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Title 45 - DEPARTMENT OF BANKING AND FINANCE

Chapter 27 - SCHEDULE FOR RECORDS RETENTION BY BANKS

001 The Department of Banking and Finance, pursuant to the provisions of Sections 8-170 and 8-175 R.R.S., authorizes banks to dispose of old records in accordance with the following schedule, ~~for destruction of old bank records, except these ledger~~ Ledger sheets showing unpaid balances in favor of any depositor or corporate records that relate to the corporate existence of the bank shall not be destroyed.

Records established through a computer and information received relative to this record in the form of a computer print-out shall be maintained in such a manner as so that the accounts reflected thereon can be reconstructed from the date of origin to show all entries, and may be retained in accordance with the attached schedules. Computer print-outs reflecting unpaid balances in favor of depositors shall not be destroyed without means of reconstruction of each such account. Microfilm or microfiche is an acceptable means ~~in~~ of maintaining such records providing it is readable.

This retention schedule indicates only the minimum retention period prescribed by the Department. Longer retention periods may be prescribed by other agencies in some cases and individual entities may prefer to maintain certain records for longer periods of time. This schedule is also not considered an all-inclusive list of records which the bank may be responsible for retaining.

001.01 PERMANENT RECORDS

001.01A Keep original

001.01A1 Bank charter

001.01A2--Bank call reports

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001.01A2--Bank-examiners-reports

001.01A4 001.01A2 Capital stock ledger book

001.01A5--Collateral-cards-(Note---It-is-recommended-that-receipts-be-secured-on-collateral-cards-)

001.01A6 001.01A3 Customer's deposit ledgers showing unpaid balances

001.01A7--Insurance-records,-Bankers-Blanket-Bonds

001.01A4 Inventory of drilled safe deposit boxes

001.01A8--Ledgers-reflecting-loans-guaranteed-or-insured-by-U.S.A.-or-instrumentality-thereof

001.01A9 001.01A5 Minutes of stockholders meetings

001.01A10 001.01A6 Minutes of directors meetings

001.01A11--Minutes-of-any-committee-appointed-by-either-stockholders-or-directors-(If-report-in-written-form-is-in-minutes-of-appointing-authority,-that-is-enough-)

001.01A12--Receipts-for-abstracts-returned-to-customers

001.01A13--Receipts-for-stock-certificates-of-bank's-stock

001.01A14--Safe-deposit-contracts

001.01A15--Safe-keeping-records-and-receipts

001.01A16--Signature-cards,-all-departments

001.01A17--Stock-certificates-stubs

001.01A18--Surrendered-stock-certificates

001.01A19--Tax-records

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~~001.01A20~~ 001.01A7 All other records that relate to the corporation or to the corporate existence of the bank. (See Section 8-170 R.R.S.-Nebr.-1943-as-amended.)

001.02 ALL OTHER RECORDS

001.02A ~~Keep Original-or-may-be-filed-after-six-years-and-original-destroyed~~ records for time period indicated, which commences from the date the record originated unless otherwise noted. Microfilm or microfiche is an acceptable means of maintaining such records providing it is readable.

- 001.02A1 Advices of deposits 1 year
- 001.02A2 Advices from correspondents (due from banks) 1 year
- 001.02A3 Bank Call Reports 7 years
- 001.02A4 Bank examination reports 10 years
- 001.02A5 Bank statements (due from banks) 3 years
- ~~001.02A1~~ 001.02A6 Bond ledger 7 years
- 001.02A7 Cancelled checks for truncated checking accounts - original must be maintained for 6 months and may be filmed at that time. 6 years
- 001.02A8 Cash item records 3 years
- ~~001.02A2~~ 001.02A9 Cashiers checks 7 years
- ~~001.02A3~~ --Cashiers-checks-or-receipts-thereof
- ~~001.02A4~~ 001.02A10 Certified check register 7 years
- ~~001.02A5~~ --Certificates-of-deposit-paid
- ~~001.02A6~~ --Collateral-register
- 001.02A11 Collection receipts 1 year

<u>001.02A12</u>	<u>Collection register</u>	<u>3 years</u>
<u>001.02A13</u>	<u>Credit files (after credit is extinguished)</u>	<u>3 years</u>
<u>001.02A14</u>	<u>Correspondence, general</u>	<u>1 year</u>
<u>001.02A15</u>	<u>Coupon cash letters, outgoing</u>	<u>1 year</u>
001.02A7	<u>001.02A16</u> Customers' <u>deposit ledgers</u>	<u>7 years</u>
<u>001.02A17</u>	<u>Daily Statement</u>	<u>10 years</u>
001.02A8	<u>001.02A18</u> Debit and credit tickets	<u>7 years</u>
<u>001.02A19</u>	<u>Departmental or teller's proof sheets</u>	<u>1 year</u>
001.02A9	<u>001.02A20</u> Drafts	<u>7 years</u>
001.02A10	<u>001.02A21</u> Draft register	<u>7 years</u>
001.02A11	<u>001.02A22</u> Dividend checks	<u>7 years</u>
001.02A12	<u>001.02A23</u> Dividend check register	<u>7 years</u>
001.02A13	--Earnings-and-dividend-register	
001.02A14	--Earnings-and-dividend-reports	
001.02A15	<u>001.02A24</u> Expense checks	<u>7 years</u>
001.02A16	<u>001.02A25</u> Expense check register	<u>7 years</u>
<u>001.02A26</u>	<u>Financial Institution Bonds (after expiration of bond)</u>	<u>7 years</u>
001.02A17	<u>001.02A27</u> General ledger	<u>10 years</u>
001.02A18	<u>001.02A28</u> General journal	<u>10 years</u>
001.02A19	<u>001.02A29</u> General ledger tickets	<u>10 years</u>

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~~001.02A29~~--Indemnity-agreements-(after-
transaction-closed)

001.02A30 Income and expense records 7 years

001.02A31 Incoming cash letter 10 years

001.02A32 Incoming registered mail log 1 year

001.02A33 Insurance records (after
expiration of policy) 7 years

~~001.02A21~~--Inventory-of-opened-safe-deposit
boxes

~~001.02A22~~ 001.02A34 Liability ledger 7 years

001.02A35 Minutes of any committee
appointed by either stockholders or
directors (If report in written form is
incorporated or attached to minutes of
appointing authority, that is
sufficient.) 10 years

001.02A36 Negotiable collateral record 7 years

~~001.02A23~~ 001.02A37 Night depository
agreements (after-closed) 7 years

001.02A38 Night depository daily
records 1 year

~~001.02A24~~- 001.02A39 Note or discount
ledger 7 years

001.02A40 Outgoing cash letter 7 years

001.02A41 Outgoing registered mail log 1 year

~~001.02A25~~ 001.02A42 Personnel records
(After termination of employment and
pension rights) 10 years

001.02A43 Paid certificates of
deposits 7 years

001.02A44 Proof tapes 7 years

<u>001.02A45 Proxies</u>	<u>1 year</u>
<u>001.02A46 Reconcilements (due to banks)</u>	<u>3 years</u>
<u>001.02A47 Reconcilements register (due from banks)</u>	<u>3 years</u>
<u>001.02A48 Registered mail return receipt cards</u>	<u>1 year</u>
<u>001.02A49 Reserve computations, daily</u>	<u>3 years</u>
001.02A26--Safe-deposit-records	
<u>001.02A50 Safe deposit contracts (after termination of contract)</u>	<u>7 years</u>
001.02A27 <u>001.02A51 Safe deposit entry records (after termination of contract)</u>	<u>7 years</u>
<u>001.02A52 Safe keeping records and receipts</u>	<u>7 years</u>
001.02A28--Salary-ledger	
<u>001.02A53 Signature cards (after closing of account)</u>	<u>7 years</u>
001.02A29--Statements-of-condition	
<u>001.02A54 Stop payment orders</u>	<u>3 years</u>
<u>001.02A55 Tax records</u>	<u>7 years</u>
<u>001.02A56 Tellers' cash books</u>	<u>1 year</u>
<u>001.02A57 Tellers' tickets</u>	<u>1 year</u>
<u>001.02A58 Traveler's checks, records of close</u>	<u>1 year</u>
<u>001.02A59 Travelers' checks register</u>	<u>1 year</u>
001.02A30--Withdrawal-receipts	

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001,02B--Temporary-Records

<u>001,02B1</u> --Deposit-slips-unless-returned	-6-years
<u>001,02B2</u> --Insurance-records	-6-years
<u>001,02B3</u> --Stop-payment-orders	-6-years
<u>001,02B4</u> --Credit-files,-officers discretion,-but-not-less-than	-3-years
<u>001,02B5</u> --Time-records	-3-years
<u>001,02B6</u> --U.S.-Savings-Bond-Applications	2-years
<u>001,02B7</u> --Advices-of-deposits,-copies	-1-year
<u>001,02B8</u> --Advices-from-correspondents (due-from-banks)	-1-year
<u>001,02B9</u> --Analysis-work-sheets-or-cards	-1-year
<u>001,02B10</u> --Bank-statements-(due-from banks)	-1-year
<u>001,02B11</u> --Cash-items-records	-1-year
<u>001,02B12</u> --Cash-letters-for-remittance	-1-year
<u>001,02B13</u> --Cash-letters,-outgoing	-1-year
<u>001,02B14</u> --Collection-receipts, carbons-of	-1-year
<u>001,02B15</u> --Collection-register	-1-year
<u>001,02B16</u> --Collection-letters,-incoming	-1-year
<u>001,02B17</u> --Correspondence,-general	-1-year
<u>001,02B18</u> --Coupon-cash-letters,-outgoing	-1-year
<u>001,02B19</u> --Credit-files,-closed	-1-year
<u>001,02B20</u> --Departmental-or-tellers' proof-sheets	-1-year
<u>001,02B21</u> --Deposit-proof-sheets-or-tapes	-1-year

<u>001,02B22</u> --FHA-Mutual-Mortgage-Insurance receipts	-1-year
<u>001,02B23</u> --Individual-ledger-journal	-1-year
<u>001,02B24</u> --Installment-contract-or note-records	-1-year
<u>001,02B25</u> --Marine-insurance-books	-1-year
<u>001,02B26</u> --Night-depository, daily-records	-1-year
<u>001,02B27</u> --Photographic-negatives	-1-year
<u>001,02B28</u> --Proxies	-1-year
<u>001,02B29</u> --Reconcilements-(due-to-banks)	-1-year
<u>001,02B30</u> --Reconcilements-register (due-from-banks)	-1-year
<u>001,02B31</u> --Registered-mail,-incoming	-1-year
<u>001,02B32</u> --Registered-mail,-outgoing	-1-year
<u>001,02B33</u> --Registered-mail-return receipt-cards	-1-year
<u>001,02B34</u> --Reserve-computations,-daily	-1-year
<u>001,02B35</u> --Safe-deposit-rent-receipt	-1-year
<u>001,02B36</u> --Service-charge-records	-1-year
<u>001,02B37</u> --Tellers'-cash-books	-1-year
<u>001,02B38</u> --Tellers'-cash-tickets,- original-and-carbon-copies	-1-year
<u>001,02B39</u> --Tellers'-list-of-debits-and-credits	-1-year
<u>001,02B40</u> --Tellers'-recapitulations	-1-year
<u>001,02B41</u> --Tellers'-scratcher-or-blotter	-1-year
<u>001,02B42</u> --Transit-proof-sheets	-1-year

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<u>001,02B43</u> --Travelers'-checks, applications	-1-year
<u>001,02B44</u> --Travelers'-checks--records of-close	-1-year
<u>001,02B45</u> --Travelers'-checks-register	-1-year

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