

Schedule 72-1

DEPARTMENT OF BANKING & FINANCE

BANKS & FINANCIAL INSTITUTIONS

October 31, 2014

Nebraska Records Management Division
440 South 8th Street, Suite 210
Lincoln, NE 68508
(402) 471-2559

**REQUEST FOR APPROVAL
OF RECORDS RETENTION
AND DISPOSITION SCHEDULE**

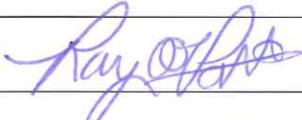
SCHEDULE	72-1
AGENCY, BOARD OR COMMISSION	DEPARTMENT OF BANKING & FINANCE
DIVISION, BUREAU OR OTHER UNIT	BANKS & FINANCIAL INSTITUTIONS
	Supersedes Edition of January 6, 2010

**TO: STATE RECORDS ADMINISTRATOR
STATE OF NEBRASKA**

PART I – AGENCY STATEMENT:

In accordance with Section 84-1212.01, R.R.S. 1943, approval of the attached records retention and disposition schedule by the State Records Administrator is hereby requested. Retention periods and dispositions have been recommended by this agency after a careful evaluation of all factors listed in Section 84-1212.01, R.R.S. 1943.

SIGNATURE



TITLE

Acting Director

DATE

10-23-14

PART II – APPROVAL OF STATE ARCHIVES:

The attached schedule has been analyzed, all archival and historical material has been properly identified, no disposition except by transfer to the State Archives has been recommended for such material, and this schedule is approved as submitted.

SIGNATURE



DATE

10/24/2014

PART III – APPROVAL OF AUDITOR OF PUBLIC ACCOUNTS:

The attached schedule has been reviewed, all audit material has been properly identified, and this schedule is approved as submitted.

SIGNATURE



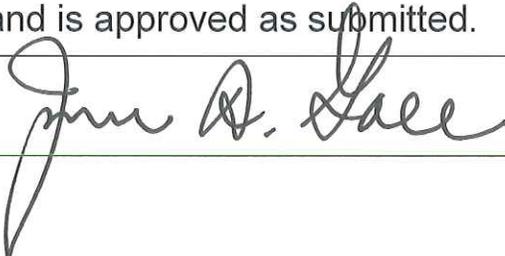
DATE

10/24/14

PART IV – APPROVAL OF STATE RECORDS ADMINISTRATOR:

The attached schedule has been reviewed in accordance with Section 84-1212.01, R.R.S. 1943, and is approved as submitted.

SIGNATURE



DATE

10/31/14

INSTRUCTIONS FOR USING THIS SCHEDULE

Records retention and disposition schedules are designed to serve as your records management guideline for storing and disposing of agency records, **regardless of the media on which they reside**, including paper, microfilm, diskettes, optical disks, CDs, DVDs, servers, computer hard drives, etc. This schedule was written specifically for records unique to your office and the State Agencies General Records Schedule #124 contains those records common to most state government agencies. This retention schedule, which is approved by the State Records Administrator, provides your only ongoing authority to dispose of records. Listed below are some basic procedures to follow when applying your schedule.

DISPOSING OF RECORDS

1. Check your schedules to see what the retention period is. Note: Your agency's unique schedule will take precedence over State Agencies General Records Schedule #124 for any items which have differences in retention requirements.
2. Dispose of records that have met their retention periods.
3. For records requiring a review of, or transfer to the **NE State Historical Society (State Archives)**, your agency is required to contact the State Archives to negotiate the transfer. Additionally, **once the records are accessioned into their collection, they become the property of the State Archives** (Neb. Rev. Stat. §82-105). The State Archives may remove selected records in accordance with standard archival practices to ensure efficient access, organization and enduring historical value (Neb. Rev. Stat. §82-107). Please contact their office by calling (402) 471-4783.
4. Complete a Records Disposition Report for the records you dispose. The Records Disposition Report form is the 2nd to the last page of this schedule. Remove the form, photocopy it, complete the form, make a photocopy for your records, and send the completed form to the Records Management Division at the address below. If you wish, you may receive this form electronically by contacting the Records Management Division. This report establishes that the destruction was performed in your normal course of business.

Please remember to retain the blank form for future use.

NON-SCHEDULED RECORDS

Contact a Records Management Specialist in Records Management to see whether the records will fit under an item already on the schedule. If they do not, they must be retained until they are added to the next revision of your schedule.

SCHEDULE UPDATE

It is the responsibility of each agency to periodically update their schedule. A Records Management Specialist in Records Management can assist you with the schedule update, which may involve adding new records series and making revisions to existing items. Keeping your schedule current will ensure you have the ongoing authority to discard records when their useful life has ended.

QUESTIONS

If you have any questions about these procedures, please contact your agency Records Officer or the Records Management Specialist in Records Management. They will help you with any questions the schedule may present, including: transferring records to the State Records Center or microfilming records, scanning records, etc.

**Records Management Division
440 South 8th Street, Suite 210
Lincoln, NE 68508-2294
402-471-2559**

SCHEDULE 72-1
DEPARTMENT OF BANKING AND FINANCE
BANKS AND FINANCIAL INSTITUTIONS
October 31, 2014

Retention requirements are for all records, regardless of the media on which they reside, unless otherwise noted.

Supersedes Edition of January 6, 2010

ITEM NUMBER	RECORD TITLE	DESCRIPTION/EXAMPLES	RETENTION	REFERENCE/COMMENTS
72-1-1	BANK/TRUST COMPANIES - BANK HOLDING COMPANY FILES	Files contain application for registration as a bank holding company, copy of registration, correspondence, change in control forms, correspondence, and Federal Reserve Board Reports of Examination.	CORRESPONDENCE AND EXAMS: Bundle into multi-year files and transfer to State Records Center (SRC) as needed; 10 years ALL OTHER RECORDS: Transfer to SRC 1 year after rendered inactive; 10 years after institution closes or all litigation has ended (whichever is later)	
72-1-2	BANK/TRUST COMPANIES - CHECK SALES AND FUNDS TRANSMISSION	Files contain initial application, copy of registration/license, financial statements, correspondence, copies of bonds, renewal applications and licenses and list of agent locations, filed in alphabetical order.	CORRESPONDENCE AND PAST RENEWAL APPLICATIONS: Transfer to SRC as needed; 10 years ALL OTHER RECORDS: Transfer to SRC 1 year after cancellation; 10 years	
72-1-3	BANK/TRUST COMPANIES - CHECK SELLER LICENSE REGISTER	Register contains licenses issued, filed in license number order.	Permanent	
72-1-4	BANK/TRUST COMPANIES - CLOSING DOCUMENTATION/ LIQUIDATION FILES	Files contain closing orders, legal documents, court filings, FDIC and state correspondence, press releases, door notices, Declarations of Emergency, telegrams to correspondents, bid information, sale information, etc.	Transfer to SRC 1 year after institution closes or after litigation completed (whichever is later); 25 years after institution closes or when no longer of administrative value as determined by the Director (whichever is later), subject to approval of court (if necessary) and review by State Archives for possible accession	Contact State Archives to negotiate transfer
72-1-5	BANK/TRUST COMPANIES - CORPORATE FILES	Files include charters, bonds and riders, Articles of Incorporation and any amendments, bylaws and any amendments, Certificates of Increase of Paid -In Capital Stock, Applications for Approval of Directors and any resignations from the Board, and any administrative orders.	CHARTER AND ORIGINAL ARTICLES OF INCORPORATION: Permanent ALL OTHER RECORDS: Transfer to SRC 1 year after institution is closed (<i>bond material and Approval of Director, when accompanied with notice of resignation, may be transferred separately to SRC as needed</i>); 10 years after closing, provided all litigation has been completed	

ITEM NUMBER	RECORD TITLE	DESCRIPTION/EXAMPLES	RETENTION	REFERENCE/COMMENTS
72-1-6	BANK/TRUST COMPANIES - CORRESPONDENCE/ EXAMINATION FILES	Files include correspondence and Bank related e-mail for the calendar year indicated, Reports of Examination and visitations conducted as of the close of business during the calendar year indicated, and directors' examinations performed as of the close of business during the calendar year.	CORRESPONDENCE FILE: Transfer to SRC after 1 year; 10 years EXAMINATIONS: Transfer to SRC as needed to be placed in the correspondence file that matches the examination date; 10 years after examination date	Maintain within Department - two most recent state and federal examinations
72-1-7	BANK/TRUST COMPANIES - EXAMINER WORK PAPERS	Files contain original documentation and raw data gathered by field examiners during the process of examination. Such documentation includes paper and electronic individual loan analyses, daily statements, balance sheets, and general ledger figures.	After completion of next examination, if no Department related investigation is unresolved	
72-1-8	BANK/TRUST COMPANIES - EXECUTIVE OFFICER LICENSE FILES	Files are maintained on the executive officers of the various institutions and include applications, financial statements, reference letters, criminal history reports, officer related inquiries, credit inquiries and photocopies of licenses issued.	Maintain in the Department and transfer licenses matched with notice of surrender to SRC as needed; 25 years after employee leaves (not when institution closes)	
72-1-9	BANK/TRUST COMPANIES - INDUSTRIAL LOAN AND INVESTMENT COMPANIES	Files include bonds and riders, Articles of Incorporation and any amendments, bylaws and any amendments, Certificates of Increase of Paid-In Capital Stock, Application for Approval of Director and any resignations from the Board, and any administrative orders.	Transfer to SRC 1 year after institution closes; 10 years after closing provided all litigation completed and following approval by General Counsel	<ul style="list-style-type: none"> •Obsolete 2003 •Bond material may be transferred separately to SRC as needed
72-1-10	BANK/TRUST COMPANIES - PLEDGED SECURITIES FILES	Files contain department receipts and correspondence for trust departments of commercial banks, national banks and federal savings banks, free-standing trust companies and other entities which may pledge in lieu of bonds.	Transfer to SRC 1 year after institution closes; 10 years	
72-1-11	FINANCIAL INSTITUTION - CALL REPORTS	Reports of Trust Assets from NE, trust companies, Consolidated Report of Condition and Consolidated Report of Earnings Building and Loan associations.	10 years	

ITEM NUMBER	RECORD TITLE	DESCRIPTION/EXAMPLES	RETENTION	REFERENCE/COMMENTS
72-1-12	FINANCIAL INSTITUTION - CUSTOMER COMPLAINTS	Complaint forms, customer inquiries and correspondence concerning individuals or entities regulated by agency.	Transfer to SRC 1 year after file closed; 20 years	
72-1-13	FINANCIAL INSTITUTION - EXAMINATION DATABASE	Data referencing the existence of examinations, examination billings, and examiner data entry including timesheets, and various listing and reports that are generated.	EXAMINATION AND BILLING RECORDS: After institution closes OTHER ELECTRONIC RECORDS: 20 years COMPUTER PRINTOUTS: Superseded or obsolete	
72-1-14	FINANCIAL INSTITUTION - HEARING TRANSCRIPTS AND EXHIBITS	Files created for financial institution applications requiring hearings and/ or review and approval or denial by agency. Files may include application and supporting documentation, receipts for fees, hearing arrangements and publication notices, correspondence, hearing transcripts and exhibits, and the Order of Approval or Denial.	Transfer to SRC after 5 years; 20 years, subject to review by the State Archives for possible accession	Contact State Archives to negotiate transfer
72-1-15	FINANCIAL INSTITUTION - INVESTIGATION FILES	Files created during investigations into the methods or practices of a financial institution or individual. Files may contain work papers, correspondence, evidentiary material, affidavits, details of hearing arrangements, hearing transcripts and exhibits, subpoenas and copies of any Department Order issued.	Transfer to SRC 3 years after investigation completed, final order issued or court action completed (whichever is later); dispose of 20 years after investigation has been completed	Neb. Rev. Stat. §8-1, 134
72-1-16	FINANCIAL INSTITUTION - IT EXAMINATIONS	Examination of Bank operations.	After completion of next examination, if no Department related investigation is unresolved	
72-1-17	FINANCIAL INSTITUTION - RULES HEARING FILES	Files created for hearings to promulgate new or amend existing agency rules. Files may include draft rules, supporting documentation, hearing arrangements, publication notices, correspondence, hearing transcripts and exhibits, and rules as finalized.	Permanent	
72-1-18	FINANCIAL INSTITUTION - SUSPICIOUS ACTIVITY REPORTS (SARS)	Reports containing allegations of violations of state and federal law which are submitted to Financial Crimes Enforcement Network (FINCEN) by institutions and others.	When no longer required for investigation	<ul style="list-style-type: none"> •Highly confidential record •Access to reports very limited •Files are to remain on Department premises •Shred record

ITEM NUMBER	RECORD TITLE	DESCRIPTION/EXAMPLES	RETENTION	REFERENCE/COMMENTS
72-1-19	FINANCIAL INSTITUTION - VIOLATIONS REVIEW FILES	Files contain photocopies of violations pages from state or federal reports of examination, correspondence and other investigatory materials relating to correcting cited violations.	Transfer to SRC after 1 year; 10 years	
72-1-20	FINANCIAL INSTITUTION DATABASE	Electronic database that includes names and addresses, data reflecting the existence of blanket bonds, executive officer licenses, directors, pledged securities and audits. Various listings and reports are generated.	NAME, ADDRESS, FINAL BOARD AND INSTITUTION DISPOSITION RECORDS: Permanent OTHER ELECTRONIC RECORDS: 10 years after institution closes COMPUTER PRINTOUTS: Superseded or obsolete	

RECORDS DISPOSITION REPORT

TO: SECRETARY OF STATE RECORDS MANAGEMENT DIVISION 440 S. 8 TH STREET SUITE 210 LINCOLN, NE 68508-2294	AGENCY
	DIVISION
	SUB-DIVISION

REQUIRED INFORMATION:

In accordance with the Records Management Act, records of this agency have been disposed of under the authorization granted by the following schedule(s):

SCHEDULE NUMBER(S) ONLY (DO NOT INCLUDE SECTION AND ITEM NUMBERS)	TOTAL VOLUME DISPOSED (SEE REVERSE)

OPTIONAL INFORMATION (FOR YOUR USE ONLY):

You may include detailed information which will be useful to you in recording exactly what records were disposed of and under what authority. This might include such things as schedule section and item numbers, title of records, inclusive dates of records, etc. This information is not required to be filed with Records Management.

DATE	SIGNATURE
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SEND ORIGINAL TO RECORDS MANAGEMENT. MAKE A PHOTOCOPY FOR YOUR RECORDS.

RMA 03006D

VOLUME ESTIMATING GUIDE

(PLEASE NOTE THAT FOR REPORTING PURPOSES, A BALLPARK ESTIMATE OF THE TOTAL VOLUME OF MATERIAL DISPOSED IS ADEQUATE.)

Container	Cubic Feet	Weight (lbs)	Sheets of Paper (8.5" x 11")	Electronic Data Equivalent
			1	20 Kb
			52	1 Mb (1024 Kb)
			53,687	1 Gb (1024 Mb)
N/A	N/A	2,204 lbs (1 metric ton)	220,000	4.1 Gb
Records center carton	1 Cu. Foot	16.66 lbs	1,667	32 Mb
Vertical File Cabinet, 4 drawer letter- size	6 Cu. Feet	100 lbs	10,000	190 Mb
Vertical File Cabinet, 4 drawer legal- size	8 Cu. Feet	133.3 lbs	13,333	254 Mb
About a pickup load	50 Cu. Feet	7,500 lbs	748,638	14 Gb