144-FINANCIAL INSTITUTIONS

Dept # *Department Name*

RDA #	*RDA Title*	*Retention*	*Disposition*	*PII*

00001000. **EXAMINATION WORKPAPERS** **EVT+0/1** **DEST** **N**

This record series includes critiques, notes of various examination report pages, and background data provided by financial institutions for use in compiling the divisions computerized examination report on the specific institution. Examinations of state-chartered banks, trust companies, and savings institutions are performed at least once every 18 months by either State (DFI) or Federal regulators under Wis. Stat.§§ 220.04, 214.725 and 215.03 Wis. Statutes.
If the examination workpapers result in a finding that is cited in the examination report, those specific documents become a part of the examination report. The examination report is then retained for 15 years after the examination is superseded or the institutions ceases to exist, per RDA 32A, State Examination Reports - Banks, Trust Companies, and Savings Institutions. The remaining examination workpapers are retained under this RDA.
Workpapers will be maintained electronically for the full retention period. To comply with Wis. Stat. §§ 16.61 (7) and 137.20 for authenticity, accuracy, and accessibility the original input documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be destroyed confidentially.

RETENTION: EVENT (Superseded by DFI examination) + 1 month and destroy confidential

00006000. **LITIGATION & INVESTIGATIONS** **EVT+20** **SHSW** **Y**

This record series includes information on investigations and lawsuits. Records may include, but are not limited to, legal documents, such as affidavits, transcripts, hearing data, administrative/court orders, and related correspondence involving the enforcement of administrative code rules and state statutes for the Licensed Financial Services Bureau, Money Handlers, Mortgage Banking, Lenders, and Wisconsin Consumer Act Sections.

The litigation is closed when a final order has been entered and either (1) all appeal rights have been exhausted, or (2) no appeal has been taken within the time allowed by law. The investigation is closed when so deemed by the Division of Banking.

Confidential per Wis.Stat. § 220.06 this series may contain personally identifiable information such as social security numbers, credit reports, bank account numbers, personal financial statement, race or birth dates.

The official record may be maintained electronically for the full retention period. To comply with Wis.Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be destroyed confidentially.

RETENTION: EVENT + 20 years and transfer to State Historical Society

00006A00. **LITIGATION FILES - NON-LICENSED PARTIES** **EVT+10** **DEST** **Y**

This record series may include, but is not limited to, memoranda on investigations, legal documents such as affidavits, transcripts, hearing data, administrative and court orders, and related correspondence that may pertain to companies who are not licensed by the Division of Banking.

Confidential per Wis. Stat. § 220.06(3)(b). This series could contain confidential or personally identifiable information such as social security number, credit report, criminal background information, bank account numbers, personal financial statement, race, birthdate or federal employee identification number.

The official record may be maintained electronically for the full retention period. To comply with Wis.Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be confidentially destroyed.

RETENTION: EVENT (Appeal period has expired) + 10 years and destroy confidential

00008000. **LEGAL INTERPRETATIONS & OPINIONS** **EVT+10** **SHSW** **N**

This records series includes memoranda and letters initiated by the agency on interpretations of law, policy, legal opinions, and reconfirmations of previous conversations relating to legal issues. Some memoranda and almost all letters issued by the agency are external, while other memoranda are for internal use only.

Records in this series are closed when the underlying complaint, question, or legal issue has been addressed and the agency's legal counsel reasonably believes no further action on that matter is requested or required.

Records in this series may contain confidential attorney-client privilege records which are not subject to disclosure, per Wis. Stat.§§ 19.35(1)(a) and 905.03.

RETENTION: EVENT (Closed) + 10 years and transfer to State Historical Society

00009000. **STATUTORY LEGISLATION FILES** **CR+20** **SHSW** **N**

This record series includes the historical documentation on the creation and analysis of legislative bills which impact the division. This series is not a duplicate of the Legislative Reference Bureau files but includes legal background documentation of the division activities in the history of legislative bills and related correspondence.

RETENTION: EVENT (Creation) + 20 years and transfer to State Historical Society

00014000. BANKING AND SAVINGS INSTITUTIONS REVIEW BOARD - CLOSED FILES EVT+10 DEST Y

The Banking Review Board and Savings Bank Review Board were governed by Wis. Stat §§ 220.035, 214.78-214.785, and 215.04, respectively. The Banking Institutions Review Board is governed by Wis. Stat§§ 220.035, 214.78-214.785, and 215.04. Final orders and determinations are subject to judicial review under Wis. Stat. ch. 227. In addition, the Banking Review Board and Savings Bank Review Board advised and reviewed the acts and decisions of the divisions. The Banking Institutions Review Board advises and reviews the acts and decisions of the division.

This records series includes background information for review board meetings, including financial and biographical information on applicants. This records series also includes the confidential records on appeals, reviews of orders of the division, correspondence, legal data, and related matters per Wis. Stat§§ 220.035, 214.78-214.785, and 215.04.

RETENTION: EVENT (Date of Meeting) + 10 years and destroy confidential

00020000. BOND AND BOND CANCELLATIONS EVT+1 DEST N

This records series includes fidelity bonds for officers and employees of all state chartered banks, savings banks, and savings and loan associations required by Wis. Stat. §§ 224.06(1), 214.34(1), and 215.11(1). In lieu of individual bonds, the division may accept a schedule or blanket bond which covers all employees and officers of any bank or savings institution. All bonds must be in the form as prescribed by the division. Sureties are required to give at least 10 days' notice of cancellation, by registered mail, to the division under Wis. Stat. §§ 224.06(4) and 215.11(4), and 30 days written notice under Wis Stat. § 214.34(1).

Wis Stat. § 215.11(2) requires the surety bonds for each state chartered savings and loan association to be filed with the division within 10 days after approval by the saving and loan association’s board.

RETENTION: EVENT (Terminated) + 1 year and destroy confidential

00030000. BANK AND S&L'S HOLDING COMPANY FILES EVT+5 DEST N

This records series includes confidential and non-confidential bank holding company applications and correspondence furnished to the divisions under Wis. Stat.§§ 221.0526, 214.085, and 214.09. This series also includes applications, compliance reports, Community Reinvestment Act ratings, deposit information, notice requirements, enforcement actions, examinations and related correspondence, authorized by Wis. Stat.§§ 221.0901, 221.0903, 214.09, 214.16, 214.165, 214.17(4), and 215.36.

In addition, includes all documentation supporting the establishment of a savings and loan holding company, i.e., a corporation owning one or more state-chartered savings and loan associations as provided under Wis. Stat. § 215.64. Records include annual meeting notice, application for conversion with amendments and exhibits, appraisal, securities registration, prospectus, subscription offering, and correspondence.

Records in this series are closed when the holding company is no longer a bank holding company.

RETENTION: EVENT (Closed) + 5 years and destroy confidential

00031000. FEDERAL EXAMINATION REPORTS - BANKS,TRUST COMPANIES, HOLDING (EVT+5 DEST Y

This record series includes confidential federal examination reports of state-chartered banks, trust companies, and savings institutions as provided under Wis. Stat.§§ 220.04, 214.725, and 215.03(2). This series includes federal holding company inspection reports and examination reports of the Federal Deposit Insurance Corporation and Federal Reserve Bank.

RETENTION: EVENT (Superseded) +5 years and destroy confidential

00032A00. STATE EXAMINATION REPORTS - BANKS,TRUST COMPANIES AND SAVINGS EVT+15 DEST Y

This records series includes examination reports of state-chartered banks. trust companies, and fiduciaries under Wis. Stat. §223.105. and savings institutions with confidential records of personal accounts. as provided under Wis. Stat. §§ 220.04. 214. 725, and 215.03(2). Documents include state examination audits, special investigation reports, critiques and responses, and special examinations.

Event is when the examination is superseded or when the institution ceases to exist.

RETENTION: EVENT (examination is superseded or when the institution ceases to exist) + 15 years and destroy confidential

00034A00. LICENSE RENEWAL APPLICATIONS EVT+3 DEST Y

This record series includes renewal applications and supporting documentation that may include, but is not limited to, a financial statement, list of current officers/directors and a license fee. Licensees are required by statute to renew licenses on a regular basis.

The Department supervises the following entities licensed under Wis. Stat. §§ 138.09 Loan Companies; 138.14 Payday Lenders; 224.725 Loan Originators; 203 Earned Wage Access Services Provider; 217 Money Transmitters; 218.0101-218.0163 Sales Finance Companies & Dealers; 218.02 Adjustment Service Companies; 218.04 Collection Agencies; 218.05 Community Currency Exchanges; 224.72 Mortgage Bankers and Mortgage Brokers, 224.92 Nondepository Small
Business Lenders, and 422.502 Credit Services Organizations.

Confidential per Wis. Stat. §§ 220.06(3)(b), 203.02(12) and 203.06(3). This series could contain confidential or personally identifiable information such as social security number, credit report, criminal background information, bank account numbers, personal financial statement, race, birthdate or federal employee identification number.

The official record may be maintained electronically for the full retention period. To comply with Wis.Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be confidentially destroyed.

RETENTION: EVENT (Superseded) + 3 years and destroy confidential

00037000. EXAMINATION REPORTS OF LICENSEES **EVT+10** **DEST** **Y**

Each of the related license statutes authorize the division to examine the books, records and accounts of the licensee for violations of applicable Wisconsin Statutes or Administrative Code. Records may include, but are not limited to, report of examination, documents supporting exam findings, information request, questionnaires, correspondence with licensee, Examination checklist, and time log.

This record series includes examination reports for the following licensees as regulated under the referenced Wis. Stat. §§ 218.05 Community Currency Exchanges; 203 Earned Wage Access Services Provider; 138.09 Loan Companies; 218.0101-218.0163 Sales Finance Companies, including dealers; 218.02 Adjustment Service Companies; 218.04 Collection Agencies; 224.72 Mortgage Bankers and Mortgage Brokers; 138.14 Payday Lenders; 217 Money Transmitters; 138.12 Insurance Premium Finance Companies.

Confidential per Wis. Stat. §§ 220.06(3)(b), 203.02(12) and 203.06(3). This series could contain confidential or personally identifiable information such as social security number, credit report, criminal background information, bank account numbers, personal financial statement, race, birthdate or federal employee identification number.

The official record may be maintained electronically for the full retention period. To comply with Wis.Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original Documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be confidentially destroyed.

RETENTION: EVENT (Terminated license or exam superseded) + 10 years and destroy confidential

00038000. ANNUAL REPORT OF LICENSED COMPANIES **EVT+10** **SHSW** **Y**

Pursuant to the noted sections of the Wis. Statutes, Licensees are required to file annual reports with the Department of Financial Institutions. Completed reports disclose the volume of business transacted in Wisconsin, and other relevant information requested by the Division.

The following licensees as regulated under the referenced statutes: Wis.Stat. §§ 138.09 Loan Companies; 138.12 Insurance Premium Finance Companies; 138.14 Payday Lenders; 217 Money Transmitters; 203 Earned Wage Access Services Provider; 218.02 Adjustment Service Companies; 218.04 Collection Agencies; 218.05 Community Currency Exchanges, and 224.985 Nondepository Small Business Lenders.

Confidential per Wis. Stat. §§ 220.06(3)(b), 203.02(12) and 203.06(3). This series could contain confidential or personally identifiable information such as social security number, credit report, criminal background information, bank account numbers, personal financial statement, race, birthdate or federal employee identification number.

The official record may be maintained electronically for the full retention period. To comply with Wis.Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be destroyed confidentially.

RETENTION: EVENT (Superseded) + 10 years and transfer to State Historical Society

00043000. STATE BANK, SAVINGS BANK, AND SAVINGS & LOAN FILES **EVT+20** **SHSW** **N**

This series includes the following records for state banks, trust companies, fiduciaries under Wis. Stat. § 223.105, savings banks, and savings & loan associations:

- Certificate of authority to commence business or charter, cancellation of charter agreement, articles of incorporation, amendments to articles of incorporation, bylaws, and amendments to bylaws.
- State bank applications for: bank organization, branches, share exchanges, mergers, interim institutions, office relocation,

and trust powers, as provided under Wis. Stat. ch. 221.
- Savings bank applications for: bank organization, branches, limited offices, mergers, interim institutions, organizational conversion, office relocation, and trust powers, as provided under Wis. Stat. ch. 214
- Savings and loan associations applications for: branches, limited offices, extended offices, absorptions, organizational conversion, office relocation, and trust powers, as provided under Wis. Stat. ch. 215

The application file includes the initial application, resolutions, merger agreements, shareholder notices, federal deposit insurance corporation, and/or federal reserve approval. In the case of a merger where the resultant bank is a state chartered institution, the applicable application files are transferred to the existing institution and do not stay with the institution file that is closed.

RETENTION: EVENT (facility ceases to exist) + 20 years and transfer to State Historical Society

00085000. DENIED OR WITHDRAWN APPLICATIONS EVT+10 DEST Y

This record series includes, but is not limited to, original applications and related correspondence, along with the decision denying or withdrawing the application for the license types listed below.

The following licensees as regulated under the referenced statutes: Wis. Stat. §§ 138.09 Loan Companies, 138.12 Insurance Premium Finance Companies, 138.14 Payday Lenders, 217 Money Transmitters, 218.0101-218.0163 Sales Finance Companies, 218.02 Adjustment Service Companies, 218.04 Collection Agencies, 218.05 Community Currency Exchanges, 224.72 Mortgage Bankers and Mortgage Brokers, 224.725 Mortgage Loan Originators, 203 Earned Wage Access Services Provider, and 224.92 Nondepository Small Business Lenders.

Confidential per Wis. Stat. §§ 220.06(3)(b), 203.02(12) and 203.06(3). This series could contain confidential or personally identifiable information such as social security number, credit report, criminal background information, bank account numbers, personal financial statement, race, birthdate or federal employee identification number.

The official record may be maintained electronically for the full retention period. To comply with Wis.Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be confidentially destroyed.

RETENTION: EVENT (Date application is Denied/Withdrawn) + 10 years and destroy confidential

00086000. LICENSEE FILES EVT+10 DEST Y

This series can include, but is not limited to, the following records for the licensee; initial applications with supporting documentation that may include financial responsibility of applicant and qualifications of officer/directors; correspondence; forms; litigation (including memoranda on investigations, legal document such as affidavits, transcripts, hearing data, administrative/court orders and related correspondence); the Division's findings leading to the Department takeover or liquidation of a licensee (including notices of takeover, proofs of claims and the court's final order of distribution of assets); solicitor/collector applications; quarterly reports; financial statements, insurance policies. The licensee files are closed when their license is terminated or surrendered.

Confidential per Wis. Stat. §§ 220.06(3)(b). This series could contain confidential or personally identifiable information such as social security number, credit report, criminal background information, bank account numbers, personal financial statement, race, birthdate or federal employee identification number.

The official record may be maintained electronically for the full retention period. To comply with Wis.Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be confidentially destroyed.

RETENTION: EVENT (Closed) +10 years and destroy confidential

00112000. CHARTER CONVERSIONS TO NATIONAL/FEDERAL CHARTERS OR ABSORP EVT+20 DEST Y

This records series includes records of charter conversions where the resultant institution is a national bank, federal savings bank, or federal association, as provided under Wis. Stat. §§ 221.0217, 214.68, 215.57, and 215.77; and of mergers or absorptions where the resultant institution is a national bank, federal savings bank, or federal association, as provided under Wis. Stat. §§ 221.0703, 214.155, 215.53 and 215.73.

Records may include correspondence with the institutions, applications, approval letters, certificates of conversion, charter cancellation certificates & letters, copies of federal applications & materials, copies of federal authorization, and/or copies of the state chartered institution's meeting minutes showing approval by members or stockholders.

RETENTION: EVENT (Conversion or absorption) + 20 years and destroy confidential

00131000. NON-LICENSED PARTIES - CORRESPONDENCE FILE EVT+10 SHSW N

This record series includes correspondence with non-licensed entities. This type of correspondence may include precedent setting matters resulting from the Department's interpretation of Statutes.

The official record may be maintained electronically for the full retention period. To comply with Wis.Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be destroyed confidentially.

RETENTION: EVENT (Date of last correspondence) + 10 years and transfer to State Historical Society

00133000. **COMPLAINTS AND INQUIRIES** **EVT+7** **DEST** **Y**

Complaints and inquiries received by the Department and/or Division of Banking where action is authorized by Wis. Stats. § 426.104(1)(a) & (b); and/or various licensing/regulating statutes.
The complaints and inquiries involve both licensees/registrants and non-licensees and typically involve entities such as banks, loan companies, adjustment service companies, collection agencies, motor vehicle dealers, and mortgage bankers.

The complaints and inquiries include those: investigated by the Division of Banking, received "For Information Only" purposes, and referred to other governmental agencies because the
complaint/inquiry would be more appropriately handled by a different agency.

This series may contain confidential or personally identifiable information such as social security number, credit reports, bank account number, personal financial statement, race, or birth dates. Record series is confidential per Wis. Stat. § 220.06.

The official record will be maintained electronically for the full retention period. To comply with
Wis. Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original input documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be
destroyed confidentially.

RETENTION: EVENT (File closed/decision/final) + 7 years and destroy confidential

Dept # /1100/ Department Name ADMINISTRATION

RDA # RDA Title Retention Disposition PII

00142000. **STATEMENT OF ECONOMIC INTEREST** **EVT+3** **DEST** **Y**

Records consist of Statements of Economic Interests for all covered employees or other employees designated by the Division Administrator. The Statements include information, complete as of December 31 of the past year, related to business relationships with financial institutions and financial institution holding companies for the employee and covering his or her immediate family including information regarding securities holdings and transactions. Information is collected on forms prescribed by the Department of Financial Institutions

Each employee completes a sworn statement of interest within 30 days of commencing employment and annually by May 1.

RETENTION: EVENT (Superseded) + 3 years and destroy confidential

Dept # /2200/ Department Name BANKING & SAVINGS INST

RDA # RDA Title Retention Disposition PII

00019000. **LIST OF STOCKHOLDERS AND REPORTS OF TRANSFERS OF BANK STOCK** **EVT+5** **DEST** **Y**

Wisconsin Stat. § 221.1002(4) requires state charter banks to report to the division a list of stockholders, their residences, and the amount of stock held by each (when requested by the division). Wisconsin Stat. § 221.0525 requires state charter banks to report transfers of stock to the division if the transfer is of at least 5% of the outstanding shares of the bank.

This Record Series only covers lists of stockholders requested outside of the examination period and the reports of transfers of bank stock.

RETENTION: EVENT (date of receipt) + 5 years and destroy confidential

00029000. **WITHDRAWN OR DENIED APPLICATION FILES** **EVT+10** **DEST** **Y**

This record series includes the application files for state banks, savings banks, and savings and loan associations. This includes the

original applications, acquisition applications, and applications for: branches, share exchanges, limited offices, extended offices, absorptions, mergers, interim institutions, organizational conversion, office relocation, and trust powers.

This record series includes the applications listed above which were either withdrawn by the applicant or denied by the division. Documentation may consist of the division's decision on a denied application which may include confidential information on state chartered financial institutions, exhibits, special investigations reports and related correspondence, and personally identifiable information such as social security numbers, credit reports, criminal background information, bank account numbers, personal financial statements, race, birthdate, and/or federal employee identification number.

RETENTION: EVENT (Date withdrawn or denied) + 10 years and destroy confidential

00043A00. STATE BANK, SAVINGS BANK, AND SAVINGS & LOAN CONFIDENTIAL SUPP EVT+5 DEST Y

This records series includes the following records for state banks, trust companies, fiduciaries under Wis. Stat.§ 223.105, savings banks, and savings & loans.

Confidential supporting documents for applications of new state banks, branches, share exchanges, mergers, interim institutions, office relocation (no statute cite), and trust powers, as provided under Wis. Stat. §§ 221 .0202, 221 .0302, 221.0701 , 221 .0702, 221 .0704, and 221.0316; applications of new savings banks, branches, limited offices, mergers, interim institutions, organizational conversion, office relocation, and trust powers, as provided under Wis. Stat.§§ 214.24, 214.06, 214.04(26), 214.62, 214.655, 214.684, 214.715(4) and 214.03; and branches, limited offices, extended offices, absorptions, organizational conversion, office relocation, and trust powers, as provided under Wis. Stat. §§ 215.03(8), 215.13(47), 215.63 and 215.73, 215.58, 215.03(7) and 215.02(18).

Record Series is confidential per Wis. Stat. § 220.06. This series could contain confidential or personally identifiable information such as social security number, credit report, criminal background information, bank account numbers, personal financial statement, race, birthdate or federal employee identification number.

Retain paper files for 30 days after scanning and quality control/verification has taken place then Destroy Confidential.

RETENTION: EVENT (Facility ceases to exist) + 5 years and destroy confidential

00094000. CORRESPONDENCE - STATE CHARTERED FINANCIAL INSTITUTIONS EVT+5 DEST N

This records series includes correspondence with state-chartered banks, savings banks, and savings and loan associations, including examination related and routine correspondence found in the institution's correspondence file.

The official record may be maintained electronically for the full retention period. To comply with Wis.Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be destroyed.

RETENTION: EVENT (Date of correspondence) + 5 years and destroy

00098000. UNCLAIMED LIQUIDATED ASSOCIATION FUND RECORDS EVT+5 DEST Y

This records series includes records of unclaimed voluntarily/involuntary liquidated savings association funds filed under Wis. Stat. § 215.32. Records include final examinations, final inventory reports, bylaws and articles of incorporation, general correspondence regarding claimants, claims paid and pending, residual assets, records pertaining to money held in trust, dividends, claims turned over to the state treasurer, open claims and related materials.

Record Series is confidential per Wis. Stat. §§ 214. 755, 215.02 (6). This series could contain confidential or personally identifiable information such as social security number, credit report, criminal background information, bank account numbers, personal financial statement, race, birthdate or federal employee identification number.

RETENTION: Retain paper files for 30 days after scanning and quality control/verification has taken place then Destroy Confidential. Scanned files are kept 5 years from the date file is closed then Destroy Confidential.

RETENTION: EVENT (Liquidated) + 5 years and destroy confidential

00005000. FORMS PRACTICES AND PROCEDURES - NON-LICENSED EVT+25 DEST N

This record series includes requests to review any act, practice, procedure, form and any other submission submitted to, and retained by, the Division of Banking, Bureau of Consumer Affairs of the

Department of Financial Institutions under Wis. Stat. § 426.104(4), to determine whether such acts, practices, procedures, forms and all other submissions are consistent with Wis. Stat. §§ 421-427 and Wis. Stat. § 429.

RETENTION: EVENT (After approved/denied) + 25 years and destroy

00041000. CONSUMER ACT REGISTRATION EVT+5 DEST Y

This record series contains the Wisconsin Consumer Act Registration required to be filed under Wis. Stat. § 426.201. That section requires any person who makes or solicits consumer credit transactions, regardless of the annual percentage rate, to file an annual registration when the year-end outstanding consumer credit balance is over $250,000.00.

The official record may be maintained electronically for the full retention period. To comply with Wis.Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be destroyed.

RETENTION: EVENT (Date registration received) + 5 years and destroy confidential

00002000. EXAMINATION WORKPAPERS EVT+0/3 DEST Y

The Division of Banking supervises various types of licensees, including loan companies, adjustment service companies, sellers of checks, collection agencies, community currency exchanges, sales finance companies, motor vehicle dealers, payday lenders, mortgage bankers and mortgage brokers, and insurance premium finance companies.

The Division performs audits by asking the licensee to supply various items necessary to perform the examination. Examples of these examination workpapers are bank statements, check registers, dealer contracts, purchase contracts, insurance logs, reserve statements, loan agreements, loan application documents, and payment histories. Also included are Examiner notes and critiques.

If the examination workpapers result in a finding that is cited in the examination report, those specific documents become a part of the examination report. The examination report is then retained for 10 years after the license is terminated or the exam is superseded, per RDA 37, Examination Reports of Licensees. The remaining examination workpapers are retained under this RDA.

Record Series is confidential per Wis. Stat. § 220.06. This series could contain confidential or personally identifiable information such as social security numbers, credit reports, criminal background information, bank account numbers, personal financial statement, race, birth date, or federal employee identification number.

RETENTION: EVENT (examination closed) + 3 months and destroy confidential

00005A00. FORMS PRACTICES AND PROCEDURES - LICENSED EVT+10 DEST N

This record series includes requests to review any act, practice, procedure, form and any other submissions submitted to, and retained by, the Division of Banking, Licensed Financial Services Section of the Department of Financial Institutions under Wis. Stat. § 426.104(4), to determine whether such acts, practices, procedures, forms and all other submissions are consistent with Wis. Stat. §§ 421-427 and Wis. Stat. § 429.

These records were identified during an agency review.

RETENTION: EVENT (Date of licensee termination) + 10 years and destroy

00035000. BUSINESS RECORDS OF LICENSEES EVT+1 DEST Y

Business records may come into the possession of the division through the liquidation of a collection agency under Wis. Stat. § 218.04(9m). Under the provisions of Wis. Stat. § 218.04(9m)(h) all records specific to Collection Agencies which are documentation of the debt are returned to the claimant or forwarder within 30 days after the division has verified the claims made against the delinquent collection agency and has published the required notices. Business records in the division's possession may include, but are not limited to, bank statements, check registers, checkbooks, deposit tickets, remittance statements, daily activity reports, account histories, communication records with debtors, mail, contracts with clients, financial statements, and general ledger.

The provisions of Wis. Stat. §§ 218.04(9m)(d) and 220.08(17), permit the division to petition the circuit court for an order for the destruction of records in its possession. The circuit court grants the order allowing the destruction of records 1 year after the final liquidation of the collection agency is approved by the court. As noted above certain records would have already been returned to others prior to the division obtaining the order from the court.

RDA #	RDA Title	Retention	Disposition	PII

The official record may be maintained electronically for the full retention period. To comply with Wis.Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be confidentially destroyed.

RETENTION: EVENT (Final liquidation approved by court) + 1 year and destroy confidential

00086A00. **LICENSES FILES MOTOR VEHICLE** **EVT+5** **DEST** **Y**

This licensee series is a “dual license” with the Department of Transportation-Dealers Section (Motor Vehicle Dealers, Motorcycle Dealers, and Recreational Vehicle Dealers) and the Department of Financial Institutions – Licensed Financial Section. Duplicate records of the same nature are retained by these agencies. The series may include, but are not limited to, applications, correspondence and bonds.

The Department of Financial Institutions supervises the following entities licensed under Wis. Stats. §§ 218.0101-218.0163: Sales Finance Companies, Motor Vehicle Dealer, Motorcycle Dealers, and Recreational Vehicle Dealers.

Confidential per Wis.Stat. § 220.06 this series may contain personally identifiable information such as social security numbers, credit reports, bank account numbers, personal financial statement, race or birth dates.

The official record may be maintained electronically for the full retention period. To comply with Wis.Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be confidentially destroyed.

RETENTION: EVENT (No longer licensed by DOT) + 5 years and destroy confidential

00132000. **SURETY BONDS, DEPOSITS IN LIEU OF SURETY BONDS, AND LETTER OF CI** **EVT+7** **DEST** **N**

This record series includes surety bonds, deposits in lieu of surety bonds and letters of credit. The files are closed when the bond is cancelled, License Revocation, Surrender, Liquidation or Expiration.

The Department supervises the following entities licensed under: Wis. Stat. §§ 138.09 Loan Companies, 138.14 Payday Lenders, 217 Money Transmitters, 218.02 Adjustment Service Companies, 218.04 Collection Agencies, 218.05 Community Currency Exchanges, 218.0101-218.0163 Sales Finance Companies, including Dealers, 422.501-506 Credit Service rganizations, 224.72 Mortgage Bankers and Mortgage Brokers, and 203 Earned Wage Access Services Provider.

The official record may be maintained electronically for the full retention period. To comply with Wis.Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be destroyed.

RETENTION: EVENT (Closed) + 7 years and destroy

RDA #	RDA Title	Retention	Disposition	PII

00046000. **SERVICE OF PROCESS** **EVT+5** **DEST** **Y**

Legal pleadings and other official communications served on the department as the agent of service of process on individuals, domestic and foreign corporations, limited partnerships, limited liability companies, limited liability partnerships, cooperatives, and common law trusts under Wis. Stat. §§ 178.1125, 178.1135, 178.1145, 179.1125, 179.1135, 179.1145, 180.0122, 180.1106, 180.1161, 181.11055, 181.1135, 181.1165, 182.01(4)(c), 183.1025, 183.1035, 183.1045, 185.83, 193.111, and 226.14 or any other statutory provisions directing service of process on the Department of Financial Institutions.

In addition to the document served on the department, the records include a copy of the certificate of admission of service, certified mail receipts, reproduction of certified mail covers, affidavits of mailing and mailings returned by the post office as undeliverable.

The official record will be maintained electronically for the full retention period. To comply with Wis. Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original input documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be destroyed confidentially.

RETENTION: EVENT (Date filed with DFT) + 5 years and destroy confidential

00049000. **NAME RESERVATION APPLICATION** **EVT+10** **DEST** **Y**

This record series consists of approved and filed applications to reserve exclusive use of an entity name prior to creation or qualification of a domestic or foreign business corporation, nonstock corporation, limited liability company, cooperative, limited liability partnership, and limited partnership, or the adoption of the name by an existing entity.

Application includes the name, address and signature of the applicant, the statutory authority under which the application is submitted, the name to be reserved, and the term of the reservation. Wis. Stat. §§ 178.0906, 179.0115, 180.0402, 181.0402, 183.0113, and 185.045 set the conditions, allowable terms, and fees. This record series also includes notices filed to transfer the name reservation from the holder to another party.

A business corporation, nonstock corporation, or cooperative on record with this department may, upon change of name, merger, or voluntary dissolution, may apply to reserve its old name for a period of not more than 10 years. The name reservation must be submitted for filing simultaneously with the documentation affecting the name change, dissolution, or merger.

The official record will be maintained electronically for the full retention period. To comply with Wis. Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original input documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be destroyed confidentially.

RETENTION: EVENT (Reservation expires) + 10 years and destroy confidential

00050000. FOREIGN NAME REGISTRATION APPLICATIONS EVT+3 DEST Y

This record series consists of approved and filed applications to register exclusive use of the name of a foreign business corporation, nonstock corporation, limited liability company, limited liability partnership, or limited partnership.

Application includes name of foreign entity, jurisdiction formed under, date of formation, and a fictitious name if the foreign entity's true name is not available for use in Wisconsin. Wis. Stat. §§. 178.0907, 179.0116, 180.0403(1), 181.0403(1), and 183.0114 set the conditions, allowable terms, and fees for filing the application.

Every application is also accompanied by a current certificate of status issued by the Secretary of State (or other official having custody of corporate records) under whose laws the entity is incorporated, attesting to the existence and status of the entity.

Application can be used for ORIGINAL registration (expire 12/31) or RENEWAL registration (renewal period 10/1 - 12/31).

A registration is expired when the foreign entity obtains a certificate of authority or files a registration statement to transact business in Wisconsin, or if it consents to use of the registered name by another entity, or if it fails to renew the registration by December 31.

The official record will be maintained electronically for the full retention period. To comply with Wis. Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original input documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be destroyed confidentially.

RETENTION: EVENT (Registration expires) + 3 years and destroy confidential

00072000. REVOCATION / ADMINISTRATIVE DISSOLUTION PROGRAM - UNDELIVERABL EVT+0/3 DEST Y

This record series consists of documentation generated in the conduct of primary and secondary revocation, administrative dissolution, and termination programs directed against domestic and foreign corporations, partnerships, and companies.

Revocation actions are commended under the authority of Wis. Stat. §§ 178.09032, 178.10102, 180.1531, and 181.1531. Administrative dissolution actions are commended under the authority of Wis. Stat. §§ 179.0811, 180.1421, 181.1421, and 183.0708. Termination actions are commended under the authority of Wis. Stat. §§ 179.10102 and 183.09102.

Records may consist of, but are not limited to, audit lists used in determining those entities that are subject to revocation, administrative dissolution, or termination; miscellaneous correspondence; and any notifications returned to the Department as undeliverable.

The event for this record series is when the final notice is posted to the Department of Financial Institution's website.

The official record will be maintained electronically for the full retention period. To comply with Wis. Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original input documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be destroyed confidentially.

RETENTION: EVENT + 3 months and destroy confidential

00079000. CHARTER / REGISTRATION DOCUMENTS EVT+25 SHSW Y

This record series consists of the charter documents or registration statements of domestic and foreign limited liability partnerships, limited partnerships, business corporations, non-stock corporations, limited liability companies, cooperative associations, veteran's organizations, religious societies, cable/video service franchises and other organizations required or permitted by law to file an organizational or registration instrument with the Department of Financial Institutions as well as any "bulk filings". The Department of Financial Institutions is the custodial office for such documents under Wis. Stat.§§ 66.0420, 178, 179, 180, 181, 183, 185, 187, 188, 190, 226 and other sections of the Wisconsin Statutes.

Documents and statements include, but are not limited to, articles of incorporation or organization, registration statements, amendments or corrections, articles of merger, consolidation, division, articles, and certificates of voluntary, administrative, or judicial dissolution, applications or certificate of withdrawal/revocation or cancellation, statements of change or resignation of registered agent, and like instruments.

The official record will be maintained electronically for the full retention period. To comply with Wis. Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original input documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Three months after verification of the quality and retention of the electronic images, the input record will be destroyed confidentially.

RETENTION: EVENT (When entity ceases to exist) + 25 years and transfer to State Historical Society

00080A00. ANNUAL REPORTS & NEWLY ELECTED OFFICERS & DIRECTORS **EVT+25** **SHSW** **Y**

This record consists of Annual Reports filed by domestic and foreign business corporations, service corporation, non-stock corporations, cooperative, limited liability partnership and limited liability companies. The annual report filing is required under Wis. Stat. §§ 178.0913, 180.1622, 180.1921, 181.1622, 183.0120 and 185.48.

This record also consists of Newly Elected Officers and Directors filed under Wis. Stat. §§ 180.0860(1), 181.0860(1) & 185.31(3) and may also include annual reports under Wis. Stat. §§ 100.23, 157.62, 188.25, and 226.14 if necessary.

Retention: Scanned images of annual reports and certificates of newly-elected officers/directors are kept 25 years from the date (year) document was accepted/filed with the Department of Financial Institutions and are then transferred to the Wisconsin Historical Society annually.

RETENTION: EVENT (Date (year) accepted/filed at DFI) + 25 years and transfer to State Historical Society

00134000. CORPORATE REGISTRATION INFORMATION SYSTEM - DATA ONLY **EVT+50** **SHSW** **Y**

Data in this series includes extracted information from the charter documents filed by the entity, including the entity's current and previous names and registered agent and principal office information. The data provides a chronology of charter document filings, status changes, and name changes. It also provides the locator number of the annual reports filed by the entity. The Corporate Registration Information System (CRIS) is an application and database which stores information received by the Division for entities under Wis. Stat. chs. 66, 178-185, 187, 188, 193, 204, and 226.

50-year retention is necessary as administratively dissolved/terminated entities can apply for reinstatement at any time and the data in CRIS is essential for this process. Historical information is also very frequently requested by the public for various legal and investigatory purposes.

RETENTION = EVENT (Entity ceases to exist) + 50 years and transfer to State Historical Society

00162000. REGISTRATION RENEWAL APPLICATIONS **EVT+3** **DEST** **Y**

This record series includes renewal applications and supporting documentation that may include a financial statement, list of current officers/directors and a registration fee. Registrants are required by statute to renew credentials on a regular basis.

The Department supervises the following entities licensed under Wis. Stat. §§ 202.12 Charitable Organizations; 202.13 Fund-Raising Counsel; 202.14 Professional Fund-Raisers; and 202.22 Professional Employer Organizations/Groups.

Except as provided in Wis. Stats. §§ 202.13(5), 202.14(10) and 202.22(9)(bm), registration statements, applications, reports, contracts, and agreements of charitable organizations, fund-raising counsel, professional fund-raisers, professional employer organizations/groups, and unpaid solicitors and all other documents and information retained by or filed with the department under this subchapter are available for inspection or copying under Wis. Stat. § 19.35(1).

This record series contains content that is confidential per Wis. Stats. §§ 202.13(5), 202.14(10) and 202.22(9)(bm).
Wis. Stat. § 202.13 Fund-Raising Counsel
Wis. Stat. § 202.14 Professional Fund-Raisers
Wis. Stat. § 202.22 Professional Employer Organizations/Groups

Retention: retain paper files for 30 days after scanning and quality control/verification has taken place the Destroy Confidential. Scanned files are kept 3 years after superseded and then Destroy Confidential.

RETENTION: EVENT (Superseded) + 3 years and destroy confidential

Dept #	/3200/	Department Name	UNIFORM COMMERCIAL CODE

RDA #	RDA Title	Retention	Disposition	PII
00048000.	UNIFORM COMMERCIAL CODE RECORDS	EVT+7	DEST	Y

Financing statements, tax liens, continuations, amendments, assignments, correction statements, and terminations are filed with the Department of Financial Institutions (DFI) according to Wis. Stat. Ch. 409. The financing statements contain the name and address of the Debtor and Secured Party and a statement and/or attachments indicating the types and/or descriptions of items of collateral.

Filings are made electronically and on standard department-approved forms. Filings contain the following PII: Names, addresses, phone numbers, email addresses and occasionally an invoice number. When an original filing has reached the expiration date, it lapses and is no longer effective.

The official record will be maintained electronically for the full retention period. To comply with Wis. Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original input documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be destroyed confidentially.

RETENTION: EVENT (After lapse) + 7 years and destroy confidential

Dept #	/3500/	Department Name	NOTARY & TRADEMARKS

RDA #	RDA Title	Retention	Disposition	PII
00145000.	TRADEMARK RECORDS	EVT+10	DEST	Y

Trademark registrations are submitted to the Department of Financial Institutions (DFI) according to Wis. Stat. Ch. 132. Department of Financial Institutions is the only agency that files original trademark registrations. When the completed form is accepted for filing, and the statutory fee is collected, and a registration certificate is issued. Registrations are valid for ten (10) years and can be assigned to another assignee during this time, can be renewed 6 months prior, cancelled or terminated before expiration.

Registration information includes name, mailing address of the applicant; type of goods or services; description of mark and samples if required; date of first use.

The official record will be maintained electronically for the full retention period. To comply with Wis. Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original input documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be destroyed confidentially.

RETENTION: EVENT (Expired / Cancelled Date) + 10 years and transfer to WHS.

00146000.	FOUR YEAR NOTARY APPLICATIONS, OATHS AND BOND FORMS	EVT+5	DEST	Y

The notary applications and name/address/seal change forms contain historical information of commission dates, name/address/status changes, legal name, seal name, date of birth, address, oaths, bond information, exam information, and payment information for notary applicants. These forms may also contain email addresses and/or phone numbers for notary applicants.

The official record will be maintained electronically for the full retention period. To comply with Wis. Stat. § § 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original input documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be destroyed confidentially.

RETENTION: EVENT (Date issuance of Notary) + 5 years and destroy confidential

00147000.	PERMANENT NOTARY COMMISSION APPLICATION	EVT+75	DEST	Y

The permanent commission notary applications and name/address/seal change forms contain historical information of commission dates, name/address/status changes, legal name, seal name, date of birth, address, payment information, status of good standing with the state supreme court, and state bar number for notary applicants. These forms may also contain email addresses and/or phone numbers for notary applicants.

75 year record retention is required to ensure the notary commission application is retained for the entire duration of the attorney's permanent notary commission.

The official record will be maintained electronically for the full retention period. To comply with Wis. Stat. § § 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original input documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be destroyed confidentially.

RETENTION: EVENT (Date issuance of Notary) + 75 years and destroy confidential

00149000. NOTARY PUBLIC OFFICIAL RECORDS EVT+1 DEST N

Per Wisconsin Stat. § 137.01 (7) - OFFICIAL RECORDS TO BE FILED. When any notary public ceases to hold office, the notary public or in case of the notary public's death the notary public's personal representative, shall deposit the notary public's official records and papers with the Department of Financial Institutions. The Department of Financial Institutions shall receive and safely keep all papers and records. Official Records include but are not limited to: Notary Journals, Notary Stamps and Notary Embossers.

New RDA created as records were identified per agency review.

RETENTION: Retain all official records for 1 year from the date received and then destroy confidential.

RETENTION: EVENT (Date received) + 1 year and destroy confidential

00161000. REGISTRANT FILES EVT+10 DEST Y

This series may include, but is not limited to, the following records for the registrant; initial applications and renewal materials with supporting documentation that may include financial responsibility of applicant and qualifications of officer/directors; correspondence; forms; litigation (including memoranda on investigations, legal documents such as affidavits, transcripts, hearing data, administrative/court orders and related correspondence); the Division’s findings leading to the Department takeover or liquidation of a registrant (including
notices of takeover, proofs of claims and the court’s final order of distribution of assets); financial statements.

Closed = organization is expired, revoked, or surrendered.

The Department regulates entities registered under Wis. Stat. §§ 202.12, 202.13, 202.14, and 202.22.

Confidential per Wis. Stat. §§ 202.13(5), 202.14(10) and 202.22(9)(bm).

The official record may be maintained electronically for the full retention period. To comply with Wis. Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original documents will be imaged or reformatted and subject to review, to ensure the images
of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be confidentially destroyed.

RETENTION: EVENT (Closed) + 10 years and destroy confidential

00163000. REGISTRANT ANNUAL FINANCIAL REPORTS EVT+10 DEST Y

Registrants are required to file annual financial reports with the Department of Financial Institutions.

The Department regulates entities registered under Wis. Stat. §§ 202.12, and 202.22.

Confidential per Wis. Stat. §§ 202.13(5), 202.14(10) and 202.22(9)(bm).

The official record may be maintained electronically for the full retention period. To comply with Wis.Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original documents will be imaged or reformatted and subject to review, to ensure the images
of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be confidentially destroyed.

RETENTION: EVENT (Superseded) + 10 years and destroy confidential

00164000. DENIED OR WITHDRAWN CREDENTIALING APPLICATIONS EVT+10 DEST Y

This record series includes, but is not limited to, original credentialing applications and related correspondence, along with the decision denying or withdrawing the application for the following license types: Charitable Organizations; Fundraising Counsels; Professional Fundraisers; and Professional Employer Organizations/Groups.

Confidential per Wis. Stat. §§ 202.13(5), 202.14(10) and 202.22(9)(bm).

The official record may be maintained electronically for the full retention period. To comply with Wis. Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original documents will be imaged or reformatted and subject to review, to ensure the images
of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be confidentially destroyed.

RETENTION: EVENT (Date app is denied or withdrawn) + 10 years and destroy confidential

00165000. CREDENTIALING SURETY BONDS, DEPOSITS IN LIEU OF SURETY BONDS AI EVT+10 DEST N

This record series includes surety bonds, deposits in lieu of surety bonds and letters of credit.

The department supervises entities registered under Wis. Stat. §§ 202.13, 202.14, and 202.22.

Closed= Bond Cancellation, Registration Revocation, Surrender, Liquidation, or Expiration.

The official record may be maintained electronically for the full retention period. To comply with Wis. Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be confidentially destroyed.

RETENTION: EVENT (Closed) + 10 years and destroy confidential

00166000. LITIGATION & INVESTIGATION FILES - NON-REGISTERED PARTIES EVT+10 DEST Y

Litigation and Investigations files include, but is not limited to, memoranda or, legal documents such as affidavits, transcripts, hearing data, administrative and court orders, and related correspondence that may pertain to companies who are not registered by the Division of Corporate and Consumer Services.

The Department regulates entities registered under Wis. Stat §§ 202.12, 202.13, 202.14, and 202.22.

Closed = when a final order has been entered and either (1) all appeal rights have been exhausted, or (2) no appeal has been taken within the time frame allowed by law. The event is closed when so deemed by the Division of Corporate and Consumer Services.

Confidential per Wis. Stat. §§ 202.13(5), 202.14(10) and 202.22(9)(bm).

The official record may be maintained electronically for the full retention period. To comply with Wis. Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be
confidentially destroyed.

RETENTION: EVENT (Closed) + 7 years and destroy confidential

00168000. CREDENTIALING COMPLAINTS AND INQUIRIES EVT+7 DEST Y

This record series may include, but is not limited to, complaints and inquiries received by the Division of Corporate and Consumer Services where action is authorized by Wis. Stat. § 426.104(1)(a) & (b) and/or various registering statutes. Complaints and inquiries involve both
registrants and non-registrants and typically involve companies such as Charitable Organizations, Fundraising Counsel, Professional Fundraisers, and Professional Employer Organizations/Groups. Records may include, but are not limited to, correspondence, supporting documentation, and administrative orders.

The complaints and inquiries includes those: 1. Investigated by the Division of Corporate and Consumer Services 2. Received “For Information Only” purposes, and 3. Referred to other governmental agencies because the complaint/inquiry would be more appropriately handled by a different agency.

Confidential per Wis. Stat. §§ 202.13(5), 202.14(10) and 202.22(9)(bm).

The official record may be maintained electronically for the full retention period. To comply with Wis. Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original documents will be imaged or reformatted and subject to review, to ensure the images
of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be confidentially destroyed.

RETENTION: EVENT (Date File closed/decision final) + 7 years and destroy confidential

RDA #	RDA Title	Retention	Disposition	PII

00082000. HISTORY EXAMINATION FILES — EVT+10 — DEST — Y

Credit Union records under Wis. Stat. ch. 186, including, but not limited to, examination reports of the condition of statechartered credit unions prepared pursuant to Wis. Stat. § 186.235(16), correspondence, and follow-up related to the examination.

Confidential per Wis. Stat. § 186.235(7). This series may contain confidential or personally identifiable information such as social security numbers, credit reports, criminal background information, bank account numbers, personal financial statements, race, birthdate or federal employee identification number.

The official record may be maintained electronically for the full retention period. To comply with Wis.Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be confidentially destroyed.

RETENTION: EVENT (Date exam complete) + 10 years and destroy confidential

00084000. ARTICLES OF INCORPORATION AND BYLAWS — EVT+10 — SHSW — Y

Articles of Incorporation, bylaws and charter documents for credit unions under Wis. Stat. § 186.02. Included in this series are articles of incorporation and bylaws of existing, liquidated and consolidated Credit Unions. After liquidation and consolidation of any Credit Union under Wis. Stat. §§ 186.18 or 186.235(11) and subsequent cancellation of charter under Wis. Stat. § 186.315, the articles of incorporation, bylaws, charter documents, cancellation of charter and correspondence relative to final liquidation and consolidation are added to the file.

Closed=credit union liquidates, consolidates or updates the records.

The official record may be maintained electronically for the full retention period. To comply with Wis.Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be destroyed confidentially.

RETENTION: EVENT (Closed) + 10 years and transfer to State Historical Society

00089000. COMPLAINT FILES — EVT+5 — DEST — Y

This record series includes Credit Union complaints including, but not limited to, the initial complaint, the director’s letter to the respective Credit Union requesting an investigation and the credit union response to the complainant and any other corresponding documents.

The official record may be maintained electronically for the full retention period. To comply with Wis.Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be confidentially destroyed.

RETENTION: EVENT (Date complaint file closed) + 5 years and destroy confidential

00170000. LIQUIDATED CREDIT UNION'S BOOKS & RECORDS — EVT+10 — DEST — Y

The books and records of a credit union which has been liquidated are taken into custody of the Office of Credit Unions for safekeeping. Wisconsin Stat. §§ 186.18 and 186.235(11) govern voluntary and involuntary liquidation of credit unions.

Records in this series include policy and administrative books and records including, but not limited to, check registers, collateral, money orders, records of receipts, withdrawal slips, cancelled checks, loan applications, charged off loans and other detailed accounting records, ledgers, reports, minutes of meetings, and other policy records such as business plans.

Confidential per Wis. Stat. § 186.235(7). This series could contain confidential or personally identifiable information such as social security numbers, credit reports, criminal background information, back account numbers, personal financial statement, race, birthdate or federal employee identification number.

The official record may be maintained electronically for the full retention period. To comply with Wis.Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be confidentially destroyed.

RETENTION: EVENT (When file received from credit union) + 10 years and destroy confidential

Dept #	/5100/	Department Name	COLLEGE SAVINGS PROGRAMS

RDA #	RDA Title	Retention	Disposition	PII
00322000.	GENERAL CORRESPONDENCE - 529 PROGRAM	EVT+6	DEST	Y

The Wisconsin 529 College Savings Program operates under Wis. Stat. §§ 224.50-224.52. The legislation authorizes the Department of Financial Institutions and the College Savings Program Board to offer an investment opportunity designed to help families keep up with the rising costs of higher education expenses.

General correspondence includes requests received from the general public and account holders for information on our program and our responses to them. This may include, but is not limited to, inquiries about opening and transferring accounts, qualified expenses and withdrawals, beneficiary changes, plan distributions, tax deductions, account fees, account statements, and Achieving a Better Life Experience (ABLE) accounts.

As municipal fund securities, some materials are also subject to retention policies of the Municipal Securities Rulemaking Board (MSRB), the U.S. Securities and Exchange Commission (SEC), and the Financial Industry Regulatory Authority, Inc. (FINRA) for both the State and its contracted program vendors.

RETENTION: EVENT (Inquiry Closed) + 6 YEARS AND DESTROY CONFIDENTIAL.

Dept #	/6100/	Department Name	SECURITIES REGULATION

RDA #	RDA Title	Retention	Disposition	PII
00114000.	BROKER DEALER AND AGENT APPLICATIONS	EVT+10	DEST	Y

Wis. Stat. § 551.606(1) provides that the administrator shall maintain, or designate a person to maintain, a register of applications for . . . broker-dealers , agents . . . that are or have been effective under this chapter or the predecessor act; notices of claims of exemption from registration or notice filing requirements contained in a record; orders issued under this chapter or the predecessor act and interpretive opinions or no action determinations issued under this chapter.
(2) The administrator shall make all rules, forms, interpretive opinions, and orders available to the public.

This record series contains filings by broker-dealers and agents as required by Wis. Stat. §§ 551.406(1)-(6), 551.411(1)-(3) and related rules, including, but not limited to, materials related to applications, broker-dealer activity of applicants branch office filings, withdrawal of applications and registrations, and various reporting requirements under Wis. Admin. Code ch. DFI-Sec 4.04. Because persons who violate the securities law are frequently found to repeat such violations in the future (often as unregistered persons), it is important in the public interest and for the protection of investors to maintain these records after the registration is terminated.

Termination = inactive registration status

RETENTION: EVENT (Termination) + 10 years and destroy confidential

RDA #	RDA Title	Retention	Disposition	PII
00115000.	BROKER DEALER AND INVESTMENT ADVISORS FIELD EXAMS	EVT+10	DEST	Y

This record series contains reports of home and branch office examinations of the books, records and sales practices of licensed broker-dealers and investment advisers as required by Wis. Stat.§ 551.411(4). These reports are nonpublic pursuant to Wis. Stat. § 551.607(2)(a) including the examiner's findings and deficiencies, correspondence concerning the exam, evidence gathered relating to the exam, and invoices for exam expenses and fees.

The exam information is retained in electronic format and not destroyed as long as the firm is registered with the division to preserve past exam history relevant to current exams. They are also retained to preserve the basis for any disciplinary history or lack thereof. Because persons who violate the securities law are frequently found to repeat such violations in the future (often as unregistered persons), it is important in the public interest and for the protection of investors to maintain these records after the registration is terminated.

Termination = inactive registration status.

RETENTION: EVENT (Termination) + 10 years and destroy confidential

RDA #	RDA Title	Retention	Disposition	PII
00116000.	INVESTMENT ADVISER AND REPRESENTATIVE APPLICATIONS	EVT+10	DEST	Y

Wis. Stat. § 551.606(1) provides that the administrator shall maintain, or designate a person to maintain, a register of applications . . . for broker-dealers, agents, investment advisers, and investment. adviser representatives; notice filings by federal covered investment advisers that are or have been effective under this chapter or the predecessor act; notices of claims of exemption from registration or notice filing requirements contained in a record; orders issued under this chapter or the predecessor act; and interpretive opinions or no action determinations issued under this chapter. (2) The administrator shall make all rules, forms, interpretive opinions, and orders available to the public.

This record series contains application filings by investment advisers and representatives as required by Wis. Stat. §§ 551.406(1)-(6), 551.411(1)-(3), and related rules, which include, but are not limited to, applications, financial certifications, investment advisory activity of the applicant, designations of the supervisor, branch office filings, withdrawals of applications and registrations , and various reporting requirements under Wis. Admin. Code ch. DFI-Sec 5.04. Because persons who violate the securities law are frequently found to repeat such violations in the future (often as unregistered persons), it is important in the public interest and for the protection of investors to maintain these records after the registration is terminated.

Termination = inactive registration status

RETENTION: EVENT (Termination) +10 years and destroy confidential

00117000. FRANCHISE REGISTRATION APPLICATIONS EVT+3 DEST N

Wisconsin Stat. § 553.75(2) provides the division shall keep a register of all filings which are, or have ever been, effective under the chapter and predecessor laws and all denial, suspension or revocation orders which have been entered under Wis. Stat. § 553. The registration shall be open for public inspection.

Pursuant to Wis. Stat. § 553.26, all franchise offerings must be registered with the Department of Financial Institutions (DFI), Division of Securities, at the time of a franchise sale to a person in Wisconsin. Franchise registration filing materials include a franchise application form, a consent to service of process (unless previously filed by the franchisor), and a franchise disclosure document. These documents must be submitted electronically to DFI, and are effective upon receipt. Franchise registrations expire 1 year after their effective date.

During the active registration period, Franchisors may also submit amended filing documents. These documents replace the registration filing, and are considered active until the end of the original registration period, and are also kept for 3 years after the franchise registration expires.

RETENTION: EVENT (Annual Expiration Date) + 3 years and destroy

00117E00. FRANCHISE ORDER OF EXEMPTION FILINGS EVT+25 DEST N

Wisconsin Stat. § 553.75(2) provides that the division shall keep a register of all filings which are, or have ever been, effective under this chapter and predecessor laws and all denial, suspension or revocation orders which have been entered under this chapter. The registration shall be open for public inspection.

All Franchises offered and sold in Wisconsin must be registered or exempt from registration with the Department of Financial Institutions (DFI), Division of Securities. For exemption, a request for discretionary order of exemption must be filed pursuant to Wis. Stat. § 553.25 accompanied by sufficient documentation for the Division to determine that registration is not necessary or appropriate in the public interest, or for the protection of prospective franchisees. The Order of Exemption states its expiration date.

RETENTION: EVENT (Expiration Date) + 25 years and destroy

00118000. SECURITIES EXEMPTION NOTICES & EXEMPTION ORDER REQUESTS EVT+6 DEST N

Wis. Stat. § 551.606(1) provides that the administrator shall maintain, or designate a person to maintain, a register of applications for registration of securities; registration statements; notice filings . . . that are or have been effective under this chapter or the predecessor act; notices of claims of exemption from registration or notice filing requirements contained in a record; orders issued under this chapter or the predecessor act; and interpretive opinions or no action determinations issued under this chapter.
(2) The administrator shall make all rules, forms interpretive opinions, and orders available to the public.

This record series includes Securities Exemption Notices and Exemption Order Requests. All securities offered and sold in Wisconsin must be registered or exempt from registration. Often reliance on an exemption in Wis. Stats. §§ 551.201 or 551.202 requires filing of a notice and other information to establish availability of the exemption. Wisconsin Stat. §551.203 requires a request for a discretionary order of exemption be accompanied by sufficient documentation to enable the Division to determine registration is not necessary or appropriate in the public interest or for the protection of investors. Certain exemptions do not expire. Because persons who violate the securities law are frequently found to repeat such violations in the future (often as unregistered persons), it is important in the public interest and for the protection of investors to maintain these records after the exemption is withdrawn or expired.

RETENTION: EVENT (Withdrawn or Expired) + 6 years and destroy

00119000. SECURITIES REGISTRATION APPLICATIONS EVT+6 DEST N

Wis. Stat. § 551.606(1) provides that the administrator shall maintain, or designate a person to maintain, a register of applications for registration of securities; registration statements; notice filings . . . that are or have been effective under this chapter or the predecessor act. (2) The administrator shall make all rules, forms, interpretive opinions, and orders available to the public.

All securities offered and sold in Wisconsin must be either registered or exempt from registration with the Department of Financial Institutions, Division of Securities. For registration, prospective securities issuers must submit materials including prospectus , financial statements and corporate governance documents for examination by staff pursuant to Wis. Stat. § 551.303 or § 551.304.

RETENTION: EVENT (Withdrawn or Expired) + 6 years and destroy

RDA #	RDA Title	Retention	Disposition	PII

00122000. **ACTIONS SERVED ON DFI UNDER WIS. STATS. § 551.611** — EVT+10 — DEST — N

This record series contains copies of civil action pleadings served on the administrator by private parties pursuant to Wis. Stat. § 551.611(2) and (4). This record series is maintained chronologically by nature of the litigant.

RETENTION: EVENT (Date of service) + 10 years and destroy

00122A00. **FILINGS UNDER FEDERAL CAFA OF 2005** — EVT+6 — DEST — N

This records series contains copies of court pleadings required to be filed by parties in securities class actions on the state securities regulator pursuant to the federal Class Action Fairness Act of 2005. This record series is maintained chronologically and then by party names.

RETENTION: EVENT (End of underlying litigation) + 6 years and destroy

00123000. **ADMINISTRATIVE ORDERS** — P — PERM — N

Wis. Stat. § 551.606(1) provides that the administrator shall maintain, or designate a person to maintain . . . orders issued under this chapter or the predecessor act; and interpretive opinions or no action determinations issued under this chapter. (2) The administrator shall make all rules, forms interpretive opinions, and orders available to the public.

This record series consists of administrative orders issued by the Division, including enforcement orders. Enforcement Orders are issued after investigation and opportunity for hearing, and posted on our website to serve an important investor protection purpose of alerting the public of a person's disciplinary history or prior misconduct. They also prohibit the subject from offering securities in Wisconsin indefinitely, and may limit a respondent's use of federal exemptions as well in cases of fraud. A violation of an order in this series is a felony offense under Wis. Stat. § 551.508. Because persons who violate the securities law are frequently found to repeat such violations in the future (often as unregistered persons), it is important in the public interest and for the protection of investors to maintain these records after the enforcement case is closed.

RETENTION: Permanent

00124000. **ENFORCEMENT FILES** — EVT+25 — DEST — Y

This record series contains information gathered during investigations authorized by Wis. Stat. § 551.602. Enforcement files may include, but are not limited to, complaints, statements, documents, correspondence and evidence, staff notes, petitions, administrative orders, and administrative hearing-related documents. These records may contain information received from other state and federal regulatory agencies, self-regulatory agencies, and information concerning criminal referral, prosecution, and sentencing.

Record series is confidential per Wis. Admin. Code DFI § 7.05 and Wis. Stat. §§ 19.36(1) and 905.09.

The official record will be maintained electronically for the full retention period. To comply with Wis. Stat. §§ 16.61(7) and 137.20 for authenticity, accuracy, and accessibility the original input documents will be imaged or reformatted and subject to review, to ensure the images of these applications are electronically stored and the quality of these images is acceptable. Upon verification of the quality and retention of the electronic images, the input record will be destroyed confidentially.

RETENTION: EVENT (Case closed) + 25 years and destroy confidential

00125000. **DIVISION STATUTE REVISION** — EVT+25 — SHSW — N

Records relevant to specific statute revision legislative proposals sponsored by the Division. May include, but not limited to, background materials, legislative bill drafts, statute interpretations, summary of public comments from hearings, Legislative and agency comments, correspondence, fiscal estimate, orders, and reports.

RETENTION: EVENT (effective date or legislative objection date of proposal) +25 years and transfer to State Historical Society

00126000. **CORPORATE TAKEOVER OWNERSHIP INFORMATION FILINGS** — EVT+25 — DEST — N

Corporate takeover ownership information filings made under Wis. Stat. § 552.03, by persons acquiring more than 5% of the equity securities of "Target Company" as defined under the Corporate Takeover Law, Wis. Stat. ch. 552. Wisconsin Stat. ch. 552 is seldom used, but the same reasons for the RDA apply now as did when adopted, and the RDA should remain unchanged.

RETENTION: EVENT (Filing Date) +25 years and destroy

00127000. **CORPORATE TAKEOVER - REGISTRATION FILING** — EVT+10 — DEST — N

Corporate takeover registration filing is required under Wis. Stat. § 552.05 by parties making a "takeover offer", as defined, for a specific "target company" covered by Wis. Stat. ch. 552, the Corporate Takeover Law. Hearing information may be included if a hearing is held with respect to a particular takeover offer. Wisconsin Stat. ch. 552 is seldom used, but the same reasons that applied to the initial RDA continue to apply.

RDA #	RDA Title	Retention	Disposition	PII

RETENTION: EVENT (Filing Date) + 10 years and destroy

00129000. SECURITIES AND FRANCHISE INTERPRETIVE OPINIONS — P — PERM — N

Wisconsin Statutes § 551.606(1) provides that the administrator shall maintain, or designate a person to maintain, a register of . . . orders issued under this chapter or the predecessor act; and interpretive opinions or no action determinations issued under this chapter. (2) The administrator shall make all rules, forms interpretive opinions, and orders available to the public.

Wisconsin Stat. § 553.75(2) provides the division shall keep a register of all filings which are or have ever been effective under this chapter and predecessor laws and all denial, suspension or revocation orders which have been entered under this chapter. The registration shall be open for public inspection.

Under the authority granted in Wis. Stats. §§ 551.605(4) and 553.78(5), the Division can issue written opinions under the Securities and Franchise laws interpreting applicability of those laws to specific fact situations and confirming whether specific exemptions from the registration requirement under those laws are available for use. As a legal opinion of the division, they are authoritative and should be maintained and permanently available to the Division and the public.

RETENTION: Permanent

00130000. FEDERAL COVERED SECURITY NOTICE FILINGS — EVT+6 — DEST — N

Wis. Stat. § 551.606(1) provides that the administrator shall maintain, or designate a person to maintain, a register of applications for registration of securities; registration statements; notice filings . . . that are or have been effective under this chapter or the predecessor act; notices of claims of exemption from registration or notice filing requirements contained in a record ; orders issued under this chapter or the predecessor act; and interpretive opinions or no action determinations issued under this chapter. (2) The administrator shall make all rules, forms interpretive opinions, and orders available to the public.

This record series includes Federal Covered Security records filed pursuant to Wis. Stats. §§ 551.302, and includes but is not limited to, mutual fund initial filings (open-end or closed-end), unit investment trusts, Regulation D Rule 506 exemption filings, Regulation A Tier 2 exemption filings, amendments, name changes, extensions, and mutual fund sales report. Because persons who violate the securities law are frequently found to repeat such violations in the future (often as unregistered persons), it is important in the public interest and for the protection of investors to maintain these records after the notice filing is withdrawn or expired.

RETENTION: EVENT (Withdrawn or Expired) + 6 years and destroy

Dept # /7100/ Department Name SECRETARY'S OFFICE

RDA #	RDA Title	Retention	Disposition	PII

00152000. COMPLAINTS AND INVESTIGATIONS - NOTARY COMMISSION — EVT+10 — DEST — Y

The Department's Legal Counsel receives and investigates complaints regarding notaries public and notarial acts under Wis. Stat. ch. 140. The Department has the authority to revoke, suspend, or restrict any notary commission or registration under Wis. Stat. ch. 140.

This records series includes complaints, investigative reports, voluntary resignation from practice of law, revocation or suspension of notary commission, related correspondence, and other information collected during the investigation.

RETENTION: EVENT (date investigation Closed) + 10 years and destroy confidential

Dept # /8100/ Department Name FINANCIAL LITERACY

RDA #	RDA Title	Retention	Disposition	PII

00148000. FINANCIAL LITERACY / COLLEGE AFFORDABILITY — CR+5 — SHSW — N

Materials used for training and outreach relating to the promotion of financial literacy and college affordability. Materials may include agendas, syllabi, instructional program materials, PowerPoint presentations, exhibit handouts, promotional flyers, brochures, ads, etc.

Note: Materials relating to the Governor's Councils on Financial Literacy, task forces, etc. are under ADM00025.

RETENTION: EVENT (Creation) + 5 years and transfer to State Historical Society