

# **Schedule 72-2**

## **DEPARTMENT OF BANKING AND FINANCE**

### **CREDIT UNIONS AND SAVINGS AND LOANS**

January 6, 2010

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

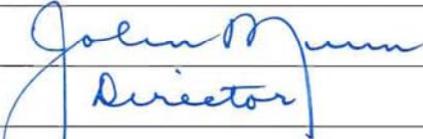
**REQUEST FOR APPROVAL  
OF RECORDS RETENTION  
AND DISPOSITION SCHEDULE**

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

SCHEDULE	<b>72-2</b>
AGENCY, BOARD OR COMMISSION	<b>DEPARTMENT OF BANKING AND FINANCE</b>
DIVISION, BUREAU OR OTHER UNIT	<b>CREDIT UNIONS AND SAVINGS AND LOANS</b>
Supersedes Edition of January 15, 1991, Series 72-2-2	

**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		DATE	12-18-2009
TITLE	Director		

**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	12/29/2009
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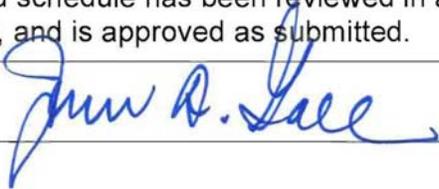
**PART III – APPROVAL OF AUDITOR OF PUBLIC ACCOUNTS:**

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

SIGNATURE		DATE	1/4/10
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**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	1/4/10
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## **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. These retention schedules, which are approved by the State Records Administrator, provide 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**. The State Archives may remove selected records in accordance with standard archival practices to ensure efficient access, organization and enduring historical value (Nebr. 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 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 your Records Management Specialist in Records Management. We 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**

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## **SCHEDULE 72-2 – DEPARTMENT OF BANKING AND FINANCE – CREDIT UNIONS AND SAVINGS AND LOANS**

### **72-2-1 CLOSING DOCUMENTATION/LIQUIDATION FILES**

Files contain closing orders, legal documents, court orders, State and NCUA Reports of Examination, correspondence, press releases, door notices, Declarations of Emergency, telegrams to correspondents, bid information and sale/disposition information.

**Transfer to the State Records Center 1 year after institution closes or litigation complete, whichever is later. Dispose of 10 years after institution closes, subject to approval of court (if necessary) and subject to review by the State Archives for possible accession.**

### **72-2-2 CORPORATE FILES (FORMERLY CREDIT UNIONS/SAVINGS AND LOAN CORPORATE FILES)**

Files include Certificate of Approval, Articles of Association and any amendments thereto, bylaws and any amendments thereto, bonds and riders, pertinent correspondence and general information. Will also contain a final report if the institution closes.

**CERTIFICATE OF APPROVAL AND ARTICLES OF ASSOCIATION: Retain permanently.**

**ALL OTHER RECORDS: Transfer Bond material to the State Records Center as needed and other records 1 year after institution is closed. Dispose of 10 years after closing, provided all litigation has been completed.**

### **72-2-3 CORRESPONDENCE FILES (FORMERLY CREDIT UNIONS/SAVINGS AND LOANS CORRESPONDENCE FILES)**

Files include correspondence for the calendar year indicated and the Report of Officials (list of officers).

**Transfer to the State Records Center after 1 year; dispose of after 10 years.**

### **72-2-4 EXAMINATION FILES (FORMERLY CREDIT UNIONS/SAVINGS AND LOANS EXAM FILES)**

Files include Reports of Examination conducted as of the close of business during the calendar year indicated.

**Transfer all but the two most recent state and federal examinations to the State Records Center annually; dispose of 10 years after examination date.**

### **72-2-5 EXAMINER WORK PAPERS**

Files contain original documentation and raw data gathered by field examiners during the process of examination. Such documentation includes individual loan analyses, daily statements, balance sheets, and general ledger figures.

**ORIGINAL RECORD: Scan to network and dispose of after 60 days.**

**ELECTRONIC RECORD: Dispose of after 10 years.**

## **72-2-6 LOAN OFFICER LICENSE FILES**

Files are maintained on each institution's licensed loan officers and include applications, financial statements, reference letters, and photocopies of licenses issued.

**ORIGINAL RECORD: Scan to network and dispose of after 60 days OR transfer to the State Records Center 1 year after officer leaves Credit Union or Credit Union closes. Dispose of after 25 years or when no longer of administrative value as determined by the Deputy Director.**

**ELECTRONIC RECORD: Dispose of after 25 years or when no longer of administrative value as determined by the Deputy Director.**

## **72-2-7 BACK-UP COPIES OF ELECTRONIC RECORDS**

The Department of Banking & Finance contracts with the Office of the Chief Information Officer (OCIO) to provide back-up services for electronic records. The data is only to be used for the purposes of business continuity which includes disaster recover (not for archiving). Tapes will be maintained by the OCIO, then overwritten or destroyed following retention requirements found in Schedule 124 – General Records for State Agencies, items 124-8-2 & 124-8-3.

### **TRANSFERRED RECORDS TO 72-1**

72-2-3-6	ATM APPLICATIONS (OBSOLETE 2009)
72-2-1-5	BANK HOLDING COMPANY FILES
72-2-1-1	BANK/INDUSTRIAL/TRUST COMPANY CORPORATE FILES
72-2-1-2	BANK/INDUSTRIAL/TRUST COMPANY CORRESPONDENCE/ EXAM FILES
72-2-3-5	CALL REPORTS
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72-2-1-6	CLOSING DOCUMENTATION/LIQUIDATION FILES
72-2-3-1	CUSTOMER COMPLAINTS
72-2-3-7	EDP EXAMINATIONS
72-2-3-8	EXAMINATION DATABASE
72-2-1-7	EXAMINER WORK PAPERS
72-2-1-4	EXECUTIVE OFFICER LICENSE FILES
72-2-3-9	FINANCIAL INSTITUTION DATABASE
72-2-3-2	HEARING TRANSCRIPTS AND EXHIBITS
72-2-3-3	INVESTIGATION HEARING FILES
72-2-1-3	PLEGGED SECURITIES FILES
72-2-3-4	RULES HEARING FILES
72-2-1-8	SPECIAL INVESTIGATION FILES
72-2-3-10	VIOLATION REVIEW FILES

## RECORDS DISPOSITION REPORT

<b>TO: SECRETARY OF STATE RECORDS MANAGEMENT DIVISION 440 S. 8<sup>TH</sup> STREET SUITE 210 LINCOLN, NE 68508-2294</b>	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
Lateral File, 4 drawer/shelf letter-size	9 Cu. Feet	149.94 lbs	15,003	288 MB
Lateral File, 4 drawer/shelf legal-size	12 Cu. Feet	199.92 lbs	20,004	384 MB
About a pickup load	50 Cu. Feet	7,500 lbs	748,638	14 Gb