

**DEPARTMENT OF COMMERCE
OFFICE OF THE COMMISSIONER OF BANKS
CONSUMER AFFAIRS**

Program Records Retention and Disposition Schedule

The Program Records Retention and Disposition Schedule and retention periods governing the records series listed herein are hereby approved. In accordance with the provisions of Chapters 121 and 132 of the General Statutes of North Carolina, it is agreed that the records of the

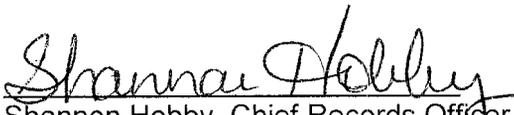
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do not and will not have further official use or value for administrative, research, or reference purposes after the respective retention periods specified herein. The N.C. Department of Cultural Resources consents to the destruction or other disposition of these records in accordance with the retention and disposition instructions specified in this schedule. However, records subject to audit or those legally required for ongoing official proceedings must be retained until released from such audits or official proceedings, notwithstanding the instructions of this schedule. **Public records including electronic records not listed in this schedule or in the *General Schedule for State Agency Records* are not authorized to be destroyed. The**

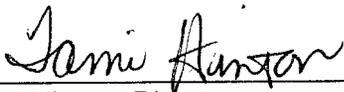
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agrees to destroy, transfer or dispose of records in the manner and at the times specified herein. This schedule is to remain in effect until superseded.

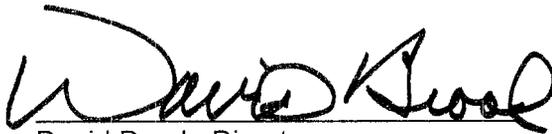
APPROVAL RECOMMENDED



Shannon Hobby, Chief Records Officer
Department of Commerce



Tami Hinton, Director
Consumer Affairs, Office of the
Commission of Banks

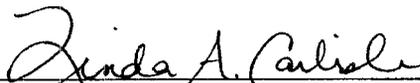


David Brook, Director
Division of Historical Resources

APPROVED



J. Keith Crisco, Secretary
Department of Commerce



Linda A. Carlisle, Secretary
Department of Cultural Resources

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Item 47884. Consumer Complaints File. Records in paper and electronic formats gathered to provide assistance to the public when complaints between consumers and regulated entity cannot be resolved. File includes complaints or completed consumer complaint forms, correspondence and agency response between regulated financial institution and consumer. (Comply with applicable provisions of NC G.S. 53-99 – Confidentiality of Records, NC G.S. 53B – Financial Privacy Act and 5 USC 552a - confidentiality of social security numbers.)

DISPOSITION INSTRUCTIONS: Destroy paper and electronic records in office after 3 years and when reference value ends.

Item 47885. Agency Investigation File. Records in paper and electronic formats gathered as part of agency investigations due to consumer complaints. File includes complaint or completed complaint forms, financial statements, mortgage loan applications, correspondence, and responses to complaints from respondents and financial institutions. (Comply with applicable provisions of NC G.S. 53-99 – Confidentiality of Records and NC G.S. 53B – Financial Privacy Act.)

DISPOSITION INSTRUCTIONS: Destroy paper and electronic records in office when reference value ends.