

DEPARTMENT OF COMMERCE  
STATE BANKING COMMISSION

Records Retention and Disposition Schedule

The 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

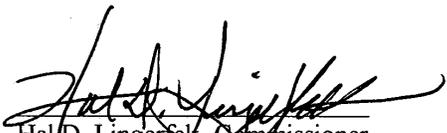
STATE BANKING COMMISSION

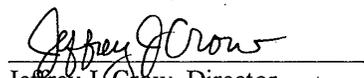
do not and will not have further official use or value for administrative, research, or reference purposes after the respective retention periods specified herein. The N.C. Department of Cultural Resources consents to the destruction or other disposition of these records in accordance with the retention 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 machine readable records not listed in this schedule are not authorized to be destroyed.**

STATE BANKING COMMISSION

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 This schedule is to remain in effect until superseded.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

  
Hal D. Lingerfelt, Commissioner  
State Banking Commission

  
Jeffrey J. Crow, Director  
Division of Archives and History

APPROVED

  
S. Davis Phillips, Secretary  
Department of Commerce

  
Betty Ray McCain, Secretary  
Department of Cultural Resources

May 13, 1996

JH

DEPARTMENT OF COMMERCE  
STATE BANKING COMMISSION

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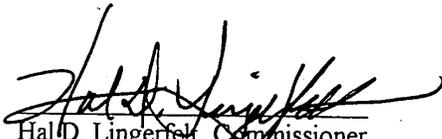
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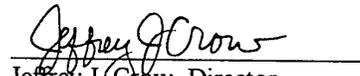
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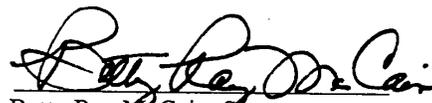
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May 13, 1996

This schedule was modified to  
comply with the provisions of the  
General Schedule for State Agency Records,  
effective October 1, 2000.  
Remaining items retain the  
original date shown below.

JH

**DEPARTMENT OF COMMERCE  
STATE BANKING COMMISSION**

**ITEM 330. BANKING COMMISSION MEETING RECORDS FILE.**

Agendas, reports, minutes, petitions, transcripts, and verbatim transcripts of meetings and hearings held by the State Banking Commission.

DISPOSITION INSTRUCTIONS: Transfer verbatim transcripts to the State Records Center in 10-year segments. Records will be held for agency in the State Records Center 5 additional years and then transferred to the custody of the Archives. Destroy in office reference copies of transcripts after 1 year. Destroy in office remaining records after 10 years.

**ITEM 331. COMMISSIONERS' CORRESPONDENCE FILE.**

Correspondence concerning all present and former commission members. File includes correspondence from and to commission members, oaths of office, and newspaper articles.

DISPOSITION INSTRUCTIONS: Transfer to the State Records Center after 10 year(s). Records will be held for agency in the State Records Center 5 additional years and then transferred to the custody of the Archives.

**ITEM 332. ASSESSMENT BOOKS FILE.**

Bank assessments for trust license fees, commission meeting expenses, regular examination fees, special investigation fees, and staff expenses. (Assessed funds are allocated for current departmental operating expenses.)

DISPOSITION INSTRUCTIONS: Transfer to the State Records Center 6 years after date of last entry. Records will be held for agency in the State Records Center 5 additional years and then destroyed.

**ITEM 333. BANK EXAMINATION REPORTS (MERGED BANKS) FILE.**

Commission reports of bank examinations for merged banks. File includes legal material, correspondence, conference reports, and audit reports. (File should be considered confidential in accordance with G.S. 53-99 and is not subject to public inspection.)

DISPOSITION INSTRUCTIONS: Transfer to the State Records Center when administrative value ends. Records will be held for agency in the State Records Center 5 additional years and then transferred to the custody of the Archives.

**ITEM 334. BANK EXAMINATION REPORTS (NONMERGED BANKS) FILE.**

Commission reports of bank examinations for nonmerged banks. File includes legal material, correspondence, conference reports, and audit reports. (File should be considered confidential in accordance with G.S. 53-99 and is not subject to public inspection.)

DISPOSITION INSTRUCTIONS: Transfer to the State Records Center when administrative value ends. Records will be held for agency in the State Records Center 5 additional years and then transferred to the custody of the Archives.

**ITEM 335. CALL REPORTS FILE.**

Reports of financial conditions from banks to the State Banking Commission. (Reports are made upon request of State Banking Commission, normally four times per year.) (File should be considered confidential in accordance with federal instructions on Form FFIEC 034.)

DISPOSITION INSTRUCTIONS: Transfer to the State Records Center after 5 years and after confidential information has been transferred to Call Report Loan Delinquency File (Item 13227). Records will be held for agency in the State Records Center 5 additional years and then transferred to the custody of the Archives.

**DEPARTMENT OF COMMERCE  
STATE BANKING COMMISSION**

**ITEM 336. BANK CHARTERS AND AMENDMENTS FILE.**

Bank charters and amendments to charters filed with the State Banking Commission.

DISPOSITION INSTRUCTIONS: Transfer to the State Records Center when bank merges with another bank. Records will be held for agency in the State Records Center 5 additional years and then transferred to the custody of the Archives.

**ITEM 340. MERGED BANKS FILE.**

Records concerning banks that have been consolidated with other state or national banks. File includes applications to establish banks and branches, correspondence pertaining to fees, and publications of notice of application.

DISPOSITION INSTRUCTIONS: Transfer to the State Records Center when administrative value ends. Records will be held for agency in the State Records Center 5 additional years and then transferred to the custody of the Archives.

**ITEM 341. AGENCIES OUT-OF-BUSINESS/CONSUMER FINANCE FILE.**

Records concerning agencies formerly under the supervision of the State Banking Commission but now out-of-business. File includes reports, forms, and registration certificates.

DISPOSITION INSTRUCTIONS: Transfer to the State Records Center when administrative value ends. Records will be held for agency in the State Records Center 5 additional years and then transferred to the custody of the Archives.

**ITEM 342. CONSUMER FINANCE LICENSEE REPORTS FILE.**

Consumer finance licensee annual reports (Form NCCF-1). Information concerns corporate structure, possession and sale of chattels, consumer finance supervision and administration, and other related subjects. File includes balance sheets, statements of income and expenses, reconciliations of surplus or net earnings, analyses of loans, and affidavits.

DISPOSITION INSTRUCTIONS: Transfer 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.

**ITEM 343. CONSUMER FINANCE LICENSEE EXAMINATION REPORTS FILE.**

Reports of examinations of consumer finance companies conducted in compliance with North Carolina Consumer Finance Act (G.S. 53-164 through G.S. 53-191). (File should be considered confidential in accordance with G.S. 53-99 and is not subject to public inspection.)

DISPOSITION INSTRUCTIONS: Transfer 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.

**ITEM 4027. MINUTES OF THE ADVISORY COMMISSION AND ORDERS OF THE COMMISSIONER OF BANKS FILE.**

Official signed copies of the minutes of the State Banking Commission. (This is an essential agency record.)

DISPOSITION INSTRUCTIONS: Transfer to the State Records Center after 5 year(s) to be microfilmed for permanent storage in the security vault. Microfilmed paper records will be returned to agency. Transfer returned paper records to the State Records Center when reference value ends. Records will be held for agency in the State Records Center 5 additional years and then transferred to the custody of the Archives. Transfer a duplicate copy of subsequent minutes to the State Records Center for security storage.

**ITEM 13220. BANKING COMMISSION AGENDAS FILE.**

Agendas for meetings of the State Banking Commission.

DISPOSITION INSTRUCTIONS: Destroy in office after 5 years.

**DEPARTMENT OF COMMERCE  
STATE BANKING COMMISSION**

**ITEM 13222. SPECIAL ACCOUNT FILE.**

Records concerning applicants who must make a deposit with the Department of Commerce when making applications for new banks, branches, changes of locations, extensions of time, and mergers. (All fees concerned with the investigation come from this deposit. These records are an account of the disposition of those deposits.)

DISPOSITION INSTRUCTIONS: Destroy in office after 6 years.

**ITEM 13223. MONEY ORDER COMPANIES FILE.**

Records concerning money order companies which are required to purchase a \$500.00 license annually. File includes fee information, financial statements, lists of sub-agencies, correspondence, and a copy of each year's license.

DISPOSITION INSTRUCTIONS: Destroy in office out-of-business money order records after 5 years. Destroy in office remaining records after 5 years and when released from all audits, whichever occurs later.

**ITEM 13224. SUSPENSE CORRESPONDENCE (MONEY ORDER COMPANIES) FILE.**

Correspondence concerning requests for information regarding the establishment of money order companies in North Carolina.

DISPOSITION INSTRUCTIONS: Destroy in office after 1 year.

**ITEM 13227. CALL REPORT LOAN DELINQUENCY FILE.**

Information regarding loans from banks to customers that have been designated delinquent. (File should be considered confidential in accordance with federal instructions on Form FFIEC 034.)

DISPOSITION INSTRUCTIONS: Transfer 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.

**ITEM 13233. ANNUAL REPORT OF THE COMMISSION OF BANKS OF THE STATE OF NORTH CAROLINA FILE.**

Annual publications reporting the end-of-year fiscal condition of each bank in North Carolina beginning with 1900. Information includes financial statements, openings and closings of state banks, consumer finance license information, and other statistical data.

DISPOSITION INSTRUCTIONS: Transfer 5 or more copies (as required) of each publication to the State Documents Clearinghouse, North Carolina State Library, when received from printer, in accordance with G.S. 125-11.7/11.8. Retain 1 copy of each publication in office permanently and destroy duplicate copies when reference value ends.

**ITEM 13234. CORRESPONDENCE WITH OTHER STATES AND TERRITORIES FILE.**

Correspondence to and from the State Banking Commission concerning requests for information. File includes various publications of other states.

DISPOSITION INSTRUCTIONS: Destroy in office when administrative value ends.

**ITEM 13235. COUNTY STATISTICS FILE.**

Reference copies of statistics from the N.C. Municipal Council indicating the overall financial condition of counties in North Carolina.

DISPOSITION INSTRUCTIONS: Destroy in office when administrative value ends.

**DEPARTMENT OF COMMERCE  
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**ITEM 13238. BANKING COMMISSION SUBJECT FILE.**

Records concerning subjects pertinent to State Banking Commission operations. Subjects include associations, institutions, colleges, universities, banking schools, conferences, federal agencies, and the General Assembly. File includes correspondence, memorandums, publications, bulletins, press releases, and State Banking Commission orders.

DISPOSITION INSTRUCTIONS: Destroy in office when administrative value ends.

**ITEM 13245. CONSUMER FINANCE CORRESPONDENCE FILE.**

Miscellaneous correspondence, complaints, and requests for information about consumer finance laws and licenses.

DISPOSITION INSTRUCTIONS: Destroy in office when administrative value ends.

**ITEM 13246. HISTORICAL INFORMATION FILE.**

Records concerning state banks and their branches during the approximate dates 1920-1985. File includes correspondence, statistical reports, bank and branch certificate information, speeches, and other records.

DISPOSITION INSTRUCTIONS: Item discontinued. Transfer to the State Records Center immediately. Records will be held for agency in the State Records Center 5 additional years and then transferred to the custody of the Archives.

**ITEM 13248. CONSUMER FINANCE LICENSE APPLICATIONS FILE.**

Applications for Consumer Finance licenses, certificates of registration, and related correspondence.

DISPOSITION INSTRUCTIONS: Transfer to the State Records Center when administrative value ends. Records will be held for agency in the State Records Center 5 additional years and then destroyed.

**ITEM 13251. CONSUMER FINANCE LICENSEE CORRESPONDENCE FILE.**

Correspondence concerning State Banking Commission dealings with consumer finance licensees.

DISPOSITION INSTRUCTIONS: Destroy in office when administrative value ends.

**ITEM 13252. CONFERENCE OF STATE BANK SUPERVISORS FILE.**

Correspondence between State Banking Commission and the Conference of State Bank Supervisors, an organization comprised of the banking commissioners of all 50 states. File includes surveys of banking techniques, practices, and regulations; reports; publications; and other related records.

DISPOSITION INSTRUCTIONS: Destroy in office when administrative value ends.

**ITEM 13253. FEDERAL RESERVE BANK CORRESPONDENCE FILE.**

State Banking Commission correspondence with the Federal Reserve Bank concerning general banking matters in the state. File includes Federal Reserve Bank regulations and guidelines, policies, news releases, studies and reports, and other related records.

DISPOSITION INSTRUCTIONS: Destroy in office when administrative value ends.

**ITEM 13254. FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC) CORRESPONDENCE FILE.**

State Banking Commission correspondence with FDIC concerning general banking matters in the state. File includes FDIC regulations and guidelines, policies, news releases, studies and reports, and other related records.

DISPOSITION INSTRUCTIONS: Destroy in office when administrative value ends.

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**ITEM 13255. NATIONAL BANKS FILE.**

Records concerning the condition of the trust departments of national banks in North Carolina. File includes correspondence, complaints, and reports.

DISPOSITION INSTRUCTIONS: Destroy in office when administrative value ends.

**ITEM 13259. BANK EXAMINATION CARDS FILE.**

Reference cards indicating the dates that banks were examined and the names of examiners. (File includes historical information concerning the history of each bank.)

DISPOSITION INSTRUCTIONS: Transfer to the State Records Center when reference value ends to be microfilmed for storage in the security vault. Microfilmed paper records will be returned to agency. Microfilm will be held for agency 50 additional years and then destroyed. Destroy paper records in office when administrative value ends.

**ITEM 38202. MORTGAGE BANKER/BROKER ACTIVE FILE.**

Records concerning Mortgage Banker/Broker applications. File includes renewal applications, related work papers, certificates of registration, and related correspondence.

DISPOSITION INSTRUCTIONS: Transfer to Mortgage Banker/Broker Inactive/Closed File (Item 38205) when closed or inactive.

**ITEM 38203. MORTGAGE BANKER/BROKER CORRESPONDENCE FILE.**

Correspondence concerning inquiries/concerns of the Mortgage Banker/Broker regulation process and procedures.

DISPOSITION INSTRUCTIONS: Destroy in office when administrative value ends.

**ITEM 38204. MORTGAGE BANKER/BROKER EXEMPT FILE.**

Records concerning Mortgage Banker/Broker applications. File includes renewal applications, related work papers, certificates of registration, and all related correspondence that have become exempt. (Comply with applicable provisions of G.S. 53-234(6)(a) related to exempt status, merger, or acquisition.)

DISPOSITION INSTRUCTIONS: Transfer to the State Records Center after 1 year(s). Records will be held for agency in the State Records Center 3 additional years and then destroyed.

**ITEM 38205. MORTGAGE BANKER/BROKER INACTIVE/CLOSED FILE.**

Records concerning Mortgage Banker/Broker applications. File includes renewal applications, related work papers, certificates of registration, and all related correspondence.

DISPOSITION INSTRUCTIONS: Transfer to the State Records Center after 3 year(s). Records will be held for agency in the State Records Center 3 additional years and then destroyed.

**ITEM 38206. MORTGAGE BANKER/BROKER INDUSTRY CORRESPONDENCE FILE.**

Correspondence concerning industry inquiries and/or concerns pertaining to registrants that are currently active in the Mortgage Banker/Broker business.

DISPOSITION INSTRUCTIONS: Destroy in office when administrative value ends.

**ITEM 38207. OTHER REGULATORY CORRESPONDENCE FILE.**

Correspondence to and from the State Banking Commission concerning requests for information relating to Mortgage Banker/Broker registrants from other State and Federal regulators, other registrants, or industry related parties.

DISPOSITION INSTRUCTIONS: Destroy in office after 2 years.