



**Agency Records Disposition Schedule**

Department: Department of Commerce and Insurance

Section:

Division: Division of Finance

Sub-Section:

**TITLE:** Annual Reports and Audits of Registered Lenders

**CUTOFF:**EOCY

**DESCRIPTION:** Financial reports submitted to the Division of Finance by lending institutions doing business in Missouri. The consumer credit companies are required to send an audit or bond to the Division as part of the licensing renewal requirement.

**RETENTION:** Years: 3 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22613

**SERIES STATUS:** Approved

**APPROVAL DATE:**

8/2/2007

**TITLE:** Anti-redlining Reports

**CUTOFF:**Submission of Summary Report

**DESCRIPTION:** The Anti-redlining reports contain information on Kansas City and St. Louis areas regarding residential loans and whether or not there is a pattern of denial and acceptance of particular types of loans. The anti-redlining reports are due to the Division of Finance at the end of the calendar year. A summary report is prepared by the Division of Finance and sent to the Governor on June 1 of the following year.

**RETENTION:** Years: 5 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22606

**SERIES STATUS:** Approved

**APPROVAL DATE:**

8/2/2007

**TITLE:** Applications -- Bank Branch Approval Files

**CUTOFF:**Opening of bank

**DESCRIPTION:** Includes bank branch applications that have been approved.

**RETENTION:** Years: 10 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22620

**SERIES STATUS:** Approved

**APPROVAL DATE:**

8/2/2007



**Agency Records Disposition Schedule**

Department: Department of Commerce and Insurance

Section:

Division: Division of Finance

Sub-Section:

**TITLE:** Applications -- Bank Charter Approval Files

**CUTOFF:** Opening of bank

**DESCRIPTION:** Includes bank charter applications that have been approved.

**RETENTION:** Years: 50 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Permanent - Transfer to Missouri State Archives

**SERIES:** 22619

**SERIES STATUS:** Approved

**APPROVAL DATE:**

8/2/2007

**TITLE:** Applications -- Denied or Withdrawn Bank Charter and Bank Branch files

**CUTOFF:** EOSFY application is withdrawn or denied

**DESCRIPTION:** Includes withdrawn or denied applications for bank branches and bank charters

**RETENTION:** Years: 10 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22618

**SERIES STATUS:** Approved

**APPROVAL DATE:**

8/2/2007

**TITLE:** Bank and Trust Company Files

**CUTOFF:** EOCY

**DESCRIPTION:** These are files on regulated bank and trust companies. The files contain examination reports including information technology reports, call reports and general correspondence. Since 2000, hardcopy files have been retained only 5 years, then digitized and retained for the remaining retention period.

**RETENTION:** Years: 30 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22607

**SERIES STATUS:** Approved

**APPROVAL DATE:**

8/2/2007



**Agency Records Disposition Schedule**

Department: Department of Commerce and Insurance

Section:

Division: Division of Finance

Sub-Section:

**TITLE:** Bank and Trust Company Incorporated Register

**CUTOFF:**EOCY

**DESCRIPTION:** Register contains handwritten copy of certificate of Incorporation of all bank and trust companies chartered in Missouri. The register is updated every time a new charter is issued to obtain a new charter number. Currently, the official permanent record is scanned and the image is a convenience copy. There is also a hard copy of the charter in the file. Retain on site in support of ongoing business.

**RETENTION:** Years: 0 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Permanent

**SERIES:** 22617

**SERIES STATUS:** Approved

**APPROVAL DATE:**

8/2/2007

**TITLE:** Bank and Trust Company Packet Files

**CUTOFF:**When the bank or trust company becomes inactive

**DESCRIPTION:** These files contain any legal changes that have been made in the bank or trust company. The changes include any amendments to their articles such as name, location, directors, etc. These files are called packet files in reference to their storage in a brown packet.

**RETENTION:** Years: 0 Months: 0 Days: 30

**NOTES:**

**DISPOSITION ACTION:** Permanent - Transfer to Missouri State Archives

**SERIES:** 22616

**SERIES STATUS:** Approved

**APPROVAL DATE:**

8/2/2007

**TITLE:** Certificates of Reciprocity

**CUTOFF:**Open until certificate becomes void

**DESCRIPTION:** Certificates are required for all out-of-state trust companies who do business in Missouri. They do not expire, but may become void if the institution ceases to exist without a successor. Records have ongoing informational value, and are retained permanently on site by agency according to advice of counsel.

**RETENTION:** Years: 0 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Permanent

**SERIES:** 22599

**SERIES STATUS:** Approved

**APPROVAL DATE:**

8/2/2007



**Agency Records Disposition Schedule**

Department: Department of Commerce and Insurance

Section:

Division: Division of Finance

Sub-Section:

**TITLE:** Certified Capital Companies (CAPCO)

**CUTOFF:**EOCY

**DESCRIPTION:** Certified Capital Companies established per RsMo. 135. These companies are given Department of Economic Development tax credits.

**RETENTION:** Years: 10 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22621

**SERIES STATUS:** Approved

**APPROVAL DATE:**

8/2/2007

**TITLE:** Closed Bank Files

**CUTOFF:**Closure of bank

**DESCRIPTION:** Banks that have closed and are no longer a state chartered bank. These files contain examination reports including information technology reports, call reports and general correspondence on the closed bank. Since 2000, hardcopy files have been scanned after 5 years and then destroyed. At that point, the digital image becomes the record and is retained for the remaining time period.

**RETENTION:** Years: 30 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22614

**SERIES STATUS:** Approved

**APPROVAL DATE:**

8/2/2007

**TITLE:** Consumer Credit Lender Complaint Files

**CUTOFF:**EOCY

**DESCRIPTION:** Files contain complaints from the general public against consumer credit companies.

**RETENTION:** Years: 5 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22611

**SERIES STATUS:** Approved

**APPROVAL DATE:**

8/2/2007



**Agency Records Disposition Schedule**

Department: Department of Commerce and Insurance

Section:

Division: Division of Finance

Sub-Section:

**TITLE:** Enforcement Action Records, Subpoenas, Criminal Referrals and Special Investigations

**CUTOFF:** Rescinding of order or closure of company

**DESCRIPTION:** These files are related to an examination or investigation that are needed to take an enforcement action on such as a Cease and Desist Order. The Cease and Desist Order is issued by the Division of Finance in response to examination findings that were unacceptable.

**RETENTION:** Years: 50 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22609

**SERIES STATUS:** Approved

**APPROVAL DATE:**

8/2/2007

**TITLE:** Holding Company Files

**CUTOFF:** EOFFY

**DESCRIPTION:** These files contain acquisitions of holding companies and general correspondence related to the holding company. Acquisitions include holding companies acquiring another holding company or acquiring a bank. There is no licensing component, the Division issues an order of no objection and provides comments but the licensing is done by the Federal Reserve Bank. Holding companies can only acquire a certain percentage of any bank, we must verify to make sure they do not exceed the percentage allowed.

**RETENTION:** Years: 10 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22608

**SERIES STATUS:** Approved

**APPROVAL DATE:**

8/2/2007

**TITLE:** Inactive Commissioner's Files

**CUTOFF:** EOCY

**DESCRIPTION:**

**RETENTION:** Years: 5 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22836

**SERIES STATUS:** Approved

**APPROVAL DATE:**

11/19/1999



Agency Records Disposition Schedule

Department: Department of Commerce and Insurance

Section:

Division: Division of Finance

Sub-Section:

**TITLE:** Issuing Office Biennial Report

**CUTOFF:** EOCY issued

**DESCRIPTION:** In accordance with Section 361.140 RSMo, the Division of Finance prepares the Biennial Report which provides information on every corporation that reports to the Division. May be destroyed after conclusion of state audit if completed before end of retention period.

**RETENTION:** Years: 3 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22597

**SERIES STATUS:** Approved

**APPROVAL DATE:**

8/2/2007

**TITLE:** Liquidated and Merged Banks

**CUTOFF:** EOCY

**DESCRIPTION:** These documents are on banks that have merged. These files contain merger agreements and legal documents pertaining to the merger or liquidation.

**RETENTION:** Years: 50 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Permanent - Transfer to Missouri State Archives

**SERIES:** 22615

**SERIES STATUS:** Approved

**APPROVAL DATE:**

8/2/2007

**TITLE:** Liquidated and Merged Savings and Loan Associations

**CUTOFF:** EOCY

**DESCRIPTION:** These files contain examination reports, call reports and general correspondence on Savings and Loan Associations that have merged, liquidated or closed.

**RETENTION:** Years: 50 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Permanent - Transfer to Missouri State Archives

**SERIES:** 22601

**SERIES STATUS:** Approved

**APPROVAL DATE:**

8/2/2007



Agency Records Disposition Schedule

Department: Department of Commerce and Insurance

Section:

Division: Division of Finance

Sub-Section:

**TITLE:** Litigation Case Files

**CUTOFF:**EOCY

**DESCRIPTION:** These litigation case files are related to financial institutions regulated by the Division of Finance, as well as a companies not regulated by the Division such as national banks or exempt companies. An exempt company is a company that is not licensed or chartered by our division.

**RETENTION:** Years: 15 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22610

**SERIES STATUS:** Approved

**APPROVAL DATE:**

8/2/2007

**TITLE:** Money Order Company Files

**CUTOFF:**EOCY in which license expires

**DESCRIPTION:** These contain licenses and applications on all the money order companies that we have licensed. Money order companies are required to renew their license every year.

**RETENTION:** Years: 5 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22605

**SERIES STATUS:** Approved

**APPROVAL DATE:**

8/2/2007

**TITLE:** Mortgage Broker Complaint Files

**CUTOFF:**EOCY complaint is investigated or otherwise closed

**DESCRIPTION:** These files contain records of complaints filed with the Division of Finance by a Missouri citizen in regards to mortgage brokers in Missouri and other states. The complaints regarding mortgage brokers in Missouri can trigger an investigation by the Division. The complaints regarding mortgage brokers in other states are referred to the Department of Housing and Urban Development or whoever governs that particular company.

**RETENTION:** Years: 5 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22604

**SERIES STATUS:** Approved

**APPROVAL DATE:**

8/2/2007



**Agency Records Disposition Schedule**

Department: Department of Commerce and Insurance

Section:

Division: Division of Finance

Sub-Section:

**TITLE:** Mortgage Broker Files

**CUTOFF:** Closure of brokerage

**DESCRIPTION:** Files contain information on closed mortgage brokers including applications, bonds, copies of licenses, credit reports, criminal background checks and financial statements.

**RETENTION:** Years: 10 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22603

**SERIES STATUS:** Approved

**APPROVAL DATE:**

8/2/2007

**TITLE:** Non-operating Consumer Credit Company Files

**CUTOFF:**EOCY

**DESCRIPTION:** These files are on consumer credit companies that are no longer in business. The files contain licensing information, applications, examination reports and general correspondence on the closed company.

**RETENTION:** Years: 10 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22612

**SERIES STATUS:** Approved

**APPROVAL DATE:**

8/2/2007

**TITLE:** Savings and Loan Application Files

**CUTOFF:**EOCY application is filed

**DESCRIPTION:** Includes withdrawn or denied applications for savings and loan associations.

**RETENTION:** Years: 10 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22602

**SERIES STATUS:** Approved

**APPROVAL DATE:**

8/2/2007





**Agency Records Disposition Schedule**

Department: Department of Commerce and Insurance

Section:

Division: Division of Finance

Sub-Section:

**TITLE:** Savings and Loan Association Examination Files

**CUTOFF:**EOCY

**DESCRIPTION:** These are files on regulated savings and loan associations. The files contain information including examination reports, approved applications, call reports and general correspondence. It is possible that one of the files could have a criminal investigation in it which would have been instigated by a complaint or from examination findings. Records maintained on site for 5 years, then transferred to Record Center.

**RETENTION:** Years: 30 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Destroy

**SERIES:** 22600

**SERIES STATUS:** Approved

**APPROVAL DATE:**

8/2/2007

**TITLE:** Weekly Bulletins

**CUTOFF:**EOCY issued

**DESCRIPTION:** Reports released weekly in accordance with Section 361.110 RSMo, documenting changes in structure, ownership, and status of banks, trust companies, and savings and loan associations regulated by the Division of Finance. May transfer to State Records Center after 10 years.

**RETENTION:** Years: 0 Months: 0 Days: 0

**NOTES:**

**DISPOSITION ACTION:** Permanent

**SERIES:** 22598

**SERIES STATUS:** Approved

**APPROVAL DATE:**

8/2/2007