

OFFICE OF THE COMMISSIONER OF BANKS
NON-DEPOSITORY INSTITUTIONS
CONSUMER INDUSTRIES SECTION

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

OFFICE OF THE COMMISSIONER OF BANKS

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.

The Office of State Controller and the Department of Cultural Resources agree that certain records series have minimal administrative, reference, or historical value. When the custodian of any official State records certifies to the Department of Cultural Resources that such records have no further use or value for official and administrative business and when the Department certifies that such records appear to have no further use or value for research or reference, then such records may be destroyed or otherwise disposed of by the agency having custody of them. As part of its program operations the Office of State Controller agrees to establish and enforce internal policies. The policy will specify how long those records must be retained, and when they must be destroyed.

E-mail messages sent or received by Executive Branch agencies shall be retained for 10 years pursuant to Executive Order No. 18 (issued July 7, 2009 by Governor Beverly Perdue) and as set forth in G1 of the General Schedule for State Agency Records. Any E-mail messages requiring retention longer than 10 years, including those with permanent historical value, shall be designated with specific retention periods in this program records 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

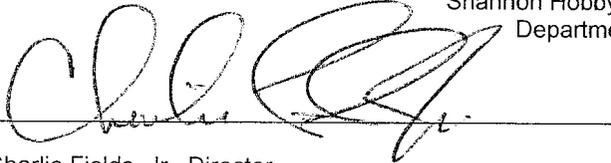
OFFICE OF THE COMMISSIONER OF BANKS

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.

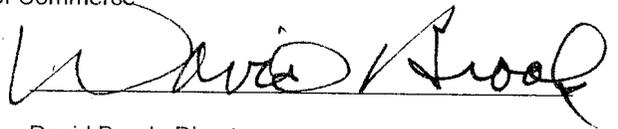
APPROVAL RECOMMENDED



Shannon Hobby, Chief Records Officer
Department of Commerce

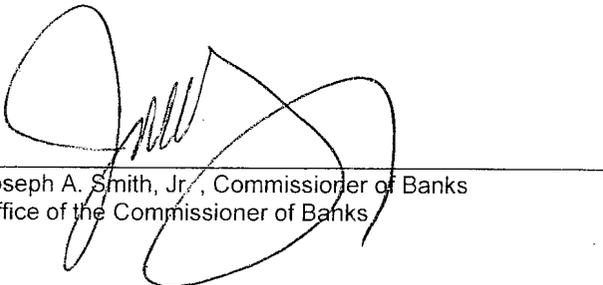


Charlie Fields, Jr., Director
Non-Depository Institutions



David Brook, Director
Division of Historical Resources

APPROVED



Joseph A. Smith, Jr., Commissioner of Banks
Office of the Commissioner of Banks



Linda A. Carlisle, Secretary
Department of Cultural Resources

**DEPARTMENT OF COMMERCE
OFFICE OF THE COMMISSIONER OF BANKS
NON-DEPOSITORY INSTITUTIONS DIVISION
CONSUMER INDUSTRIES SECTION**

ITEM 341. CONSUMER INDUSTRIES COMPANIES OUT-OF-BUSINESS FILE.

Records concerning consumer finance, check-cashing, refund anticipation loan facilitators, and money transmitter companies formerly under the supervision of the Commission but now out-of-business. File includes reports, forms, registration certificates, and other related records. Data is entered into the Consumer Industries Database (Electronic) File (Item 48097). (Comply with G.S. 53-99 regarding confidentiality of records.)

DISPOSITION INSTRUCTIONS: Retention of e-mail records in this series is governed by G1 of the General Schedule for State Agency Records, which requires that e-mail be retained for ten years pursuant to Executive Order No. 18 issued July 7, 2009 by Governor Beverly Perdue. Destroy in office remaining records 5 years after company ceases doing business. Destroy records currently held in the State Records Center immediately.

ITEM 342. CONSUMER INDUSTRIES LICENSEE REPORTS FILE.

Annual and other reports of consumer finance, check-cashing, refund anticipation loan facilitators, and money transmitter companies. File includes consumer finance licensee annual reports (Form NCCF-1), check-cashing licensee annual reports, check-cashing licensee fee schedules, refund anticipation loan facilitators fee schedules (NCRAL-2), and consumer finance assessments due. File also includes balance sheets, statements of income and expenses, reconciliations of surplus or net earnings, analyses of loans, and affidavits. Information concerns corporate structure, possession and sale of chattels, consumer finance supervision and administration, and other related records. Data is entered into the Consumer Industries Database (Electronic) File (Item 48097). (Comply with G.S. 53-99 regarding confidentiality of records.)

DISPOSITION INSTRUCTIONS: Transfer records to the State Records Center after 3 years. Records will be held for agency in the State Records Center 5 additional years and then destroyed.

ITEM 343. CONSUMER INDUSTRIES LICENSEE EXAMINATION REPORTS FILE.

Records regarding reports of examinations of consumer finance, check-cashing, refund anticipation loan facilitators, and money transmitter companies conducted in compliance with the applicable North Carolina consumer industries statutes (G.S. 53-164 et al.; G.S. 53.208.1 et al.; G.S. 53-245 et al.; and G.S. 53-275 et al.). Data is entered into the Consumer Industries Database (Electronic) File (Item 48097). Records dated January 26, 2009 and later for check-cashing and money transmitter companies have been scanned and entered into the Consumer Industries Database (Electronic) File (Item 48097). (Comply with G.S. 53-99 regarding confidentiality of records.)

DISPOSITION INSTRUCTIONS: Transfer paper records (including paper records for check-cashing and money transmitter companies dated January 25, 2009 and earlier) to the State Records Center after 5 year(s). Records will be held for agency in the State Records Center 5 additional years and then destroyed. Scan in office paper records for check-cashing and money transmitter companies dated January 26, 2009 and later. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Scanned images are transferred to Consumer Industries Database (Electronic) File (Item 48097).

ITEM 13223. MONEY TRANSMITTER COMPANIES FILE.

Records concerning money transmitter companies which are required to purchase a license annually. File includes fee information, financial statements, lists of sub-agencies, correspondence, and a copy of each year's license.

DISPOSITION INSTRUCTIONS: Records transferred to Consumer Industries License Applications File (Item 13248).

**DEPARTMENT OF COMMERCE
OFFICE OF THE COMMISSIONER OF BANKS
NON-DEPOSITORY INSTITUTIONS DIVISION
CONSUMER INDUSTRIES SECTION**

ITEM 13224. SUSPENSE CORRESPONDENCE (MONEY TRANSMITTER COMPANIES) FILE.

Correspondence concerning requests for information regarding money transmitter companies in North Carolina.

DISPOSITION INSTRUCTIONS: Records transferred to Consumer Industries Correspondence File (Item 13245).

ITEM 13245. CONSUMER INDUSTRIES CORRESPONDENCE FILE.

Miscellaneous correspondence and requests for information in paper and electronic formats concerning consumer industries' laws and licenses and the office's dealings with consumer industries' licensees. (Comply with G.S.53-99 regarding confidentiality of records.)

DISPOSITION INSTRUCTIONS: Retention of e-mail records in this series is governed by G1 of the General Schedule which requires that e-mail shall be retained for ten year pursuant to Executive Order No. 18 issued July 7, 2009 by Governor Beverly Perdue. Destroy in office remaining paper and electronic records after 5 years.

ITEM 13248. CONSUMER INDUSTRIES LICENSE APPLICATIONS FILE.

Records concerning consumer finance, check-cashing, refund anticipation loan facilitators, and money transmitter companies' applications for licenses, certificates of registration, and business licenses as required by G.S. 53-168, G.S. 53-276, G.S. 53-208, and G.S. 53-247. File includes application materials for both initial and renewal filing and certificates of registration and related correspondence. Data is entered into the Consumer Industries Database (Electronic) File (Item 48097). Records dated May 2009 and later have been scanned and entered into the Consumer Industries Database (Electronic) File (Item 48097). (Comply with G.S.53-99 regarding confidentiality of records.)

DISPOSITION INSTRUCTIONS: Scan in office paper records. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Transfer records dated prior to May 2009 to Consumer Industries Companies Out-of-Business File (Item 341) when licensee ceases to do business. Scanned images are transferred to Consumer Industries Database (Electronic)-File (Item 48097).

ITEM 13251. CONSUMER FINANCE LICENSEE CORRESPONDENCE FILE.

Correspondence concerning Office of the Commissioner Bank's dealings with consumer finance licensees.

DISPOSITION INSTRUCTIONS: Records transferred to Consumer Industries Correspondence File (Item 13245).

ITEM 48097. CONSUMER INDUSTRY LICENSEES DATABASE (ELECTRONIC) FILE.

Electronic records concerning consumer finance, check-cashing, refund anticipation loan facilitators, and money transmitter companies supervised by the Office. Electronic file includes applications for licenses, reports, registration certificates, examination data, and other related data. Data is entered into this database from Consumer Industries Companies Out-of-Business File (Item 341); Consumer Industries Licensee Reports File (Item 342); Consumer Industries Licensee Examination Reports File (Item 343); and Consumer Industries License Applications File (Item 13248) and by regulated companies. (Comply with G.S.53-99 regarding confidentiality of records.) (File maintenance and backup procedures conducted daily by the Office of Commissioner of Banks Information Technology staff.)

DISPOSITION INSTRUCTIONS: Update in office routinely. Retain in office permanently.