposition	Retain in Agency permanently.

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Kentucky Department for Libraries and Archives

**STATE AGENCY RECORDS
RETENTION SCHEDULE**

Public Protection Cabinet
Financial Institutions, Department of
Legal Services

**Record Group
Number
1075 S**

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 is a party, whether initiated by the Department of Financial Institutions 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.
	Contents	Series may contain: Names and addresses of parties; all legal documentation, including but not limited to Complaints, Answers, Interrogatories, Depositions, exhibits, Judgments/Agreed Orders; correspondence; legal research
	Retention and Disposition	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..
06369	Task Files	This series documents copies of all case investigative 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.
	Contents	Series may contain: Name of institution, individuals, address, phone numbers, nature of investigation, copies of examination documents, all legal documentation, including correspondence; returned mail and certified mail receipts
	Retention and Disposition	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.
06370	Commissioner Legal Files (V)	This series represents the Commissioner's 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.
	Contents	Series may contain: Name of institution, individuals, address, phone numbers; nature of investigation; legal documentation; 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

Kentucky Department for Libraries and Archives

**STATE AGENCY RECORDS
RETENTION SCHEDULE**

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

**Record Group
Number
1075B**

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.
	Contents	Series may contain: the final report of examination, response to the report of examination by the licensed entity (where applicable), completed work program, questionnaires, documentation to support the Department's conclusions, recommendations regarding violations of statute and/or regulation.
	Retention and Disposition	Retain in Agency five (5) years; transfer to the State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.
00854	Examiner's Report File - Industrial Loan Companies	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.
	Contents	Series may contain: the final report of examination, response to the report of examination by the licensed entity (where applicable), completed work program, questionnaires, documentation to support the Department's conclusions, recommendations regarding violations of statute and/or regulation.
	Retention and Disposition	Retain in Agency five (5) years; transfer to the State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.
00386	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) - regarding information obtained from Nationwide Mortgage Licensing System & Registry per Section 1512 of S.A.F.E. Mortgage Licensing Act. Agencies should consult with legal counsel regarding open records matters.
	Contents	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 correspondence.
	Retention and Disposition	Retain in Agency five (5) years after surrender, denial, or revocation of license; transfer to State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.
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. As required in 808 KAR 9:020, DFI must make an annual examination of the business, books, and records of every licensee.
	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. Agencies should consult legal counsel regarding open records matters.
	Contents	Series may contain: The final report of examination, response to the report of examination by the licensed entity (where applicable), completed work program, questionnaires, documentation to support the Department's conclusions, recommendations regarding violations of statute and/or regulation.
	Retention and Disposition	Retain in Agency five (5) years; transfer to the State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Kentucky Department for Libraries and Archives

**STATE AGENCY RECORDS
RETENTION SCHEDULE**

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

**Record Group
Number
1075 B**

Series	Records Title and Description	Function and Use
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 to commissioner. Agencies should consult legal counsel regarding open records matters.
	Contents	Series may contain: The final report of examination, response to the report of examination by the licensed entity (where applicable), completed work program, questionnaires, documentation to support the Department's conclusions, recommendations regarding violations of statute and/or regulation.
	Retention and Disposition	Retain in Agency five (5) years; transfer to State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.
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 286.08. 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 obtained from Nationwide Mortgage Licensing System & Registry per Section 1512 of S.A.F.E. Mortgage Licensing Act. Agencies should consult legal counsel regarding open records matters.
	Contents	Series may contain: The final report of examination, response to the report of examination by the licensed entity (where applicable), completed work program, questionnaires, documentation to support the Department's conclusions, recommendations regarding violations of statute and/or regulation.
	Retention and Disposition	Retain in Agency five (5) years; transfer to State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.
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, i.e., Social Security Number of individual. Agencies should consult legal counsel regarding open records matters.
	Contents	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, correspondence, Findings of Fact.
	Retention and Disposition	Retain in Agency 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.

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Kentucky Department for Libraries and Archives

**STATE AGENCY RECORDS
RETENTION SCHEDULE**

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

**Record Group
Number
1075 B**

Series	Records Title and Description	Function and Use
06412	Application File - Consumer Loan and Industrial Loan Companies	This series documents the application by a consumer loan company or an industrial loan company for a license to conduct business in the Commonwealth of Kentucky. Any consumer loan company or industrial 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.
	Contents	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 correspondence.
	Retention and Disposition	Retain in Agency five (5) years after surrender, denial, or revocation of license; transfer to State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years after surrender, denial, or revocation of license.
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) - confidential or proprietary. 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. KRS 286.9-090(4) - confidential information in possession or control of the commissioner. Agencies should consult legal counsel regarding open records matters.
	Contents	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 correspondence.
	Retention and Disposition	Retain in Agency five (5) years after surrender, denial, or revocation of license; transfer to State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years after surrender, denial, or revocation of license.
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. Agencies should consult legal counsel regarding open records matters.
	Contents	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 correspondence.
	Retention and Disposition	Retain in Agency five (5) years after surrender, denial, or revocation of license; transfer to State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years after surrender, denial, or revocation of license.

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Kentucky Department for Libraries and Archives

**STATE AGENCY RECORDS
RETENTION SCHEDULE**

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

**Record Group
Number
1075 B**

Series	Records Title and Description	Function and Use
06610	Application File - Mortgage Loan Originators and Processors	This series documents the process for applicants to be licensed 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.
	Access Restrictions	KRS 61.878 (1)(a) - regarding personal information. 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) - regarding information obtained from Nationwide Mortgage Licensing System & Registry per Section 1512 of S.A.F.E. Mortgage Licensing Act. Agencies should consult legal counsel regarding open records matters.
	Contents	Series may contain: Initial application, renewal application and the supporting documents, 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	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.
	Contents	Series may contain: Initial application, renewal application and the supporting documents, 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 in Agency five (5) years after surrender, denial, or revocation of license; transfer to State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years after surrender, denial, or revocation of license.
06853	Examiner's Report File - Title Pledge	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).
	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. Agencies should consult legal counsel regarding open records matters.
	Contents	Series may contain: The final report of examination, response to the report of examination by the licensed entity (where applicable), completed work program, questionnaires, documentation to support the Department's conclusions, recommendations regarding violations of statute and/or regulation.
	Retention and Disposition	Retain in Agency five (5) years; transfer to State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Kentucky Department for Libraries and Archives

**STATE AGENCY RECORDS
RETENTION SCHEDULE**

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

**Record Group
Number
1075 S**

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 should consult legal counsel regarding open records matters.
	Contents	Series contains: Report of examination and related correspondence.
	Retention and Disposition	Retain in Agency seven (7) years. Transfer to State Records Center for three (3) years, then destroy. Total retention is ten (10) years.
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.
	Contents	Series contains: Report of examination and related correspondence.
	Retention and Disposition	Retain in Agency seven (7) years. Transfer to the State Records Center for three (3) years, then destroy. Total retention is ten (10) years.
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 should consult legal counsel regarding open records matters.
	Contents	Series contains: Report of examination and related correspondence.
	Retention and Disposition	Retain in Agency seven (7) years. Transfer to the State Records Center for three (3) years, then destroy. Total retention is ten (10) years.

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Kentucky Department for Libraries and Archives

**STATE AGENCY RECORDS
RETENTION SCHEDULE**

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

**Record Group
Number
1075 S**

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.
	Contents	Series may contain: Investigation reports including, but not limited to, names of institutions or persons, addresses, witness statements, documentary evidence, correspondence, and findings of fact.
	Retention and Disposition	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.

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Kentucky Department for Libraries and Archives

**STATE AGENCY RECORDS
RETENTION SCHEDULE**

Public Protection Cabinet
Financial Institutions, Department of
Securities, Division of
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.
	Contents	Series may contain: Application forms, correspondence, registration statements, prospectuses, exhibits.
	Retention and Disposition	Retain in Agency 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.
	Contents	Series may contain: Application forms, correspondence, proposed advertising materials.
	Retention and Disposition	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.
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.
	Contents	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 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.
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.
	Contents	Series may contain: Form ADV, Form U-4, 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 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.

STATE LIBRARIES, ARCHIVES, AND RECORDS COMMISSION

Archives and Records Management Division

Kentucky Department for Libraries and Archives

**STATE AGENCY RECORDS
RETENTION SCHEDULE**

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

**Record Group
Number
1075 S**

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.
	Contents	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 correspondence.
	Retention and Disposition	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.
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.
	Contents	Series may contains 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 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.
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.
	Contents	Series may contain: Securities and Exchange Commission registration form, consent to service of process, related correspondence.
	Retention and Disposition	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.
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.
	Contents	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 correspondence.
	Retention and Disposition	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.

Electronic System With Included Records Series

Public Protection Cabinet

Department of Financial Institutions

System Description: The Financial Institutions Regulatory System Tracking (FIRST) database is used by the Department of Financial Institutions (DFI) to develop a central web-based application to capture and track their electronic information. This application enables DFI to streamline their key business processes and ensure data availability and consistency. It is also used to categorize and store legal opinion summaries written by DFI attorneys from the Office of Legal Services, which provides a general counsel and staff attorneys.

System Contents: FIRST contains information needed to register, license, and regulate non-depository institutions, and includes summaries of legal opinions, their assigned categories, and rendered dates. Data is entered by DFI personnel (central office, legal, and field staff) as well as external sources. External data is uploaded bi-weekly from the Central Registration Depository/Investment Adviser Registration Depository (CRD/IARD) system and weekly from the Electronic Filing Depository (EFD). External data is received daily from the National Mortgage Licensing System (NMLS).

General Schedule Items: M0018 - Informational and Reference Material

System Title: Financial Institutions Regulatory System Tracking **Alternate Title:** FIRST

Series #:	Series Title:	Disposition Instructions:
00849	Examiner's Report File - Closed Banks	Retain in Agency five (5) years after closure of bank, transfer to State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.
00850	Examiner's Report File - Savings and Loan Association	Retain in Agency five (5) years; transfer to the State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.
00851	Examiner's Report File - Consumer Loans	Retain in Agency five (5) years; transfer to the State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.
00852	Examiner's Report File - Credit Unions	Retain in Agency five (5) years, transfer to the State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.
00853	Examiner's Report File - Banks	Retain in Agency five (5) years, transfer to the State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.

Series #:	Series Title:	Disposition Instructions:
00854	Examiner's Report File - Industrial Loan Companies	Retain in Agency five (5) years; transfer to the State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.
00855	Comparative Annual and Semi-Annual Report File	Retain in Agency five (5) years, then destroy.
00856	Closed Credit Unions & Savings and Loan Associations File	Retain in Agency five (5) years after liquidation proceedings, transfer to State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.
00857	Application File - Approved	Retain in Agency five (5) years, transfer to the State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.
00864	Withdrawn Issuers File	Retain in Agency until one (1) year after denial, withdrawal, or abandonment, then destroy.
00868	Securities Registration File	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.
00869	Exemptions From Registration File	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.
03384	Application File - Denied	Retain in Agency five (5) years, transfer to the State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.
03385	Application File - Bank Holding Company	Retain in Agency five (5) years, transfer to the State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.
03386	Application File - Mortgage Loan Companies and Brokers	Retain in Agency five (5) years after surrender, denial, or revocation of license; transfer to State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.
04876	Investment Adviser and Investment Adviser Representatives Registrations	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.

Series #:	Series Title:	Disposition Instructions:
04877	Examiner's Report File - Investment Adviser	Retain in Agency seven (7) years. Transfer to State Records Center for three (3) years, then destroy. Total retention is ten (10) years.
04879	Issuer Agent Registrations	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.
04880	Examiner's Report File - Broker-Dealers	Retain in Agency seven (7) years. Transfer to the State Records Center for three (3) years, then destroy. Total retention is ten (10) years.
04881	Covered Securities Notice Filings	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.
04882	Covered Adviser Notice Filings	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.
04883	Complaint/Investigation Case Files	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.
04884	Examiner's Report File - Check Cashing Companies	Retain in Agency five (5) years; transfer to the State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.
06057	Examiner's Report File - Money Transmission Services	Retain in Agency five (5) years; transfer to State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.
06058	Examiner's Report File - Mortgage Loan Companies and Brokers	Retain in Agency five (5) years; transfer to State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.
06368	Litigation Files	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..
06369	Task Files	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.

Series #:	Series Title:	Disposition Instructions:
06370	Commissioner Legal Files	Retain agreed and final orders permanently. Retain the remainder of file until fifteen (15) years after final resolution, then destroy.
06411	Complaint/Investigation Case Files	Retain in Agency 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.
06412	Application File - Consumer Loan and Industrial Loan Companies	Retain in Agency five (5) years after surrender, denial, or revocation of license; transfer to State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years after surrender, denial, or revocation of license.
06413	Application File - Check Cashing Companies	Retain in Agency five (5) years after surrender, denial, or revocation of license; transfer to State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years after surrender, denial, or revocation of license.
06414	Application File - Money Transmission Services	Retain in Agency five (5) years after surrender, denial, or revocation of license; transfer to State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years after surrender, denial, or revocation of license.
06610	Application File - Mortgage Loan Originators and Processors	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.
06829	Examination Work Paper File	For institutions receiving a composite rating of one (1) or two (2) on the examiner's report produced as a result of the record, retain in Agency 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 in Agency 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	Retain in Agency ten (10) years, then destroy.
06837	Consumer Complaint File	Retain in Agency ten (10) years, then destroy.

Series #:	Series Title:	Disposition Instructions:
06838	Enforcement Action	Retain in Agency ten (10) years after termination of agreement, then destroy.
06839	Depository Institution Organizational Structure File	Retain in Agency permanently.
06852	Application File - Title Pledge	Retain in Agency five (5) years after surrender, denial, or revocation of license; transfer to State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years after surrender, denial, or revocation of license.
06853	Examiner's Report File - Title Pledge	Retain in Agency five (5) years; transfer to State Records Center for ten (10) years, then destroy. Total retention is fifteen (15) years.
06875	Annual Ethics Disclosure	Retain in Agency four (4) year. Transfer to the State Records center for eleven (11) years, then destroy. Total retention is fifteen (15) years.
06876	Examiner's Report File - Issuer Agent	Retain in Agency seven (7) years. Transfer to the State Records Center for three (3) years, then destroy. Total retention is ten (10) years.
06878	Broker-Dealer and Agent Registration Application File	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.
M0018	Informational and Reference Material	Destroy when no longer needed.