KENTUCKY 2026 TREASURY

UNCLAIMED PROPERTY DIVISION
HOLDER REPORTING & INSTRUCTIONS

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MARK H. METCALF | KENTUCKY STATE TREASURER

Office of the Kentucky State Treasurer

Mark H. Metcalf

August 1, 2026

Dear Sir or Madam:

As Kentucky's State Treasurer, I'm responsible for returning to Kentuckians as much unclaimed property as possible to its rightful owners. Currently, the State Treasury safeguards some $1.2 billion in unclaimed assets. We take pride in being this property's custodian, which includes cash, stock and bonds, and the contents of safe deposit boxes that include precious military decorations and awards.

The Treasury is not just the caretaker of these belongings; in many cases, we are preserving the history and heritage of families--that is why it is paramount that we reunite Kentuckians with what is rightfully theirs. However, with so many assets under our care, you can imagine that returning this property is a huge challenge, but it is a task we are eager to undertake. To accomplish our goal, we need your help.

I want to encourage voluntary compliance from holders of unclaimed property. As a holder, you are critical in fulfilling our mission of reuniting owners with their property. I urge you to report to the Treasury all unclaimed property you may retain. In reporting your holdings, I also respectfully request that you provide as much detailed information as possible, as this will significantly assist us in locating the owners.

Every day the Treasury's Unclaimed Property Division works tirelessly to return assets to the citizens of Kentucky. We spread awareness through social media, and coordinate with local media and government agencies to inform Kentuckians about unclaimed property. We also directly address Kentuckians through speaking engagements that described the claims process and encourage citizens to make claims.

By visiting the Treasury's database at www.treasury.ky.gov, you can search for Kentucky's unclaimed property and find reporting forms and instructions. You may also visit missingmoney.com | Search for Unclaimed Property to find unclaimed property held by other states nationwide.

This booklet contains written instructions to enable you to report the property that should be remitted to the Treasury. Please contact the Treasury at (800) 465-4722 or e-mail unclaimed.property@ky.gov if you have any questions.

I am humbled and honored by the opportunity to serve as your Kentucky State Treasurer. I look forward to working with you on programs that invest in Kentucky's future by giving back to citizens what is rightfully theirs. Thank you in advance for your willingness to partner with us.

Sincerely,

Mark H. Metcalf
Kentucky State Treasurer

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Manual & Instructions

This manual provides basic information about Kentucky's unclaimed property laws. For complete legal requirements, refer to Kentucky Revised Statutes 393 and 393A.

Kentucky Unclaimed Property Statutes and Regulations

The Kentucky Unclaimed Property Division operates under Kentucky Revised Statutes (KRS) 393 & 393A. These laws establish:

1. The requirement for businesses to report and turn over unclaimed property to the state
2. The dormancy periods for different types of property
3. The procedures for holders to follow when reporting
4. The penalties for noncompliance
5. The process for owners to claim their property

What is Unclaimed Property?

Unclaimed property includes financial assets or items that have been abandoned by their owners for a specific period of time. This can include savings and checking accounts, unclaimed wages, dividends, credit balances, money orders, and any type of outstanding checks where there has been no owner-initiated contact for the statutory dormancy period.

Who Must Report?

Businesses (called a "holder") that has outstanding checks or other property belonging to a Kentucky resident that has been inactive for the required time period must report it to the Kentucky State Treasury.

Step-by-Step Instructions

STEP 1: Identify Unclaimed Property

Review your records to find property that belongs to owners that have had no activity for the required time period (called the "dormancy period"). Different types of property have different dormancy periods according to Kentucky law.

STEP 2: Try to Locate Owners

Before reporting property to the state, you must try to contact the owners. Kentucky law (KRS 393 & 393A) requires you to send a due diligence letter to the owner's last known address during the Owner Notification Period. Owners must be notified not more than 120 days or less than 60 days before the report is filed.

STEP 3: File Your Report

All reports must be filed through the Kentucky Online Holder Reporting Portal.

Annual Reporting Schedule		
REQUIREMENT	**INSURANCE AGENCIES**	**ALL OTHER HOLDERS**
Reporting Period	January 1 - December 31	July 1 - June 30
Owner Notification Period	January 1 - March 1	July 1 - September 1
Report & Remittance Due Date	May 1	November 1

Key Notes

- The **reporting period** is the time frame used to identify unclaimed property.
- The **owner notification period** is when holders must send due diligence notices to owners.
- The **report and remittance due date** is the deadline to file the unclaimed property report and submit property to the state.
- **Tangible property in a safe deposit box shall not be delivered to the Kentucky State Treasurer's office until 120 days after filing the report.**
- The state no longer requires negative reporting (reporting when you no unclaimed property to report)
- All reports must follow the NAUPA standard electronic file format.
- The file can be either a plain text file (.txt) or an encrypted file (.hde)

Annual Important Dates and Deadlines per KRS 393.A (including financial institutions):

- Travelers Checks: 15 years
- Money Orders: 7 years
- Wages over $50: 1 year
- Utility Deposits: 1 year
- Safe Deposit Boxes: 5 years
- All other property types: 3 years
- Reporting Period: July 1 – June 30
- Notification Period: July 1 – September 1
- Report and Remittance Due: November 1

Insurance Companies:

- Dormancy Period: 3 years
- Reporting Period: January 1 – December 31
- Notification Period: January 1 – March 1
- Report and Remittance Due: May 1

Reporting Process

Notify Property Owners

Before reporting, you must attempt to notify owners of property valued over $50. The notification period is shown in the dates reported on page 2.

Step 1: Create a NAUPA Format File

Your report must be submitted in National Association of Unclaimed Property Administrators (NAUPA) format. You have several options:

1. **Use one of these approved software vendors:**
    - HRS Pro (has free version)
    - Trintech
    - SOVOS
    - FSI Track
    - Ryan - Tracker
2. **Create your own NAUPA file.**

Your NAUPA file may be a plain text file (.txt) or an encrypted file (.hde).

Step 2: Submit Your Report

1. Visit the Kentucky Treasury website at **www.treasury.ky.gov**.

2. Use the Online Import Tool to submit your NAUPA formatted file.

Tips for easy submission:

1. Be sure your software is up to date.

2. Make sure you complete all steps and receive a report reference number. This will ensure your filing is complete and will be used to match your payment to your report to avoid lost payments and potential penalties.

Step 3: Keep Records

You must retain all unclaimed property reporting documentation for your records.

Making Payments

ACH is the preferred payment method because it is faster, more secure, and helps ensure accurate processing.

To pay by ACH, log in to the Kentucky Unclaimed Property online reporting portal and follow the payment instructions at the end of your report. Enter your bank information when prompted and confirm the payment.

Where to Find Help

For more information, visit **www.treasury.ky.gov** and navigate to "Unclaimed Property" for answers to common questions and step-by-step instructions.

Remember that timely reporting helps reunite Kentuckians with their property while keeping you in compliance with state law.

Interest-Bearing Accounts

Special Requirements

Pursuant to KRS 393A.040 and 20 KAR 1:090:

- Interest-bearing accounts must be placed in accounts titled in the original owner's name
- These accounts must be assignable to the Commonwealth of Kentucky, Department of Treasury
- The interest rate must match the original contract rate
- No fees can be charged after the date of abandonment

Reporting Interest-Bearing Accounts

When reporting interest-bearing accounts:

- Report each account individually (no aggregating)
- Enter the reported dollar amount in the "Initial Amount" field
- Use Deduction Code "IW" (for interest bearing)
- Enter the dollar amount again in the "Deduction Amount" field
- Do not report interest-bearing accounts for out-of-state owners
- Do not report accounts that were previously reported

Annual Statements for Interest-Bearing Accounts

Holders must provide one year-end statement for each individual interest-bearing account. Monthly or quarterly statements will not be accepted. Year-end statements must include:

- Owner's name
- Account number
- Year originally reported to Kentucky
- Contract rate of interest
- Interest accrued for the reporting year
- Total value at the end of the reporting year

Statements can be provided in spreadsheet form or printed individually.
If printing individual statements:

- Mail all statements together in one envelope
- Sort statements by year reported

Remitting Interest-Bearing Accounts

Holders are required to remit interest-bearing accounts after holding them for ten years. For example, accounts reported in 2016 must be remitted in 2026. Do not include these properties on the regular 2026 holder report form.

Important Notifications

- Immediately notify the Unclaimed Property Division when an account is claimed by its owner or closed
- If any accounts were reactivated during the statement period, include a listing of these accounts with your annual statement

Stocks & Securities

When reporting stocks, bonds, or other securities, you must provide proof that the property has been transferred to the State of Kentucky.

For Book Entry Securities (Digital Records)

If the securities can be delivered electronically:

- Send through DTC, DRS, or DWAC systems
- Use this information:
  - DTC #: 901
  - Reference: State of Kentucky
  - Agent Bank #: 26500
  - Account #: 123363

Two days before delivery, email a spreadsheet with:

- Security names
- CUSIP numbers
- Number of shares
- Your DTC participant number

Send the email to both:

- upch.custody@neumo.com
- unclaimed.property@ky.gov

Use “Securities Delivery” as the email subject line.

For Physical Certificates

Only send physical certificates if electronic delivery is not possible.

Send to:

Hare & Co/ Account # 123363
FEIN # 13-6062916
The Depositary Trust Company
570 Washington Blvd – 5th Floor
Jersey City, NJ 07310

Attn: BNY Mellon/ Branch Deposit Department/Account # 123363 –
State of Kentucky Unclaimed Property

Important:

Physical certificates will be returned if they could have been delivered electronically.

Two days before delivery, email a spreadsheet with:

- Security names
- CUSIP numbers
- Number of shares
- Certificate numbers
- Your company information

Send this email to **upch.custody@neumo.com** with **"Securities Delivery"** as the subject line.

Special Instructions for Mutual Funds

Open-End Mutual Funds

If you're reporting mutual fund accounts:

1. You must open mutual fund accounts in advance

2. Contact Avenu at upch.custody@neumo.com to receive account numbers (do this **3 business days** before transferring)

3. Send statements to:
   Avenu Insights & Analytics
   C/O Custody Department
   100 Hancock Street, 10th Floor
   Quincy, MA 02171

4. Include a confirmation statement showing "State of Kentucky Unclaimed Property" as the owner

Dividend Reinvestment Plans (DRP) & Closed-End Funds

1. Close the accounts.
2. Transfer whole shares through DTC (Depository Trust Company).
3. Sell fractional shares and include the funds on your report.
4. Attach the original check to your report.

Foreign Securities

Contact Avenu at **upch.custody@neumo.com** for special instructions about foreign securities.

Federal Reserve Securities

Deliver as follows:

- Federal Reserve Bank of New York
- ABA#0210-0001-8
- Bk of NYC/CUST Account # 123363 – State of Kentucky Unclaimed Property

Brokerage Account Statements

Mail all statements to:

State of Kentucky Unclaimed Property
c/o Avenu Insights & Analytics
Attn. Custody Department
100 Hancock St, 10th floor North
Quincy, MA 02171

Include a copy of the statement with your report.

Record Keeping For Securities/Mutual Funds/Other Securities

You must keep records of:

- Owner information
- Attempts to contact owners
- Reported property details
- Proof of delivery to the state

Safe Deposit Boxes

Dormancy Period

The dormancy period for property held in a safe deposit box is five (5) years. This period is measured from the earlier of:

1. The date the lease or rental period for the safe deposit box expires; or

2. The earliest date the holder is legally allowed, under Kentucky law (other than KRS Chapter 393A), to enter the box and remove or dispose of the contents without the owner's consent.

Delivery Requirement

All currency must be sent intact.
(DO NOT deposit and issue a bank check for currency amount.)

Tangible property from a safe deposit box must not be delivered to the State Administrator until at least 120 days after the property report is filed.

At Least five (5) business days prior to the physical delivery of the property, a holder shall notify the department via email to **unclaimed.property@ky.gov** of its intent to deliver the property. The notification shall include the anticipated date of the delivery and the method of delivery.

Safe Deposit Box and Safekeeping Property Reporting Instructions

When reporting safe deposit box or safekeeping property, holders must complete all of the following fields:

1. **Safe Deposit Box or Safekeeping Location**
   Enter the safe deposit box number or other identifier for the location where the contents were held.

2. **Owner Name(s)**
   Enter the full legal name of each owner, listing the last name first.

   - Include suffixes or identifiers (e.g., Jr., Sr., III, Mrs.) after the middle name or initial.

   - Report business names exactly as registered. If the name begins with "The," place "The" at the end of the name.

   - For jointly owned property, list all owners and clearly indicate the relationship (e.g., "and," "or," "trustee for").

3. **Tax Identification Number**
   Enter the owner's Social Security Number (SSN) or other Tax Identification Number (TIN), if available.

4. Last Known Address

Enter the complete last known address for each owner, including street, city, state, and ZIP code.

- o If owners have different addresses, report each address separately.
- o Reports without sufficient address information may be rejected.

5. Date of Last Activity

- o Safe deposit boxes: Enter the date the rental period expired.
- o Safekeeping property: Enter the date of last owner contact or activity.

6. Branch Location

Enter the name and full address (including ZIP code) of the branch where the property was held.

7. Charges Owed to Holder

Enter any amounts owed to the holder (e.g., unpaid rental fees or drilling/opening charges).

- o Do not deduct these charges from any cash found in the box.
- o Holders may request reimbursement from the Department if the property is sold, as allowed by law.

8. Itemized Description of Contents

Provide a clear, detailed, and itemized description of all contents using the appropriate safekeeping code (see Appendix-page 17). The Department will review descriptions to determine whether the report is acceptable.

If the property code is "MISC," a specific itemized description is still required. Descriptions such as "miscellaneous items" or "see inventory sheet" are not acceptable. Each item must be listed and described individually with enough detail for identification and processing.

Important: All submitted data is uploaded and automatically processed by the Department's system. The Department will not manually enter or correct item descriptions on behalf of the holder.

Complete and accurate descriptions must be provided at the time of reporting. Use clear descriptions such as:

- (a) One gold-colored ring with two clear stones
- (b) One pair of screw-back earrings, each with one ruby-like stone
- (c) One coin wrapper containing 50 U.S. pennies dated 1918–1964 (if empty, state "empty")

- (d) One pellet gun with black metal barrel
- (e) One Purple Heart military medal
- (f) Nine paper documents

Descriptions must clearly identify the type and nature of each item.

Safety and Handling Requirements

- Clearly mark all packages containing weapons, sharp objects, or hazardous materials.
- All weapons must be unloaded before shipment.
- Do not include remittance checks in the same package as reported property.

Important Remittance Instruction

To ensure timely and accurate processing, send remittance checks separately from all physical safe deposit box contents.

Packing and Shipping Instructions

Delivery Requirement

Do not deliver tangible property until at least 120 days after the report has been filed.

At Least five (5) business days prior to the physical delivery of the property, a holder shall notify the department via email to unclaimed.property@ky.gov of its intent to deliver the property. The notification shall include the anticipated date of the delivery and the method of delivery.

Holders must use reasonable care when preparing and shipping property.
Failure to follow these instructions may result in rejection of the shipment and require resubmission.

- Place the contents of each safe deposit box in a separate bag.
- Use clear, tamper-evident (e.g., SafeLok-type) plastic bags whenever possible.
- Place one copy of the inventory report inside the bag.
- Attach a second copy of the inventory report to the outside of the bag.
- Use appropriate packing materials to protect contents during shipment.
- Ship items in sturdy, crush-resistant boxes.
- Ship using Certified USPS mail, FedEx, UPS, or an armored carrier.

Reporting Out-of-State Owners

Filing One Report

If your business is located in Kentucky, you may file one Unclaimed Property report with the Kentucky State Treasury. This includes property belonging to owners in Kentucky and owners in other states that have reciprocal agreements.

Submit all records in one file. Do not send separate files for each state.

Kentucky is an exchange state without a reciprocal agreement. This means Kentucky can accept reports for other states, but some states may still require you to report directly to them.

Important: Some states may require you to file directly with their unclaimed property office.

How to Report Out-of-State Property

If you choose to include out-of-state property in your report to Kentucky, follow these steps. Kentucky will forward the property information to the correct states.

1. File your report electronically using approved reporting software.
2. Use the dormancy period required by the state where the owner last lived.
3. Notify other states that you plan to report the property to Kentucky.
4. Contact the Kentucky Department of Treasury for a list of other states' unclaimed property offices.
5. Do not include safe deposit box contents from other states. These cannot be accepted.

What Happens Next

Once you turn over unclaimed property to Kentucky:

1. The state will try to locate owners.
2. Owners may claim their property at any time.
3. The state will hold the property forever until claimed.

Remember

- Always try to locate property owners before reporting to the state
- Keep good records of your efforts to locate owners
- Report by the deadline each year
- Follow the special instructions for securities carefully

APPENDIX

Property Codes with Dormancy Periods

CODE	DESCRIPTION	Years
Account Balances		
AC01	Checking Accounts	3
AC02	Savings Accounts	3
AC03	Matured CD or Savings Certificates	3
AC04	Christmas Club Funds	3
AC05	Money on Deposit to Secure Funds	3
AC06	Security Deposits	3
AC07	Unidentified Deposits	3
AC08	Suspense Accounts	3
AC99	Aggregate Account Balance Due	3
Uncashed Checks		
CK01	Cashier's Checks	3
CK02	Certified Checks	3
CK03	Registered Checks	3
CK04	Treasurer's Checks	3
CK05	Drafts	3
CK06	Warrants	3
CK07	Money Orders	3
CK08	Traveler's Checks	7
CK09	Foreign Exchange Checks	15
CK10	Expense Checks	3
CK11	Pension Checks	3
CK12	Credit Checks or Memos	3
CK13	Vendor Checks	3
CK14	Checks Written Off to Income	3
CK15	Other Outstanding Offical Checks	3
CK16	CD Interest Checks	3
CK99	Aggregate Uncashed Checks	3
CS01	Educational Savings Accounts-cash	3
CS02	Educational Savings Accounts-Mutual Funds	3
CS03	Educational Savings Accounts-Securities	3

Court Funds		
CODE	**DESCRIPTION**	**Years**
CT01	Escrow Funds	5
CT02	Condemnation Awards	5
CT03	Missing Heirs' Funds	3
CT04	Suspense Accounts	5
CT05	Other Court or Public Auth Funds	5
CT06	Bail Bonds	5
CT99	Aggregate Court Deposits	5
HS01	Health Savings Account	3
HS02	Health Savings Account Investment	3
Insurance		
IN01	Individual Policy Benefits/Claims	3
IN02	Group Policy Benefits or Claims	3
IN03	Proceeds Due Beneficiaries	3
IN04	Proceeds from Matured Policies	3
IN05	Premium Refunds	3
IN06	Unidentified Remittances	3
IN07	Other Amounts Due Under Policy	3
CK08	Agent Credit Balances	7
IN99	Aggregate Insurance Property	15
IR01	Traditional IRA-Cash	3
IR02	Traditional IRA-Mutual Funds	3
IR03	Traditional IRA-Securities	3
IR05	Roth IRA-Cash	3
IR06	Roth IRA-Mutual Funds	3
IR07	Roth IRA-Securities	3
MI01	Net Revenue Interest exempt	
MI02	Royalties exempt	
MI03	Overriding Royalties exempt	
MI04	Production Payments exempt	
MI05	Working Interest exempt	
MI06	Bonuses exempt	
MI07	Delay Rentals exempt	

Insurance *continued*		
CODE	**DESCRIPTION**	**Years**
MI08	Escrow Funds	
MI09	Condemnation Awards	
MI99	Missing Heirs' Funds	
Miscellaneous		
MS01	Wages, Payroll, Salary ($50 or less are exempt)	1
MS02	Commissions	3
MS03	Workers' Compensation Benefit	3
MS04	Payment for Goods and Services	3
MS05	Customer Overpayments	3
MS06	Unidentified Remittances	3
MS07	Unrefunded Overcharges	3
MS08	Accounts Payable	3
MS09	Credit Balances/Accts Receivable	3
MS10	Discounts Due	3
MS11	Refunds Due	3
MS12	Unredeemed Gift Certificates	7
MS13	Unclaimed Loan Collateral	15
MS14	Pension and Profit Sharing Plans	3
MS15	Dissolution or Liquidation	3
MS16	Miscellaneous Outstanding Checks	3
MS17	Miscellaneous Intangible Property	3
MS18	Suspense Liabilities	3
MS99	Aggregate Miscellaneous Property	3
Safe Deposit/Safekeeping		
SD01	Safe Deposit Box Contents	5
SD02	Other Safekeeping	5
SD03	Other Tangible Property	5
SD04	Unclaimed Collateral	5
SD05	Securities No Value	5

Securities

CODE	DESCRIPTION	Years
SC01	Dividends	3
SC02	Interest (Bond Coupons)	3
SC03	Principal Payments	3
SC04	Equity Payments	3
SC05	Profits	3
SC06	Funds Paid to Purchase Shares	3
SC07	Funds for Stocks and Bonds	3
SC08	Shares of Stock (Returned by PO)	3
SC09	Cash for Fractional Shares	3
SC10	Unexchanged Stock of Successor	3
SC11	Other Certificates of Ownership	3
SC12	Underlying/Outstanding Shares	7
SC13	From Liquidated/Stock Redemption	15
SC14	Debentures	3
SC15	US Government Securities	3
SC16	Mutual Fund Shares	3
SC17	Warrants (Rights)	3
SC18	Matured Bond Principal	3
SC19	Dividend Reinvestment Plans	3
SC20	Credit Balances	3
SC99	Aggregate Securities-Related	3

Trust Property

TR01	Paying Agent Accounts	3
TR02	Undelivered or Uncashed Dividends	3
TR03	Funds Held in Fiduciary Capacity	3
TR04	Escrow Accounts	3
TR05	Trust Vouchers	3
TR06	Pre-need Funeral Plans	3
TR99	Aggregate Trust Property	3

Utilities		
CODE	**DESCRIPTION**	**Years**
UT01	Utility Deposits	1
UT02	Membership Fees	1
UT03	Refunds or Rebates	1
UT04	Capital Credit Distributions	1
UT99	Aggregate Trust Property	1
All Other Property		
ZZZZ	Properties Not Identified Above	3

Safekeeping Codes

CODE	DESCRIPTION
BBOND	BEARER BONDS
COIN	COINS
CRCY	CURRENCY
DISK	ELECTRONIC ME-DIA
EMPY	EMPTY
FIRE	FIREARMS
JEWL	JEWELRY
MILI	MILITARY ITEMS
MISC	MISCELLANEOUS ITEMS
PAPR	PAPERS
SAVB	SAVINGS BONDS
SILV	PURE SILVER
STCK	STOCK
STMP	STAMPS
TRVL	TRAVELERS CHECKS & MONEY
WACH	WATCHES
WILL	WILLS

Ownership & Relationship Codes

NAUPA Standard Electronic File Format Codes

This appendix explains the relationship and ownership codes used when reporting unclaimed property to Kentucky. These codes follow the National Association of Unclaimed Property Administrators (NAUPA) standard format.

CODE	SHORT DESCRIPTION	DEFINITION
Ownership Codes		
AP	Aggregate Property	A group of properties combined together, usually because each has a small value.
OT	All Owners except Aggregate or Unknown	Individual property records where the owner's name is known and included in the report.
UN	Unknown Owner	Individual property records where the original owner's name is not available.
Relationship Codes		
AD	Administrator	Person appointed by court to handle estate of someone who died without a will.
AG	Agent	Person authorized to act for another through employment, contract, or apparent authority.
AF	Attorney	Person qualified by court to provide legal services and act for another.
AN	And	Unspecified joint relationship including "AND"
BF	Beneficiary	Person or entity to receive assets from estate, trust, or insurance policy.
CP	Community Property	Property received by husband and wife during marriage (not by gift, devise, or descent).
CN	Conservator	Person appointed by judge to protect financial affairs of someone with limitations.
CF	Custodian	Person responsible for safe return of an article left with them.
DF	Defendant	Party sued in civil lawsuit or charged with a crime.
ES	Estate	Possessions of a deceased person subject to probate and distribution.
EX	Executor/Executrix	Person appointed to administer estate of person who died leaving a will.
FB	For Benefit Of	Person entitled to property held by another (used in trustee, education accounts).
GR	Guardian	Person appointed by judge to care for minor child or incompetent adult.
HE	Heir	Person who receives property of deceased person by will or law.

Relationship Codes

CODE	SHORT DESCRIPTION	DEFINITION
IN	Insured	Person who will be compensated for loss by insurer
JT	Joint Tenants	Account with right of survivorship (not specifically stated).
JS	Joint Tenants with Rights of Survivorship	Account where survivors inherit deceased's share.
TC	Tenants in Common	Account with no rights of survivorship; each can designate inheritance.
JE	Tenants in Entireties	Joint ownership by husband and wife with survivorship rights.
OR	Or	Unspecified joint relationship including "OR".
OT	Other	Relationship not specified in this list (additional details required)
PD	Payable On Death	Account payable to beneficiary upon original owner's death.
PA	Payee	Person named on check or note to receive payment.
PO	Power of Attorney	Person given power to act for signer in designated circumstances.
RE	Remitter	Person who purchased an official check.
SO	Sole Owner	Single owner with all rights to property.
TE	Trustee	Person who holds assets for beneficiaries and manages trust.
UG	Uniform Gifts to Minor	Property gifted to a minor under the Uniform Gifts to Minors Act (UGMA). This allows minors to own property like securities with a custodian appointed to manage the account. The minor should be coded as UG regardless of age, and the custodian should be coded as CU.
UT	Uniform Transfer to Minor	Property gifted to a minor under the Uniform Transfer to Minors Act (UTMA). This allows minors to receive gifts like money, patents, or real estate without a guardian. The gift giver or appointed custodian manages the account until the minor reaches adulthood (usually 18 or 21).
UN	Unknown	The owner's relationship to the property is not known.
UF	Usufruct	A legal right to use someone else's property and enjoy its benefits (like income from renting it) without owning it. The person with this right cannot sell or destroy the property.

Frequently Asked Questions

Q: What is unclaimed property?

A: All intangible property that has been abandoned by its owner for a specific time period (called a dormancy period). This includes dormant savings and checking accounts, unclaimed wages, dividends, credit balances, and any type of outstanding checks. Tangible property can include contents of safe deposit boxes or items left in safekeeping.

Q: Who is considered a holder?

A: All business entities with two or more individuals that do business in Kentucky are considered holders and must follow unclaimed property reporting requirements.

Q: Is there a minimum amount that needs to be reported?

A: No. Businesses must report all unclaimed property, no matter how small, except for wages under $50. The State Treasurer safeguards the property forever in the name of the original owner. It is never taken by the state of Kentucky.

Q: How should I report unclaimed property that I'm holding?

A: Report by submitting your information in the NAUPA Standard Electronic Format using the Online Holder Import Tool.

Q: What are the notification requirements for owners?

A: If the property is $50 or more, the holder must send a written notice to the owner's last known address. The notice must be sent no more than 120 days and no less than 60 days before the unclaimed property report is filed.

Q: What happens if I don't report unclaimed property?

A: Holders who fail to report, pay, or deliver property within the time required by law will face penalties under Kentucky Revised Statutes (KRS) 393A. Nonfilers may also be subject to audit.

Q: How can Kentucky citizens find their lost property?

A: Citizens can call the business that might be holding their property or search online at treasury.ky.gov.

Q: What if I pay an account to an owner after I've already paid it to the state?

A: Before refunding money to an owner, contact the Kentucky State Treasury Unclaimed Property Division to confirm the account is available to claim. The division will send you a reimbursement form upon request.

Q: Why does Kentucky have an Unclaimed Property Law?

A: The law exists to protect property rights of owners and reunite them with their property, to relieve holders of the expense and liability of carrying the property, and to provide a centralized search location for citizens.

Q: What attempts are made to find the rightful owner?

A: The holder must try to contact the owner by mailing a notice to their last known address. After the property is turned over to Kentucky, the State Treasurer searches for owners by:

- Publishing an advertisement on treasury.ky.gov
- Using the internet, fairs, media, state conventions and malls

Q: What do financial institutions do with interest-bearing accounts?

A: Interest-bearing accounts should be placed in accounts titled in the owner's name, assignable to the Commonwealth of Kentucky, Kentucky State Treasury. These accounts must earn the same interest rate as the original account with no fees charged.

Q: What is Kentucky's aggregate reporting amount?

A: Kentucky allows holders to report properties valued under $50.00 as a combined total rather than listing each item separately. However, the holder is required to maintain records on these properties for ten years after the date the report was filed.

Q: What Kentucky laws govern unclaimed property?

A: The main law is Kentucky Revised Statutes (KRS) 393 & 393A, which requires holders to report and turn over unclaimed property to the Kentucky State Treasurer. Kentucky Administrative Regulations (KAR) provides specific rules for reporting.

Q: When must holders report unclaimed property?

A: Holders must report and deliver unclaimed property to the Kentucky State Treasurer by November 1 each year for property that has been dormant (without owner contact) for the required dormancy period, which varies by property type. Insurance companies must report by May 1.

Q: What information must holders include in their report?

A: Holders must include the owner's name, social security number if available, last known address, property description, and dollar amount for each item. For aggregate reporting (items under $50), holders report the total number of items and total value without individual owner details. However, records must be maintained for ten years if reporting aggregate items.

Q: What happens after property is turned over to the state?

A: The State Treasurer becomes the custodian of the property. The state maintains a database of all unclaimed property and works to return it to rightful owners. There is no time limit for owners to claim their property.

Q: How can holders submit unclaimed property reports?

A: Holders can submit reports electronically through the Kentucky Unclaimed Property reporting system. Detailed instructions are available on the Kentucky State Treasurer's website.

Glossary of Terms

Abandoned or Unclaimed Property: Tangible or intangible property that hasn't been claimed by its rightful owner after a significant period of time.

Abandonment Period: The period of inactivity (typically 3 years in Kentucky) after which property is considered abandoned.

Activity: Action taken on property by the owner, including making deposits, withdrawals, or written correspondence with the holder.

Aggregate Amount: The amount below which holders don't need to include the owner's name and address with the report. In Kentucky, this amount is $50.

Custodian: An individual or entity that holds property until it's delivered to the rightful owner. Kentucky law makes the state the "custodian" of abandoned property.

Date of Last Activity: The date of the owner's last activity on the property or last contact with the holder.

Due Diligence: The effort required by law that a holder of abandoned property must use to find the rightful owner before remitting property to the state.

Holder: The entity that controls abandoned property until it's transferred to the owner or to the state on behalf of the owner.

Indemnification: An agreement that protects the holder from loss by transferring legal responsibilities to the state.

Official Check: A check or written instrument for which a bank, financial organization, or business is directly liable, including drafts, money orders, traveler's checks, cashier's checks, and expense and payroll checks.

Owner: A person having a legal or equitable claim to the abandoned property.

Person: Any individual, business association, government or public subdivision, public corporation or authority, estate, trust, two or more persons having a joint or common interest, or any other legal or commercial entity.

Report: An annual list of owners and their unclaimed property which holders send to the Department of Treasury with the remittance.

Tangible Personal Property: Property that is physical, such as jewelry or coins.

Underlying Shares: Shares of stock that have been issued by a business, bank, or financial institution where the original certificate is with shareholders who haven't cashed dividend checks or corresponded with the issuing corporation.

Zero/Negative Report: A report used by a company that indicates applicable records have been searched and no unclaimed property is reportable.

This manual provides basic information for holders. For specific situations, consult the full Kentucky statutes or contact the Unclaimed Property Division directly.

Sample Due Diligence Letter

Your Corporation Name
1st Avenue North
Somewhere, US 99999
(123) 456-7890

August 1, 2025

Owner Name
1234 Any Road
Any Town, US 99999

Subject: Notice of Unclaimed Property

Dear Property Owner,
We are writing to let you know that we are holding property that belongs to you.

Kentucky state law requires us to notify you that this property may be turned over to the Kentucky State Treasurer if we do not hear from you within 30 days from the date of this letter.

To claim your property, please contact us using the information below:

Your Corporation Name
1st Avenue North
Somewhere, US 99999
(123) 456-7890

If we do not hear from you by [insert deadline date], we must send the property to the Kentucky State Treasury Unclaimed Property Division, as required by law. After that, you will need to file a claim with the State of Kentucky to get your property back.

If you have any questions, feel free to contact us.

Sincerely,
I.M. Somebody
Your Corporation Name

(123) 456-7890

HOLDER REQUEST FOR REIMBURSEMENT

Kentucky Department of Treasury

PLEASE TYPE OR PRINT PARTS I, II, AND III

PART I. HOLDER INFORMATION

Holder Name: _____

FEIN: _____

Contact: _____

Telephone: _____

Address: _____

City: _____ **State:** _____ **Zip Code:** _____

E-mail Address:_____

PART II. CLAIM INFORMATION

Owner(s) Name *(Exactly as reported)*	Owner(s) Address	Date Paid to Claimant or Account Reactivated	Year Reported	Acct/Reference # (If aggregate, specify)	Amount Paid	Amount of entire deposit in which this was contained
If amount was remitted in error, please attach a written explanation.			Total Amount of Reimbursement			

PART III. HOLDER CERTIFICATION

State of_____

County of_____

I,_____, a duly authorized representative of the holder listed above, do hereby certify that the above listed funds, which were listed in the Report of Unclaimed Property filed by the holder, have been paid to the rightful owners or their representatives. I agree, upon payment of the above described property, to indemnify the state and hold it harmless from all claims and loss, demands, costs and other expenses which the state may sustain by reason of turning over the property to the holder and by reason further of its refusal to pay the property to any other person or persons.

Date_____

Signature of Representative_____

Subscribed and sworn to before me this_____ **day of**_____, **20**_____

Name of Representative (Type or Prnt):

_____

Date_____

Notary Signature (and Seal)_____

One of these must be attached to this claim:
Copy of cancelled replacement check to owner (front and back) Account reactivation document, ORIGINAL travelers checks/money orders

Please mail to:
KENTUCKY DEPARTMENT OF TREASURY,
UNCLAIMED PROPERTY DIVISION,
1050 US HWY. 127 S., SUITE 100,
FRANKFORT KY 40601

UNCLAIMED PROPERTY HOLDER REPORTING EXTENSION REQUEST

KENTUCKY DEPARTMENT OF TREASURY
DIVISION OF UNCLAIMED PROPERTY
1050 US HWY. 127 S., SUITE 100
FRANKFORT KY 40601

Current Fiscal Year representing property presumed abandoned during the Fiscal Year ended June 30. State the reason(s) an extension is requested: _____

_____

_____

Check the additional time requested to complete the report: ☐ 30 days ☐ 60 days

We are aware of Kentucky's requirement to remit by November 1, the total (or best estimate) of abandoned property owed in order to avoid possible penalties. This extension only applies to the filing of the Holder Report.

I am duly authorized to execute this request for an extension by the holder.

Holder Name: _____

Date of Request: _____

Contact Name: _____

FEIN: _____

Telephone: _____ **Fax:** _____

Signature_____

e-Mail: _____

-MAIL THIS FORM TO THE ABOVE ADDRESS OR FAX TO (502) 564-4200-

TREASURY USE ONLY

The following criteria will be considered in evaluating the request.

Previous Filing History: ☐ Adequate ☐ Inadequate

Timeliness of Filing: ☐ Adequate ☐ Inadequate

Previous Extension Requests (consecutive): ☐ Adequate ☐ Inadequate

Department Staff Member:_____

Extension: Approved ☐ Denied ☐

Report will be due on:_____

Need Help?

Contact Informtion

For questions or assistance, contact:

Kentucky Unclaimed Property Division
1050 U.S. Highway 127 South, Suite 100
Frankfort, Kentucky 40601
Unclaimed.property@ky.gov
https://treasury.ky.gov/unclaimedproperty
(800)465-4722

NOTES



OFFICE OF THE KENTUCKY STATE TREASURER
KENTUCKY STATE TREASURY
UNCLAIMED PROPERTY DIVISION
1050 US HIGHWAY 127 SOUTH, SUITE 100
FRANKFORT, KY 40601

502-564-4722 800-465-4722

WWW.TREASURY.KY.GOV

UNCLAIMED.PROPERTY@KY.GOV

MARK H. METCALF | KENTUCKY STATE TREASURER