

What is unclaimed property?

Unclaimed property refers to accounts found in financial institutions and companies holding stock and dividends, uncashed checks or benefits and payments from insurance companies that have not had any “owner-generated” activity for an extended period of time, usually five years or longer. In the case of stock and dividends, often they have been undeliverable by the post office. Unclaimed property includes, but is not limited to:

- savings accounts
- checking accounts
- deposits
- stocks
- uncashed dividends
- customer overpayments
- traveler’s checks
- credit balances
- refunds
- money orders
- monies distributable from trusts
- uncashed insurance claim payments
- safe deposit box contents
- insurance policies, endowments and annuities

How does property become unclaimed?

There are generally five reasons why funds become unclaimed:

1. loss of communication - owner does not notify of address change, name change, change in marital status, change of employment.
2. oversight - owner does not complete required information updates.
3. mail lost or returned to the holder (entity holding unclaimed funds) by the post office - no follow-up by the holder.
4. mail received by the owner - no action taken.
5. holder did not perform due diligence.

How to avoid having your property become unclaimed:

1. Notify institutions that hold your money or property of an address change, name change and/or marital status change.
2. Keep accurate financial records. Record all insurance policies, bank account numbers, types of accounts, stock certificates, utility and rent deposits, and bank names and addresses.

There is no cost to inquire about or receive Wyoming unclaimed property.

3. Every four years, write or call institutions that hold your money, asking them to make note of your call or place your letter in their files. This indicates your interest and awareness of the account and holdings.
4. Cash all checks for dividends, wages and insurance settlements without delay.
5. Record all CD, stock and bond registration numbers, dates of issue, and corporate issuer or stockbroker names and addresses. Make sure you have received and cashed all declared dividends.
6. Respond in writing to requests for confirmation of account balances from banks, stockbrokers, utility companies, and others that owe you money.
7. If you have a safe deposit box, record its number, bank name and address and give the extra key to a family member or trusted advisor.
8. Prepare a checklist of all of these items to be reviewed if you change your address. Make sure you notify all concerned parties of your new address. It is also a good idea to make a family member or trusted advisor aware of the location of your property or records.
9. Prepare a will detailing disposition of assets.

To see if the Unclaimed Property Division is holding unclaimed funds in your name call 307-777-5590 or go to our website:

<http://www.unclaimed.org> - Click on “Wyoming”

Do you have unclaimed funds being held by the Federal Government?

Funds may also be held in your name at various federal government agencies. If you transacted business with any federal agencies, you may wish to contact them to check for unclaimed funds.

BIA - Bureau of Indian Affairs
Branch of Estates and Title Research
1849 C Street, NW
MS-4522-MIB
Washington, D.C. 20240
202-208-5473
<http://www.doi.gov>

Civil Service Retirement System - USOPM
Retirement Operations Center
Boyers, PA 16017
202-606-0500

Defense, Department of
Management Information and Analysis Division
Defense Manpower Data Center
99 Pacific Street, Suite 155A
Monterey, CA 93940-2453

FDIC - Federal Deposit Insurance Corporation
Regional Liquidation Office
707 - 17th Street, Suite 3000
Denver, CO 80202
303-299-3568
<http://www.fdic.gov>

FHA - Federal Housing Authority
To Order Claim Form - Need FHA Case Number:
Department of Housing and Urban Development
ATTN: Disbursement Branch
P.O. Box 44372
Washington, D.C. 20026-4372
1-800-697-6967

Federal Employees Retirement System - USOPM
Retirement Operations Center
Boyers, PA 16017
202-606-0500

HUD - Department of Housing and Urban Development -
Written Correspondence Only - Need FHA Case Number
ATTN: Disbursement Branch
P.O. Box 44372
Washington, D.C. 20026-4372
<http://www.hud.gov/offices/hsg/comp/refunds/index.cfm>
IRS - Internal Revenue Service
IRS Public Affairs Division National Office
1111 Constitution Avenue, NW
Washington, D.C. 20224
1-800-829-1040
<http://www.irs.ustreas.gov>

IRS National Disclosure Office
202-622-6210



Money Order - Issued by United States Postal Service
Postal Data Center
Money Order Division
P. O. Box 14965
St. Louis, MO 63182-9453
314-436-3711
<http://www.usps.gov>

Pension Benefit Guaranty Corp. (PBGC)
Washington, D.C. 20222
<http://www.pbgc.gov>

Railroad Retirement Fund
Railroad Retirement Board
721 - 19TH Street, Room 177
Denver, CO 80201
303-844-4311

Savings Bonds/Securities - Written Correspondence Only
Bureau of Public Debt
Savings Bonds Operations Office
200 - 3rd Street
Parkersburg, WV 26106-1328
<http://www.publicdebt.treas.gov>

Securities and Exchange Commission
Office of Investor Education & Assistance
450 - 5TH Street, NW
Washington, D.C. 20549
202-942-7040
<http://www.sec.gov>

Social Security Administration
1-800-772-1213
<http://www.ssa.gov>

Veteran's Administration
Financial Officer
Veteran's Affairs
Box 13399
Philadelphia, PA 19101
1-800-827-1000
<http://www.va.gov>

Other Regulated and Federal Agencies
Federal Information Center
P.O. Box 600
Cumberland, MD 21501-0600
800-688-9889
<http://www.info.gov>

Wyoming Unclaimed Property Division
2515 Warren Avenue, Suite 502
Cheyenne, WY 82002



PROTECTING YOUR ASSETS



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Cheyenne, WY 82002
307-777-5590