



Unclaimed Funds Reporting Requirements by State

State	unclaimed funds law	Dormancy Period	Reports Due	Payment Due	Minimum reporting amount	Negative Reporting Required	Requirements prior to filing report	Reporting Guidelines	Link for Unclaimed funds division
Alabama	YES	3 Years	1-Nov	1-Nov	\$50	NO	Alabama requires holders to send due diligence notifications for any property with a value of \$50 or more. Due diligence letters must be sent each reporting cycle to the apparent owner at the last known address, at least sixty days prior to filing the report. This notice should inform the owner that the holder is in possession of unclaimed property that will be turned over to the state unless the owner claims it from the holder before the report is filed. Two business days prior to actual delivery, send an excel list of the securities, including cusip numbers, number of shares, issue names, and the delivering party's DTC participant number. Please email the list to upch.custody@avenuinsights.com and unclaimed@treasury.alabama.gov.	The Alabama Disposition of Unclaimed Property Act requires all businesses to electronically file and remit unclaimed assets to the State Treasurer's Office. A link to obtain free reporting software, to view the law, and other related information is available through the website (https://alabama.findyourunclaimedproperty.com/app/reporting-guidelines). Diskettes, Tapes, and Cartridges are not accepted by the state. Must be submitted in NAUPA format electronically and monies shall be remitted electronically by ACH or Wire. No Physical checks will be accepted.	https://alabama.findyourunclaimedproperty.com/
Alaska	YES	3 Years	1-Nov	1-Nov	\$100	NO	Alaska law requires holders to make a diligent effort to locate owners with property of \$100 or more. The holder must send a written notice to the apparent owner at the owner's last known address informing the owner that the holder is in possession of property subject to escheat to the State of Alaska.	Holder Reporting Software (HRS Pro) is a free software that generates NAUPA files, which are accepted by most states' unclaimed property programs and streamlines the reporting process. HRS Pro is Alaska's preferred holder reporting software. HRS Pro creates an encrypted (.hde) file. The (.hde) file is secure and can be emailed to ucpholder@alaska.gov without the need for additional password and/or encryption. All emailed reports with 10 or more properties should be transmitted as a NAUPA format. Reports can be email to ucpholder@alaska.gov Request ACH or Wire instructions by sending an email to ucpholder@alaska.gov	https://treasury.dor.alaska.gov/Unclaimed-Property.aspx
Arizona	YES	3 Years	November 1 and the report shall cover the last twelve months before July 1 of that year	1-Nov	\$50	Although a company is not required to file a "Negative Report of Unclaimed Property" with the Department when it has nothing to report, it is strongly encouraged.	Contact owner (https://azdor.gov/unclaimed-property/holders-report-property/reporting-requirements-3), if your report contains more than 10 items you MUST submit an electronic file in NAUPA Standard Format. Form 652 (Schedule A) MUST be completed if you are reporting 10 items or less and are not submitting an electronic file.	It is required that data be sent according to these specifications: Use a CD, DVD or USB flash drive. Clearly label the outside of the disk with the holder name, holder address, names of each file contained on the disk and the format used (e.g., Wagers, HRS, or NAUPA). When reporting multiple companies on one CD, DVD or USB flash drive assign each company a separate file name. Type all records in UPPER CASE style. *Magnetic tape or cartridge media is not acceptable.* Send passwords and/or instructions for retrieving data which is password protected or in special encryption software to ReportingUnclaimedProperty@azdor.gov or provide a contact person and telephone number with your report and remittance. *Arizona will no longer accept Reports in Excel Format*	https://azdor.gov/unclaimed-property
Arkansas	YES	3 Years	31-Oct	31-Oct	\$50	NO	https://auditor.ar.gov/how-to-report	Online Report - Enter your information using https://claimitar.com/app/submit-a-report or create a file in NAUPA standard format using an inclaimed property reporting service such as HRS Pro, UPEXchange, FSITrack, Tracker, etc.	https://auditor.ar.gov/
California	YES	3 Years	Holder Notice Report Due Date. Mid-April: SCO (State Controllers Office) Deadline to send Owner Notices	June 1-15: Holder Remit Report Due Date.	\$50	recommended that they file by completing and filing the UFS-1 form only	https://www.sco.ca.gov/Files-UPD/upd_holder_notice_report_checklist.pdf	https://www.sco.ca.gov/Files-UPD/outreach_rptg_hol_genrptinfo.pdf	https://www.sco.ca.gov/upd_msg.html
Colorado	YES	5 Years	1-Nov	1-Nov	\$50	NO	Colorado law requires agencies to perform due diligence for valid, un-cashed warrants by sending a letter to the vendor's last known address which states the warrant is being held and will be turned over to the Unclaimed Property Division of the Colorado State Treasury if the payee does not respond with the proper documentation which includes: ☑ Original warrant or the "Affidavit of Lost Warrant" if they do not have the original warrant. ☑ W-9 with instructions to complete if there has been a name or address change. Note: Due Diligence records must be retained for 5 years.	Colorado does not accept .hde files, paper, CD's, diskettes, or email submission of holder reports. In addition to not using the correct property codes, missing social security numbers throughout the report, unknown owner names, securities that do not reconcile, invalid reporting format, property reported earlier than the dormancy period and deductions taken by the holder can all be subject to the report being rejected. NAUPA format is required.	https://colorado.findyourunclaimedproperty.com/
Connecticut	YES	3 Years	March 30 (90 Days after Presumption of Abandonment)	March 30 (90 Days after Presumption of Abandonment)	all amounts	YES	https://ctbiglist.com/docs/General%20Reporting%20Instructions%20-%20Updated%202-26-2021.pdf	HRS Pro, or any other unclaimed property software can be used to generate the NAUPA file. Please note: .HDE files are NOT compatible , please create the NAUPA file in one of the following formats: .txt, .hrs, or .rpt. HRS Pro, provided by Avenu Insights & Analytics at: https://hrspro.unclaimedproperty.com has a free web-based application for up to 200 properties under one holder/Tax ID. All HRS Pro data is maintained by the holder on their computer, it is NOT automatically transmitted to the state. A report will still need to be created via our State Website and the holder will upload the NAUPA file generated from HRS Pro, or any other software, to our State Website.	https://ctbiglist.com/
Delaware	YES	5 Years	1-Mar	1-Mar	\$50	NO	a holder must send notices to owners about their property sixty (60) to one hundred and twenty (120) days before the property becomes reportable to the State.	holder are required to submit ALL unclaimed property reports through the State's secure portal. All attempts to submit a paper report or any other digital format will be immediately rejected by Delaware's Office of Unclaimed Property	https://unclaimedproperty.delaware.gov/

Florida	YES	5 Years	1-May	1-May	\$50	YES	1. Review the State of Florida's requirements in the Reporting Instruction Manual (https://www.myfloridacfo.com/appresources/UPMIS/HolderReporting/Reporting-Instructions-Manual.pdf) A written notice is required to be sent to the apparent owner's last known address informing the apparent owner that the holder is in possession of the unclaimed property account and requesting that the apparent owner respond to the notice.2. Obtain the Florida Assigned Unclaimed Property Identification Numbers (UPID). 3.Register to use the Holder Reporting Online System. 4.Prepare the Unclaimed Property Report in required format (Departments excel template, NAUPA, or online system manual input). 5. Submit Report/Remittance through the Holder Reporting Online System , including ZERO Reports.	All reports must be submitted through the Department's Online System which can be accessed at www.FLTreasureHunt.gov .	https://www.ftreasurehunt.gov/
Georgia	YES	5 Years	1-Nov	1-Nov	\$50	YES	STEP 1: IDENTIFY THE UNCLAIMED PROPERTY required to be remitted to the Georgia Department of Revenue, Unclaimed Property Program. Examples of property to be remitted to the state as unclaimed property include savings and checking accounts, unclaimed wages, dividends, credit balances and outstanding checks. For a complete listing of the types of property that must be remitted under the Act, refer to Page 3. STEP 2: ATTEMPT TO LOCATE THE OWNERS OF THE UNCLAIMED PROPERTY IDENTIFIED IN STEP 1. This process is defined as "due diligence." If an account has a value of \$50 or more, the law requires that holders must make an effort to communicate with an owner prior to remitting the property to the state. You can do this by sending a first class letter to the owner's last known address at least 60 days, but no more than 120 days, before remitting the owner's property to the state. A sample due diligence letter can be found on Page 5. STEP 3: SEND YOUR REPORT AND CHECK PAYABLE TO the Georgia Department of Revenue, Unclaimed Property Program. Insurers must file by May 1. All other holders must file by November 1.	SEND YOUR REPORT AND CHECK PAYABLE TO the Georgia Department of Revenue, Unclaimed Property Program. Formats accepted by the state: CD's, DVD's, and Flash Drives in NAUPA format. Request electronic filing when reporting 25 or more accounts.	https://dor.georgia.gov/unclaimed-property-program
Hawaii	YES	5 Years	1-Nov	1-Nov	\$50	NO	Attempt to locate the owners Hawaii law requires holders to make a diligent effort to locate owners of property. Efforts must include a written notice, informing the owner that the holder will escheat the property to the State of Hawaii. File a Report by November 1 Holders must report property determined to be unclaimed for owners with a last known address in Hawaii. If the owner's address is unknown, the property is reported to the state where the holder is incorporated. Owner information includes: name, last known address, social security number or taxpayer identification number. Remit/Transfer the reported amount to the Director of Finance, State of Hawaii by November 1 * Remittance payable to: Director of Finance, State of Hawaii. * Confirmation document of shares to: Director of Finance, State of Hawaii. (https://budget.hawaii.gov/wp-content/uploads/2020/02/Holder-Reporting-Guidelines.2020.02.14.pdf)	Hawaii requires electronic reporting for all holders. Report in NAUPA Standard Electronic File Format Electronic file - CD Send Reports with Remittance to: Mailing Address State of Hawaii Unclaimed Property Program P.O. Box 150 Honolulu, HI 96810	https://budget.hawaii.gov/finance/unclaimedproperty/
Idaho	YES	5 Years	1-Nov	1-Nov	\$50	NO	Idaho requires holders to send due diligence notifications for any property with a value of \$50 or more. Holders must send due diligence letters each reporting cycle to the apparent owner at the last known address, not more than 120 days prior to the filing due date. Upload report (NAUPA format - https://yourmoney.idaho.gov/app/submit-a-report)	Create and upload a report of all outstanding property due to the State. Requires reporting electronically.	https://yourmoney.idaho.gov/
Illinois	YES	3 Years	before May 1	before May 1	\$50	NO	if unclaimed property is worth more than \$50 (up from \$10), the property holder must send out a due diligence letter by first class mail 60 to 365 days before reporting the property to Illinois. A due diligence e-mail will also be required if the property owner agreed to receive e-mails.	All reports must be electronically uploaded through the Reporting Website in NAUPA format.	https://icash.illinoistreasurer.gov/
Indiana	YES	3 Years	1-Nov	1-Nov	\$50	YES	Due diligence prior to remittance is mandatory. Create your NAUPA formatted report. Submit your report via the Website (https://www.indianaunclaimed.gov/app/submit-a-report) Submit your payment Online Payment Physical check payable to "State of Indiana" (Holder Summary must be attached to check and mailed to): Office of the Indiana Attorney General Unclaimed Property Division 35 South Park Blvd Greenwood, IN 46143	Create your NAUPA formatted report Submit your report via the Website (https://www.indianaunclaimed.gov/app/submit-a-report) Submit your payment Online Payment Physical check payable to "State of Indiana" (Holder Summary must be attached to check and mailed to): Office of the Indiana Attorney General Unclaimed Property Division 35 South Park Blvd Greenwood, IN 46143	https://indianaunclaimed.gov/
Iowa	YES	3 Years	1-Nov	1-Nov	\$50	NO	Identify the property to be reported by June 30. Attempt to locate the owners between July 1 and October 1 by mailing a due diligence letter to the last known address. Owners must be given a minimum of 30 days to respond to the mailing before the unclaimed property report may be submitted. (https://www.greatiowatreasurehunt.gov/app/deadlines)	Iowa no longer accepts .hde files. Only .txt, .hrs and .rpt files will be accepted. All software systems have been notified of this change and have updated their software. Do not send reports via email – all reports should be submitted through our reporting portal (https://www.greatiowatreasurehunt.gov/app/holder-info). Once you have transferred your file to my office, you will need to remit the funds. You may send a check/coversheet, ACH.	https://greatiowatreasurehunt.gov/

Kansas	YES	5 Years		1-Nov	1-Nov	\$100	NO	For amounts of \$100 or more, a due diligence mailing to the owner should be sent at least 60 days and no more than 120 days before the report and remittance are delivered to the state. The letter should describe the property, state the amount due, give an address, phone number, and a contact person for your company and give the owner a date by which they must reply. Mailings are not required for amounts under \$100; these amounts may simply be reported and remitted on November 1.	<p>Kansas Provides 4 Reporting Methods:</p> <ol style="list-style-type: none"> 1.Upload NAUPA files to our secure server (account NOT required). You will be prompted to print a remit sheet after the file is successfully uploaded. Please include a copy with your payment. NAUPA Standard Electronic File Format. 2.Excel Template and Instructions; The instructions for this spreadsheet must be followed and our format must be used for the file to upload correctly. 3.NAUPA files may also be mailed into the office on CD/DVD. 4.Reporting forms for 10 properties or less: Summary Sheet - Information about the reporting company Owner Detail - Information about the owner you are reporting for. Property type/Relationship codes - A listing of codes to be used with the owner detail. Forms may be printed and filled out or you may fill them out electronically and print them. 5.Here are a couple of options for NAUPA software: HRS Pro offer free and fee-based Options. (https://hrspro.unclaimedproperty.com/) Sovos offers a fee-based software option. (https://sovos.com/products/tax-reporting/unclaimed-property-reporting/uxpress/) 	https://kansascash.ks.gov/up_main.html
Kentucky	YES	3 Years		1-Nov	1-Nov		NO	Send a due diligence letter to the owner at the owner's last known address. Owners must be notified not more than 120 days or less than 60 days before the report is filed.	Our online reporting portal requires NAUPA formatted submission. Your NAUPA file may be a plain text file .txt or an encrypted file .hde. You have several options in creating your NAUPA file. You may use one of the vendors below or create your own NAUPA file: *HRS Pro (has free version) *Trintech *UPEXCHANGE *FSI Track *Ryan - Tracker. Once your report is created in the NAUPA format and saved you are ready to submit your report to the state of Kentucky at the Online Import Tool at www.treasury.ky.gov	https://treasury.ky.gov/unclaimedproperty
Louisiana	YES	5 Years		1-Nov	1-Nov	\$50	NO	Louisiana requires holders to send due diligence notifications for any property with a value of \$50 or more. Due diligence notices must be sent each reporting cycle to the apparent owner at the last known address no more than 120 days and no less than 60 days prior to the reporting deadline. This notice should inform the owner that the holder is in possession of unclaimed property that will be turned over to the state unless the owner claims it from the holder before the report is filed.	A file in NAUPA Standard File Layout is required for every report, regardless of size. Do not send owner detail, which may include personally identifiable information, by mail or through any unsecure method. The file may be uploaded securely in the Reporting Property section on our website or submitted on CD, DVD, or USB drive and mailed in with your payment. If you send data by mail, the file must be secured with a password and the password sent separately. Do not send unsecured data by mail.	https://louisiana.findyourunclaimedproperty.com/
Maine	YES	3 Years		1-Nov	1-Nov	\$50	YES	'Due Diligence' Notification must be sent for any property valued at \$50 or more.	All reports must be sent electronically using their online upload tool (https://www.maineunclaimedproperty.gov/app/holder-info). The State of Maine also accepts files created by several third-party unclaimed property companies such as: ETM, Avenu Insights, Trintech, Ryan, Keane, UPCR. If you have no properties to report, you can still use the online upload tool to submit a 'Negative Report.' If you have less than 10 properties to report and wish to enter them manually, you can use our manual reporting tool (https://www.maineunclaimedproperty.gov/app/submit-a-report).	https://maineunclaimedproperty.gov/
Maryland	YES	3 Years		31-Oct	Upon reporting	\$100	YES	Not more than 120 days or less than 30 days before the filing of the report required under § 17-310 of this subtitle, the holder in possession of presumed abandoned property shall send a written notice by first class mail to the apparent owner of the presumed abandoned property to the owner's last known address informing the owner that: 1. The holder is in possession of property subject to the provisions of this title; and 2. The property will be considered abandoned unless the owner responds within 30 days of the notification to the holder.	Holders may upload their NAUPA II formatted file through Maryland's secure web portal. They encourage all holders to use this portal for their reporting. Your file will be validated for format and you will receive confirmation that the file was accepted. The Verification Summary may be emailed to upholder@marylandtaxes.gov with payment information. Include a statement of how payment will be received and contact information in the email. Credit cards are not accepted at this time. Electronic files may NOT be emailed: We encourage all holders to use the Secure Web Portal. We cannot guarantee that your email with attachments will come through our email security. You must include a copy of the Verification Summary and a statement of how payment will be received and contact information in the email. Credit cards are not accepted at this time. Files submitted on CD or flash drive must have the Verification Summary and payment enclosed or include a statement of how payment will be received and contact information in the email. Check number or ACH date and description must be included. Floppy discs will not be accepted.	https://www.marylandtaxes.gov/unclaimed-property/index.php
Massachusetts	YES	3 Years		1-Nov	1-Nov	\$100	YES	In accordance with Massachusetts General Law chapter 200A § 7A, a due diligence notice must be sent by first-class mail to the last known address of every owner with property valued at \$100 or more at least 60 days prior to the filing of reports with the Unclaimed Property Division.	ALL property reports must be submitted electronically using an unclaimed property reporting software which uses the NAUPA Standard Electronic File Format. Software to prepare the required NAUPA II formatted file is available from a number of third party vendors.	https://www.findmassmoney.com/
Michigan	YES	3 Years		1-Jul	1-Jul	\$50	NO	Identify properties that may be reportable as unclaimed property as of March 31. Michigan requires holders to send due diligence notifications for any property with a value of \$50 or more. Due diligence letters must be sent each reporting cycle to the apparent owner's last known address, not less than 60 days, nor more than 365 days before filing the annual report. Begin preparing the annual unclaimed property report using reporting software or upload for free, using the MI Unclaimed Property website (https://unclaimedproperty.michigan.gov/)	Reports must be in the NAUPA II electronic reporting standard format. Reports received in the wrong format cannot be processed, will be returned to the holder, and will not be considered filed timely. Link for creating a report - https://unclaimedproperty.michigan.gov/mor/login Link for uploading a report - https://unclaimedproperty.michigan.gov/app/submit-a-report	https://unclaimedproperty.michigan.gov/
Minnesota	YES	3 Years		31-Oct	31-Oct	\$100	YES	Not more than 120 days before filing a report, holders must send written notice to the presumed owner at the owner's last known address if: • The Holder has in its records an address for the presumed owner that the Holder's records do not disclose to be inaccurate; and • The claim of the apparent owner is not barred by the statute of limitations; and • The property has a value of \$100 or more If the conditions above do not apply, you are not required to perform due diligence efforts.	Prefer diskette if 10 or more holders. Also accepts CDs. Must be in NAUPA style format	https://mn.gov/commerce/consumers/your-money/find-missing-money/
Mississippi	YES	5 Years		1-Nov	1-Nov	\$50	NO	Mississippi requests that holders send due diligence notifications to the owner for any property with a value of \$50 or more at least 60 days before the report is filed. Before sending any security-related transfers, either by DTC or Mutual Funds, holders must notify our custodian, Beverly Graves, so a receipt can be set up. You can reach her at bgraves@trustmark.com or 601-208-5067	Before sending any security-related transfers, either by DTC or Mutual Funds, holders must notify Mississippi's custodian, Beverly Graves, so a receipt can be set up. You can reach her at bgraves@trustmark.com or 601-208-5067. All CDs must be in the NAUPA format (.hde). Text files (.txt) or standard Excel spreadsheets (.xls or .xlsx) will NOT be accepted.	https://treasury.ms.gov/for-citizens/unclaimed-property/

Missouri	YES	5 Years	November 1, using a June 30 cut off	1-Nov	\$50	NO	If the owner is due \$50 or more, an attempt to locate the owner, known as due diligence, must be performed before remitting the property. A letter detailing the amount due the owner and requesting a positive confirmation from the owner should be sent to the owner's last known address or new address if one is available. Other reasonable means of contact can be used in place of the letter.	Reporting companies are now able to submit their Holder Reports online. https://treasurer.mo.gov/UCP_HolderInput/Login.aspx Holder Report Excel Template - https://treasurer.mo.gov/Excel_Documents/HolderReportExcelTemplate.xlsx Less than 50 owners to report - https://treasurer.mo.gov/UnclaimedProperty/PDFs/Report.pdf	https://treasurer.mo.gov/UnclaimedProperty/
Montana	YES	5 Years	1-Nov	1-Nov	\$50	NO	Montana requires holders to send due diligence notifications for any property with a value of \$50 or more. Holders must send due diligence letters each reporting cycle to the apparent owner at his or her last known address, not more than 120 days or less than 60 days prior to filing the report.	To upload your holder report file electronically, it must be: In NAUPA II format, A text file (*.txt, *.hrs, *.hde, *.ucr, *.rpt, or *.dat) Not encrypted or password protected	https://tap.dor.mt.gov/
Nebraska	YES	5 Years	1-Nov	1-Nov	\$25	NO	Nebraska requires holders to send due diligence notifications for any property with a value of \$25 or more. Notifications to holders must be sent no more than 120 days before and no less than 60 days before the report is filed. Each letter should be sent to the apparent owner at the last known address informing the owner that the holder is in possession of property subject to escheat to the State of Nebraska.	All reports should be submitted online in NAUPA format. Either through https://treasurer.nebraska.gov/up/holder-reporting/ or UPEXchange	https://nebraskalostcash.nebraska.gov/
Nevada	YES	3 Years	1-Nov	1-Nov		NO	The earliest Due Diligence letters can legally be mailed is 120 days prior to the holder report due date of October 31st. The latest Due Diligence letters can legally be mailed is 60 days prior to the holder report due date	All reports must be created either on the Nebraska Unclaimed Property website (recommended method) or prepared electronically in NAUPA 2 format. You may use HRS Pro, UPEXchange, or another 3rd party application to create this file. The file must be submitted through the Nebraska Unclaimed Property website (https://nebraskalostcash.nebraska.gov) or the UPEXchange website.	http://www.nevadatreasurer.gov/Unclaimed_Property/UP_Home/
New Hampshire	YES	5 Years	1-Nov	1-Nov	\$50	NO	Not more than 120 days prior to filing, all holders must send written notice to the last known address of the apparent owner of any property having a value of \$50.00 or more. This notice must inform the owner of the nature of the property and how to recover it and avoid the presumption of abandonment and possibility of escheatment to the state	Report of Abandoned Property-FORM T-1: Use this form to identify and detail individual items of unclaimed property. The report should be completed as follows and delivered with corresponding remittance by the applicable deadline. Reports of Twenty (20) or more properties must be in NAUPA standard electronic format. REPORTS ON REMOVABLE MEDIA ARE PROHIBITED As of July 1, 2019 the New Hampshire Abandoned Property Division no longer accepts reports on any type of removable media (i.e. CD's, DVD's, Blu Ray disks, diskettes and USB drives).	https://newhampshire.findyourunclaimedproperty.com/
New Jersey	YES	3 Years	1-Nov	1-Nov	\$50	YES	If the amount of the unclaimed property is \$50.00 or more, the holder shall send a certified letter with return receipt requested to the apparent owner at the last known address. This notice should inform the owner that the holder is in possession of unclaimed property that will be turned over to the State Treasurer unless the owner claims it from the holder before the report is filed. This notice to apparent owners should be mailed not more than 120 days nor less than 60 days before filing the report	All reports should be uploaded directly to our website in NAUPA standard format - https://unclaimedfunds.nj.gov/app/submit-a-report	https://www.unclaimedproperty.nj.gov/
New Mexico	YES	5 Years	1-Nov	1-Nov	\$50	YES	New Mexico requires holders to send due diligence notifications for any property with a value of \$50 or more. Due diligence notices must be sent each reporting cycle to the apparent owner at the last known address no more than 120 days and no less than 60 days prior to filing the report. This notice should inform the owner that the holder is in possession of unclaimed property that will be turned over to the state unless the owner claims it from the holder before the report is filed.	All holders reporting 25 or more individual accounts must report via electronic media, following the NAUPA format specifications, and also must provide a hardcopy printout. Reports not received according to the prescribed format will be returned for correction. A holder with fewer than 25 records to report may file using the paper form provided. When reporting on paper form, type or print all information clearly in ink.	https://www.tax.newmexico.gov/individuals/what-is-unclaimed-property/
New York	YES	3 Years	10-Mar	10-Mar	\$50	NO	90 days before your final report is due: Companies that hold abandoned funds are required to attempt to contact the rightful owner of the property before transferring, or escheating, the property to New York State (due diligence). 60 days before your final report is due If the customer doesn't respond to the first class mailing, send them a notice by certified mail with a return receipt requested. Note that holders must send certified notices to owners of dividend reinvestment plans regardless of the property value, so the account value exemption below does not apply to accounts for those plans. Exemptions to this requirement The first class mailing was returned as undeliverable. The last known address you have for the owner is in a foreign country. The value of the abandoned property account is \$1,000 or less. (However, in the spirit of the law, we ask you to send a certified mailing if the value of multiple accounts for the same owner exceed \$1,000.) You received a claim for the abandoned property and are in the process of reuniting the owner with their funds.	Note there are some differences in preparing a report in the NAUPA format as compared to a New York format. 1. Account title – the instructions for report fields include a field named Account Title. This field does not exist in NAUPA, but we create it when the NAUPA file arrives using the First Name, Last Name, and Relationship code fields. 2. Property Type codes – While New York uses a 2 character code, NAUPA uses a 4 character code. It is important that you do not mix and match what format you use. If you are using a NAUPA format, use the corresponding 4 character code. 3. Security Description field – When you send us reports, you may have additional information you would like to provide to help us identify the rightful owner. In such circumstances, place the additional data in the Security Description field.	https://www.osc.state.ny.us/unclaimed-funds?redirect=legacy
North Carolina	YES	5 Years	1-Nov	1-Nov	\$25	NO	having a property value of \$25 or more and all other property types having a property value of \$50 or more, the law requires a holder to send a written due diligence notice to an owner, at the owner's last known address according to the records of the holder. Holders must exercise reasonable care to ascertain that they are sending the written notice to the apparent owner's correct address. The required notice shall include contact information of the holder and a statement that, once property is placed in the custody of the Treasurer, all interest, dividends, income, and gains earned on the property will remain with the Treasurer, even if the owner subsequently reclaims the property from the Treasurer. N.C.G.S. § 116B-59(b) requires that you mail notices not more than 120 or less than 60 days from the reporting due date.	Upload a Report or Enter a Manual Report on Reporting Website (https://www.nccash.com/holder-information-and-reporting). UpExchange accepted, .hde files not accepted	https://www.nccash.com/
North Dakota	YES	3 Years	1-Nov	1-Nov	\$50	NO	Holder due diligence, including written or electronic communication, must include: 1. A deadline for owner response to holder; 2. Property type; 3. Property value; and 4. Unclaimed property division contact information	Reports must be generated in the NAUPA standard format. North Dakota accepts reports from all software programs that produce the standard NAUPA format. North Dakota will accept reports with an .hrs or .txt extension. (https://unclaimedproperty.nd.gov/app/submit-a-report)	https://unclaimedproperty.nd.gov/

Ohio	YES	3 Years	1-Nov	1-Nov	\$50	YES	A notice of the existence of an item of unclaimed funds must be mailed (1) by first class mail if the item has a value of \$50 or more but less than \$1,000 or (2) by certified mail, return receipt requested, if the item has a value of \$1,000 or more. Allow a minimum of thirty (30) days for the owner or beneficiary to respond to the notice prior to reporting their funds as unclaimed. Accounts with a balance of \$50.00 or more with mail returned for bad address, and those whose owner or beneficiary do not respond, are reportable unclaimed funds. No mailing is required to owners of dormant accounts less than \$50.00, however, applicable accounts would still be reportable unclaimed funds as an Aggregate total.	Companies that would like to file their Annual Report of Unclaimed Funds electronically to report unclaimed funds have three (3) options. The HRS Pro-Holder Reporting System is a user-friendly Windows based application that will run on a personal computer and requires the user to have administrative rights. The Web Standard Edition is free, but limited to 200 properties per state report. The second option is the UPEXchange which is a web application created by Eagle TM used for creating and submitting unclaimed property reports in the NAUPA II Electronic Reporting Standard. It's accessible from anywhere, with any standard Web browser, and with no software to install or maintain. All Data is stored on UPEXchange servers.	https://www.com.ohio.gov/unfd/
Oklahoma	YES	5 Years	1-Nov	1-Nov	\$50	NO	Written notice to the owner (due diligence) must be completed 120 days prior to filing an annual report for each property with a value of \$50 or more.	• Electronic filing via secure online holder reporting website required for reporting 15 or more items of property (do not submit the related paper owner detail report). • Reporting software to create a NAUPA formatted file is available at http://www.wagers.net (HRS PRO Standard Edition) • Visit https://ostdnet.ost.state.ok.us/Hldr_Login.asp to upload file. • A paper report will only be accepted if less than 15 properties are being reported. Items of value under Fifty Dollars (\$50.00) should be reported in the aggregate, except property which is one of a recurring number of continuous payments, including, but not limited to, royalties, annuities, dividends, etc. – see Form 497-UP-2 Instructions.pdf – 8. (g, g1).	https://www.ok.gov/treasurer/Unclaimed_Property/index.html
Oregon	YES	3 Years	1-Nov	1-Nov	\$100	YES	All unclaimed property must be reported, and Oregon law requires holders to make a diligent effort to find owners with property valued at \$100 or more. Efforts may include letters, emails and phone calls. Inform owners their property will be sent to the Department of State Lands if they do not respond.	Oregon requires electronic reports in the National Association of Unclaimed Property Administrators (NAUPA) standard format. You may use any unclaimed property report-generating tool that is available to you as long as your report is in the NAUPA standard format. There are many commercially available software options you may use. You may also use the Department's free reporting tool: https://unclaimed.oregon.gov/app/submit-a-report . Required Report Details: The following information, if known, must be submitted with your report Full name Last known address Social Security Number or Tax ID number Type of account Any identification number, i.e. account number, policy number Reference number Last activity or transaction date used to presume abandonment Any specific description of the property used by the holder	https://unclaimed.oregon.gov/
Pennsylvania	YES	3 Years	15-Apr	15-Apr	\$50	NO	The holder of property presumed abandoned shall send notice to the owner, not more than one hundred twenty (120) days nor less than sixty (60) days prior to the date in which the corresponding report is to be submitted to the State Treasurer, stating that the holder is in possession of property subject to this article, if: 1. The holder of property has in its records an address for the owner which the holder's records do not disclose to be inaccurate; and 2. The value of the property is fifty dollars (\$50) or more. (b) Written notice shall be sent by first class mail, unless the owner has previously agreed to a method of electronic notice that remains valid to contact the owner, and include: 1. A description of the property. 2. A description of the property ownership. 3. The value of the property, if known. 4. Any information necessary to contact the holder to prevent the reporting of the property to the State Treasurer	HRS Pro Software Free web based version. (200 property limit) Your encrypted report can be: Uploaded to our secure holder website https://www.patresury.gov/Unclaimed/HolderReporting/Hldr_Login.asp E-mailed to report@patresury.gov Written to a CD and mailed. *Please note that you may use any software program that creates an encrypted NAUPA file. You may securely upload your report using any NAUPA-formatted file using our Secure Online Reporting (https://www.patresury.gov/Unclaimed/HolderReporting/Hldr_Login.asp) All reports should be filed using electronic software. In the event that computer access is unavailable, you may mail a paper report with your remittance.	https://www.patresury.gov/unclaimed-property/
Rhode Island	YES	3 Years	1-Nov	1-Nov	\$50	YES	Rhode Island requires holders to send due diligence notifications for any property with a value of \$50 or more. Holders must send due diligence letters each reporting cycle to the apparent owner at the last known address within 120 days of the reporting deadline.	The State of Rhode Island requires that institutions holding unclaimed property for Rhode Island residents submit the appropriate data electronically. Resources to facilitate the electronic submission of data are available from the National Association of Unclaimed Property Administrators (NAUPA) at: https://hrspro.unclaimedproperty.com	https://findrimoney.com/
South Carolina	YES	5 Years	1-Nov	1-Nov	\$50	NO	Practice due diligence by attempting to locate the owners of any unclaimed property you are holding. For amounts of \$50 or more, written notification must be made no more than 120 days before the report is filed. If you do not have a valid address for an owner, you are not required to send a letter.	Create a report (https://southcarolina.findyourunclaimedproperty.com/app/create-a-report) of all outstanding property due to the State. All reports and remittances are due by November 1. Upload your unclaimed property report on their website (https://southcarolina.findyourunclaimedproperty.com/app/holder-info)	https://www.treasurer.sc.gov/what-we-do/for-citizens/unclaimed-property-program/

South Dakota	YES	3 Years		1-Nov	1-Nov	\$50	NO	<p>Before reporting presumptively abandoned property, a holder must exercise due diligence to contact and return the property to the owner. These requirements only apply if the property is \$50 or more and there is an address known to the holder. At a minimum, a notice must be sent by U.S mail containing the following information in order for "due diligence" to be met:</p> <ol style="list-style-type: none"> 1. A statement that the property is being held to which the addressee appears to be entitled. 2. Information regarding any changes of the name of the holder. 3. A statement that the property will escheat to the state. 4. Letters must be sent no less than 60 days prior to escheatment 	<p>What a Report Must Include (SDCL 43-41B-18(b), (c)): A report must include the following information:</p> <ol style="list-style-type: none"> 1. The name, if known, and last known address, if any, of each person appearing from the records of the holder to be an owner. 2. The nature, and identifying number (CUSIP, serial number, check number, policy number, account number, etc.), if any, or description of the property and the amount appearing from the records to be due. 5. The date that the property became payable, demandable, or returnable, along with the date of the last transaction with the apparent owner with respect to the property. 6. If applicable, those holding property who have changed names, or the holder is a successor to the property from other holders, the report must include all known former names and addresses of previous holders <p>Important: ALL property reports and reporting of stocks and mutual funds, must be submitted electronically using an unclaimed property reporting software which uses the NAUPA Standard Electronic File Format. Download the Download a PDF copy of the NAUPA Standard Electronic File Format at: https://www.unclaimed.org/reporting/naupa@standard-electronic-file-format/</p>	<p>https://southdakota.findyourunclaimedproperty.com/</p>
Tennessee	YES	3 Years		1-Nov	1-Nov	\$50	NO	<p>Tennessee requires holders to send due diligence notifications for any property with a value of \$50 or more. Due diligence letters must be sent via first class mail each reporting cycle to the apparent owner at the last known address not more than 180 days or less than 60 days from the reporting deadline. The due diligence notice must inform the owner that the holder is in possession of unclaimed property that will be turned over to the state unless the owner claims it from the holder before the report is filed. Tennessee has additional language that must be included in the due diligence notifications.</p>	<p>All Holders are required to submit an annual report to the web application, "REPORT IT TN," by November 1st if there is unclaimed property to report. You can download the complete reporting guide at: https://treasury.tn.gov/Reporting - "under Forms and Guides" Inside this web application, the holder can submit positive (required) and negative (optional) reports. Negative reports should be submitted through Report IT TN. A negative NAUPA file is not necessary when reporting. All payments must be made through this new system. No other type of payment will be accepted. Prior to submitting a report, you will need to create a file that meets all NAUPA specifications</p>	<p>https://treasury.tn.gov/Unclaimed-Property/Claim-Unclaimed-Property/Find-Your-Missing-Money</p>
Texas	YES	3 Years		1-Jul	1-Jul	\$250	YES	<p>Due diligence is required of those holding properties valued at more than \$250 and presumed abandoned. The holder must mail a written notice to the reported owner at their last known address by May 1. The written notice must state that: the holder is holding the property; and the holder may be required to deliver the property to the Comptroller's office on or before July 1 if it is not claimed.</p>	<p>submit reports electronically via one of the approved online submission methods (https://claimitexas.org/app/create-a-report). Reports on CDs or other physical media are not permitted and will not be accepted. Acceptable payment methods include check, wire or ACH debit/credit.</p>	<p>https://claimitexas.org/</p>
Utah	YES	3 Years		1-Nov	1-Nov	\$50	NO	<p>Utah requires holders to send due diligence notifications for any property with a value of \$50 or more. Holders must send due diligence letters each reporting cycle to the apparent owner at the last known address, not more than 180 days and not less than 60 days prior to the filing due date. This notice should inform the owner that the holder is in possession of unclaimed property that will be turned over to the state unless the owner claims it from the holder before the report is filed.</p>	<p>Reports can be submitted to the State of Utah in several ways:</p> <ol style="list-style-type: none"> 1. Create manual report on their website (https://mycash.utah.gov/app/submit-a-report) • HRSPro Reporting Software. HDE Files no longer accepted • UPEXchange by Eagle Technology Management 2. Create your own NAUPA Standard Electronic file and upload it directly to our website at mycash.utah.gov/report. 3. Use a 3rd party vendor. Holders purchasing electronic reporting software from vendors must make sure the formatting conforms to state requirements and that reports are in NAUPA format. <p>Create a NAUPA II formatted file using one of the following software programs and upload directly to the state of Utah through their software.</p>	<p>https://mycash.utah.gov/</p>
Vermont	YES	3 Years		1-May	1-May		NO	<p>Holders must send written notification to owners advising them that their property will be escheated to the Unclaimed Property Division of the State of Vermont Treasurer Office. This is to be done at no cost to the owner – and no more than 120 days or less than 60 days – prior to filing a report.</p>	<p>All reports, whether created manually or electronically through HRS Pro or other reporting software, must conform to NAUPA guidelines.</p>	<p>https://www.vermonttreasurer.gov/content/unclaimed-property</p>
Virginia	YES	5 Years		1-Nov	1-Nov	\$100	NO	<p>Virginia requires holders to send due diligence notifications for any property with a value of \$100 or more. Due diligence letters must be sent each reporting cycle to the apparent owner at the last known address at least 60 days prior to the reporting deadline. This notice should be sent by first class mail and inform the owner that the holder is in possession of unclaimed property that will be turned over to the state unless the owner claims it from the holder before the report is filed</p>	<p>The Commonwealth of Virginia has adopted the standard electronic holder reporting format of the National Association of Unclaimed Property Administrators (NAUPA). Any report containing 25 or more owners MUST be reported electronically utilizing this format. (§ 55.1-2524) Excel spreadsheets, Word documents or Access databases will not be accepted.</p> <p>A Complete report contains: All reports require a completed, signed AP-1 form (https://vamoneysearch.org/media/bec76f8b-b990-4b59-aa88-9f589cb21a32/1730619397/Report/Documents/AP1-2018.pdf) Report your property and owner information Prepare your Remittance (cash, securities,tangible property)</p>	<p>https://vamoneysearch.org/</p>

Washington	YES	3 Years	1-Nov	1-Nov	\$50	YES	<p>Convert your file to standard NAUPA II format. Files in NAUPA II format from any vendor are acceptable. If you prefer, you can use one of the programs listed below. HRS PRO website. Prepare your report by using a step by step process to create your NAUPA II report. Submit your final report via our Department of Revenue website. UPEXchange website. File your electronic report using the UPEXchange website. Submit your payment via our Department of Revenue website. If you have a small number of properties to report, you can manually enter each owner and property directly on our website at ucp.dor.wa.gov</p> <p>Note: If you do not have any property to report, you must file a negative report (no property) report. Washington requires Holders to report and pay electronically, or a 5% penalty applies.</p>	<p>For items over \$75, written notices must be sent to owners between May 1 and August 1. The letters, often called "due diligence letters," only need to be sent to owners who have valid addresses</p>	<p>https://ucp.dor.wa.gov/</p>
West Virginia	YES	5 Years	1-Nov	1-Nov	\$50	NO	<p>Electronic reporting is required for all holder reports. Reports must be filed using the NAUPA II format and be uploaded or created directly on our website (https://wv.findyourunclaimedproperty.com/app/submit-a-report) or mailed with your payment on a CD. If you do not have access to reporting software, select the Enter a Manual Report option to hand enter properties one at a time through the website. Make sure to write down and keep your SECRET KEY when entering a report online. If lost, this key cannot be provided to you by our office.</p>	<p>West Virginia requires holders to send due diligence notifications for any property with a value of \$50 or more, no less than 60 days and no more than 120 days before the report due date. Each letter should be sent to the apparent owner at the last known address informing the owner that the holder is in possession of property subject to escheat to the State of West Virginia.</p>	<p>https://wv.findyourunclaimedproperty.com/</p>
Wisconsin	YES	5 Years	1-Nov	1-Nov	\$50	YES	<p>Holder reports must be submitted electronically; Wisconsin no longer accepts CDs or paper submissions. You can also use My Tax Account (https://tap.revenue.wi.gov/UCPHolder/) to manually key your report, or attach a standard NAUPA Report file prepared with commercial software such as UPEXchange or HRSPro. https://tap.revenue.wi.gov/UCPHolder/</p>	<p>Wisconsin requires holders to send due diligence notifications via first class mail for any property with a value of \$50 or more. Due diligence letters must be sent each reporting cycle to the apparent owner at the last known address not more than 120 days from the reporting deadline. This notice should inform the owner that the holder is in possession of unclaimed property that will be turned over to the state unless the owner claims it from the holder before the report is filed.</p>	<p>https://www.revenue.wi.gov/Pages/UnclaimedProperty/Home.aspx</p>
Wyoming	YES	5 Years	1-Nov	1-Nov	\$50	NO	<p>The Wyoming Unclaimed Property Division of the State Treasurer's Office now exclusively accepts reports through our online system. Please visit https://wyoming.findyourunclaimedproperty.com/app/submit-a-report to submit your report.</p> <p>Please note:</p> <ol style="list-style-type: none"> 1. They no longer accept paper unclaimed property reports; and 2. They no longer require verification forms 	<p>For property with a value over \$50, send a letter of due diligence to the owner at the last known address on file. For the owners that you were unable to locate, collect any additional information such as social security numbers, birth dates, and property types. This will help us find the rightful owner(s) for the property.</p>	<p>https://statetreasurer.wyo.gov/unclaimed-property/</p>