



**Department of
Taxation and Finance**

Treasury – General Checking

NYS Tax and Finance - Division of Treasury

Jess McClune

Director of Accounting Operations

Overview of Treasury

Deputy Commissioner and State Treasurer: Christopher Curtis

Bureau of Financial Operations Control and Analysis

Directors: Jessica McClune, Michael Barringer

Fulfills the Commissioner's responsibilities as joint custodian, along with the Office of the State Comptroller, for the State's General Checking account and the Department of Labor's Unemployment Insurance Benefit Fund. Also fulfills the Commissioner's responsibilities as sole custodian or fiscal agent for approximately 80 accounts, and manager for the Personal Income Tax disbursement accounts.

Treasury Sole Custody Entities

1. DASNY Upstate Community College Instructional Income and Tuition Bonding
2. Department of Financial Services - Special Funds
3. Workers' Compensation Board (WCB) - Special Funds
4. State Insurance Fund
5. New York State Teachers' Retirement System
6. Department of Labor's Unemployment Insurance Benefit Fund
7. State University Construction Fund
8. Housing Finance Agency

Bureau of Cash Management and Investments

Director: Michael Wukitsch

Provides financial services to 16 State agencies and public authorities (listed below), including management of a \$6 billion fixed income portfolio.

9. Housing Trust Fund Corporation (includes Governor's Office of Storm Recovery)
10. NYS Affordable Housing Corporation
11. Homeless Housing Assistance Corporation
12. Job Development Authority
13. New York State Energy Research and Development Authority
14. Jacob Javits Convention Center
15. Nelson A. Rockefeller Empire State Performing Arts Center
16. DASNY/SUNY Resident Halls Debt Service Funds

Agenda – General Checking

- Receipt of Funds
- Release of Payments
- Undeliverable Checks
- Stop Payments and Check Copies
- Forgery Claims
- Abandoned Property Letters

Receipt of Funds



Receipt of Funds

- Treasury receives funds both by checks and electronically by wire and ACH on behalf of all state agencies.
- Funds must be accounted for in SFS:
 - Refund of Appropriation – “1286”
 - Revenue Deposit – “909” (also could be a “3312”)

Check Deposits

- April 1, 2023 – March 31, 2024
 - 70,000 checks deposited
 - Totaling \$928 million



GFO VII.2.C Direct Journal Payment & Payment Worksheet - Treasury Requirements

GFO VII.3.B AP Adjustment Voucher – Treasury Requirements

Ways to get Checks to Treasury

- USPS Mail

New York State Taxation & Finance
Division of Treasury - Accounting
PO Box 22119
Albany, NY 12201-2119

- OGS Courier or Parcel Delivery (FedEx, UPS, etc)

New York State Taxation & Finance
Division of Treasury - Accounting
110 State Street, 2nd Floor
Albany, NY 12201-2119

- Agency Drop Off

- Go to 110 State Street's entrance from Howard Street (behind building, to the left of the loading dock)
- Use call box to the right of the door to let security know you have a deposit for Treasury.
- Once inside, walk to the end of the hall and the Treasury Deposit drop off is on the left.



Checks


Please do not have checks sent directly to Treasury by customers – we do not know what to do with them and will return them to the sender.

Check Deposits - When you will hear from us

- The 909 or 1286 does not exist in SFS.
- We cannot approve the 909 in SFS.
- The amount of the checks does not equal the amount of the 909 or 1286.
 - For 909s, we are checking against the total amount of the 909.
 - For 1286s, we are checking against the sum of the lines with the cash account code (59999).

Failed Check Deposits

- “Write offs”
- We will provide a copy of the check that failed to deposit.
- It is important that agencies key a negative 909 or a reversing 1286 as soon as possible, so that the fund is adjusted correctly and not overstated.

 Send	From ▾	Treasury.Mailbox.Accounting.Unit@tax.ny.gov
	To	
	Cc	
Subject		Write off

Hello-

The bank informed us that a check related to deposit BU: XXXXX ID: XXXXXXXX (X for \$XXX.XX) have bounced. Please prepare a negative 909(s) to reverse this portion of the original deposits, add the attachments, select the "Complete" box, and save. Then please reply all to this email providing us at Treasury with the new ID number(s) so that we can send the information to OSC to post it in SFS, reversing this portion of the original deposits.

I have attached the backups for your reference.

Thank you.

Treasury Accounting Unit

New York State Department of Taxation and Finance

110 State Street, 2nd Floor, Albany NY 12207

Treasury.Mailbox.Accounting.Unit@tax.ny.gov

www.tax.ny.gov

Electronic Receipts

- April 1, 2023 – March 31, 2024
 - 9,700 wires and ACHs
 - \$46.6 billion
- We receive hundreds of credits each day into general checking.
- Each item must be tracked, researched and outreached for by Treasury's accounting unit.

Bank Da	Addenda	Tran A
9/11/2024	CREDIT ADJUSTMENT	1,000.00
9/12/2024	Transaction Ref. No.:240912267465 Fed. Ref. No.:0912MMG	355,684.00
9/13/2024	MERCHANT SVCS MERCH DEP 8036921925	3,300.00
9/23/2024	CREDIT ADJUSTMENT	11,266.00
9/24/2024	DIRECT DEPOSIT, GEN DIGITAL INC 121983	692.64
9/25/2024	Write-Off	-13.00
9/26/2024	Transaction Ref. No.:240926442481 Fed. Ref. No.:092681Q8	768,985.80
9/26/2024	DIRECT DEPOSIT, FEMA TREAS 310 MISC PAY	14,133.82
9/26/2024	MERCHANT SVCS MERCH DEP 8023111480	832.93
9/26/2024	MERCHANT SVCS MERCH DEP 8039297208	488.40
9/27/2024	DIRECT DEPOSIT 015 TREAS 310 MISC PAY	21,501.04
9/27/2024	DIRECT DEPOSIT, TTECH SETTLE TtecSettle	5,000.00
9/27/2024	DIRECT DEPOSIT, COF MERCHNT SET DEPOSIT	3,025.00
9/27/2024	MERCHANT SVCS MERCH DEP 8039297208	1,596.68
9/27/2024	DIRECT DEPOSIT, COF MERCHNT SET CHARGBACKS	500.00
9/27/2024	MERCHANT SVCS MERCH DEP 8023111480	157.30
9/30/2024	DIRECT DEPOSIT, SAF BNP CORP PAY	630,000.00
9/30/2024	Transaction Ref. No.:240930542577Fed. Ref. No.:0930MMG	541,394.04
9/30/2024	DIRECT DEPOSIT, HUD TREAS 310 MISC PAY	84,765.98
9/30/2024	DIRECT DEPOSIT, TTECH SETTLE TtecSettle	3,500.00
9/30/2024	DIRECT DEPOSIT, AMERICAN E2610081291	850.00
9/30/2024	MERCHANT SVCS MERCH DEP 8039297208	231.68
9/30/2024	MERCHANT SVCS MERCH DEP 8023111480	128.73
10/1/2024	MERCHANT SVCS MERCH DEP 8023111480	80.00
10/1/2024	DIRECT DEPOSIT, TTECH SETTLE TtecSettle	7,000.00
10/1/2024	DIRECT DEPOSIT, CBP TREAS 310 MISC PAY	4,300.00
10/1/2024	DIRECT DEPOSIT, GSA TREAS 310 MISC PAY	2,000.00
10/1/2024	DIRECT DEPOSIT, CBP TREAS 310 MISC PAY	1,425.76
10/1/2024	DIRECT DEPOSIT, CBP TREAS 310 MISC PAY	1.00
10/1/2024	MERCHANT SVCS MERCH DEP 8036921925	3,600.00
10/1/2024	DIRECT DEPOSIT HRI ALBANY DIVISPAYMENTS	87,797.59
10/2/2024	Write-Off	-15.00
10/2/2024	Write-Off	-15.00
10/2/2024	DIRECT DEPOSIT, Morgan Stanley ACH CREDIT	3,185.00
10/2/2024	DIRECT DEPOSIT, SSA TREAS 310 MISC PAY	1,918.18
10/2/2024	DIRECT DEPOSIT, SSA TREAS 310 MISC PAY	2,574.53
10/2/2024	DIRECT DEPOSIT, SSA TREAS 310 MISC PAY	3,048.29

Electronic Receipts

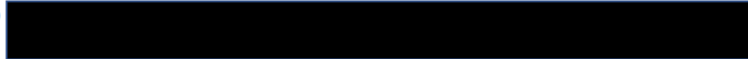
- Please provide information related to the 909/1286 as soon as possible – could even submit a day or two ahead of time.
- Business Unit and Deposit ID or Voucher ID is sufficient for us to process.
- If the funds do not belong to your agency, please reply so we can follow up with other agencies.
- The accounting unit will follow up at least every 5 days. (Sooner for large receipts)
- We may return funds to sender if items are not claimed timely.

General Checking Receipt on 6/20/23 for \$1,588.08



tax.sm.Treasury.Mailbox-Accounting.Unit

To



7:24 AM

Funds were received in the State's General Checking Account, and the details are pasted below. It is believed that these funds may belong to your Agency.

If you agree, please do the following:

1. Enter the appropriate AC-3312s or AC-1286 into SFS.
2. E-mail the AC-3312s or AC-1286 to the following mailbox:
 - * Treasury.Mailbox-Accounting.Unit@tax.ny.gov

If you disagree, please respond to this email indicating that.

Please note that the most efficient method of receiving credit for electronic receipts is to submit the AC-3312s/AC-1286 to the above mailbox as soon as the dollar amount is known (when possible). From that point, we will monitor the bank account and notify OSC when the receipt reaches the account.

Also, the only situation where we need the AC-3312s/AC-1286 physically sent to us is when it's accompanied by checks for deposit.

6/20/2023	DIRECT DEPOSIT, CBP TREAS 310 MISC PAY	1,588.08
RMR*IV*ICEJOPSREIM123NY1553ENDJAN*PI*1588.08\		05 0001 23167007498458

Thank you,

Treasury Accounting Unit

New York State Department of Taxation and Finance

110 State Street, 2nd Floor, Albany NY 12207

Treasury.Mailbox-Accounting.Unit@tax.ny.gov

www.tax.ny.gov

Interested in being paid electronically?

- Email treasury.mailbox.accounting.unit@tax.ny.gov to request information about receiving electronic payments from customers. We can provide:
 - Banking information for the State to be paid by wire or ACH.
 - Bank letter verifying account information if required by your customer.
 - W-9 for New York State if required by your customer.
 - Best practices for receiving electronic payments.

“What stage is my 909 at?”

- NYF_AGY_AR_REPORTS role
- My Homepage > AR Pmt Processing
- Joint Custody Dep to Be Appr tile
- Show what stage agency 909 deposits are at
 - Ready for Treasury Approval in SFS
 - Approved by Treasury but not yet OSC
 - Will be removed from view when approved by Treasury and OSC



Deposit Unit ↑↓	Deposit ID ↑↓	Deposit Type ↑↓	Ready for Treasury ↑↓	Treasury Approval ↑↓	Treasury Date ↑↓	OSC Approval ↑↓
XYZ01	123456	M	N	Not Approved		Not Approved
XYZ01	G55550	M	Y	Not Approved		Not Approved
XYZ01	661209	M	Y	Not Approved		Not Approved
XYZ01	M90001	M	Y	Approved	10/17/2024	Not Approved

Contact Information for Receipts

- Check Deposits
 - treasury-accounting@tax.ny.gov
- Electronic Deposits
 - treasury.mailbox.accounting.unit@tax.ny.gov
- 909s
 - revenueaccounting@osc.ny.gov
- 1286s
 - appropriations@osc.ny.gov

Questions?

Release of Payments



Checks

- Treasury handles the mailing of checks out of the general checking account.
- April 1, 2023 – March 31, 2024
 - SFS Vendor Checks – 570,000
 - SFS State Supplemental Program (SSP) Checks – 453,000
 - Payroll Checks – 619,000

Checks

- OSC prints checks at Rensselaer Tech Park and transports them to Treasury in Downtown Albany.
- Treasury sorts, applies postage, packages as necessary, and hands off to post office.



“Return to Agency” Checks

- Also called “A Routes” or “A Handling Codes”.
- Checks that are not mailed, and instead are given back to the agency.
- Checks are held in Treasury for agencies to pick up.
 - Must be authorized to pick up.
 - Email treasury-WCDU@tax.ny.gov or call 518-474-2278

GFO XII.5.M Selecting the Appropriate Handling Code

Direct Deposits and Wires

- Treasury does the final approval step for both direct deposits (ACHs) and wires.
- April 1, 2023 – March 31, 2024
 - Wires – 4,600 – \$266 billion
 - ACHs – approximately 168 million – \$154 billion
- Normal ACHs from SFS
 - A voucher submitted with a scheduled payment date of today will take two business days after approval by OSC to appear in the vendor's bank account.

GFO XII.8.G Payment Methods

Payment Information in SFS

Payment Options

Bank	10001	Pay Group	
Account	1002	Handling	Send to Payee
Method	CHK	Hold Reason	
Message	Check		
		Lien ID	

Message will appear on remittance advice.

Schedule Payment

Action	Schedule Payment	Payment Date	09/25/2024
Pay		Reference	10128410

Release of Payments

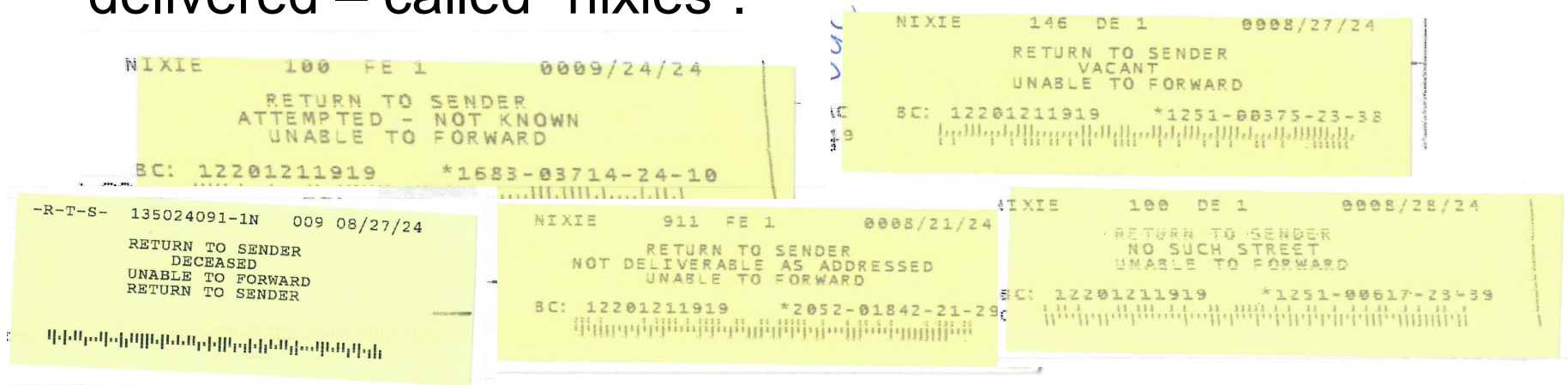
Questions?

Undeliverable Checks



Undeliverable Checks

- Checks out of the general checking account have Treasury as the return address.
- The post office returns checks that could not be delivered – called “nixies”.



SFS Stale Date Report

- Treasury flags nixie checks as a “Stale” status in SFS and includes the reason given by the post office.
- Agencies can run and view the Stale Payment Report in SFS:
 - Banking > Reports > Stale Payments
 - NY_NYTR1652_AGY_QRY

GFO XII.9.C Reissuing or Cancelling a Vendor, Employee Expense, or SSI/SSP Check

SFS Stale Payments Report

Unit	Voucher	Invoice	Bank Account Description	Vendor ID	Vendor Name	Payment Refel	Payment Da	Payment	Stale Date	Payment Status	Payment Message	Fr
XYZ01	00125645	Invoice 123	original vendor Checks	1100000000	MAIN STREET 123	08519123	1/2/2023	CHK	3/11/2023	Stale	no such number	
XYZ01	00125722	Sept 2024 15556	original vendor Checks	1100000001	RIVER CORP.	09096111	5/5/2024	CHK	7/29/2024	Stale	forward time exp	
QRS01	00125462	Fee 8/24	original vendor Checks	1100000451	ALBANY COUNTY	09188000	7/25/2024	CHK	8/11/2024	Stale	insufficient address	
TUV01	B1222224	Refund 553331857866	original vendor Checks	1157470002	JANE SMITH	10005556	8/9/2024	CHK	9/30/2024	Stale	attempted not known	

- Report shows checks that were returned by the post office by voucher (checks could appear more than once, if more than one voucher combined into a check.)
- You will only see items for business units that you have access to in SFS.
- Payment message will provide information as to why the post office returned the item.

When to check the Stale Payment Report

- REGULARLY!
- When a vendor says they did not get their check.
- When you receive notice that a bill has not been paid which was already vouchered for.
- When a vendor tells you they have a new address.

Undeliverable Checks

Questions?

Stop Payments and Check Copies



Department of
Taxation and Finance

Stop Payments and Check Copies

- Treasury handles stops and check copies on general checking SFS checks.
 - April 1, 2023 – March 31, 2024
 - Approximately 25,000 check stops
 - 1,200 check copies provided
- Stops and check copies can be requested by submitting a TD-346 form to Treasury.TD346@tax.ny.gov.
 - Can be found on OSC's website, in the agency section, under forms.
<https://www.osc.ny.gov/files/state-agencies/resources/pdf/agency-form-td346-fillable.pdf>
- OSC handles stops and check copies comptroller's refund SFS checks.

Stop Process - Timeline

- Agency submits TD-346 form. (Monday)
- Treasury reviews form, stops check in SFS. (Monday)
- Stop goes to the bank the following business day. (Tuesday)
- Bank activates the stop. (Tuesday)
- Treasury confirms stop is good the business day after that. (Wednesday)
- Treasury provides information about stops requests to OSC. (Wednesday)
- OSC either closes or reissues payment as requested by the agency on the TD-346 form within 5 business days.

TD-346 Form



Department of Taxation and Finance
Division of the Treasury

Request for Stop Payment, Replacement Check, Photocopy of Check, or Forgery Affidavit

Agency information – All fields must be completed.

Agency code or business unit	Agency name
Printed name of agency representative	Email address of agency representative

Check information – All fields must be completed.

Check number (8 digits)	Check date	Check amount
Payee name		

Payee has reviewed previously provided photocopy, send forgery affidavit.

Voucher information – Identify the vouchers your agency is requesting to be changed.

Voucher ID	Payment amount
Voucher ID	Payment amount

Check type – Mark an **X** in the applicable box: Regular vendor* Single vendor** Employee travel and expense

TD-346 Form

Prior to making any requests, first refer to the Statewide Financial System (SFS) Stale Report (NYTR1652) to determine if the check has been returned to Treasury, and why it was returned. Reissuance information can be found in SFS associated with the voucher or expense report.

- Review Stale Payment report – double check there is no information about the address being incorrect
- Review payment status to ensure the check is outstanding:

Payment Status	Reconciliation Status	What Does the Status Mean?
Paid	Reconciled	Check is cashed at bank.
Paid	Unreconciled	Check is outstanding at bank.
Stopped	Reconciled	Check is stopped at bank.
Stopped	Unreconciled	Check is stopped in SFS but not yet stopped at the bank due to the timing of the bank extract files.
Stale Dated Payment	Unreconciled	Check was returned from the Post Office as undeliverable and destroyed by OSC.
Escheated	Reconciled	Check was uncashed and turned over to OSC Unclaimed Funds.

GFO XII.9.C Reissuing or Cancelling a Vendor, Employee Expense, or SSI/SSP Check

TD-346 Form

- Payee lost check or check is damaged** – Reissue with no changes. The original check will be stopped and a new check will be issued with a new check number. If cashed, provide photocopy.
- Payee not entitled to all or part of payment** – Cancel check and close vouchers specified in the *Voucher information* section. Agency must create a new voucher for the portion that the payee is entitled to. If cashed, provide photocopy.
- Payee never received check and address was correct** – Reissue with no changes. The original check will be stopped and a new check will be issued with a new check number. If cashed, provide photocopy.
- Payee never received check and would like payment reissued as Automatic Clearing House (ACH)** – Reissue to the following SFS ACH location: _____. If cashed, provide photocopy.
- Payee never received check and address was incorrect** – See instructions below as appropriate.

Regular vendor – Reissue with correct address (provide correct address below). Prior to submitting request, the agency or vendor must update the New York State (NYS) Vendor File. The original check will be stopped and a new check will be issued with a new check number and the correct address. If cashed, provide photocopy.

Employee travel and expense – Reissue with correct address (provide correct address below). Prior to submitting request, the employee's address must be updated in PayServ. The original check will be stopped and a new check will be issued with a new check number and the correct address. If cashed, provide photocopy.

Correct address:

Street address		
City	State	ZIP code

Single vendor – Cancel check and close related vouchers. The original check will be stopped and the agency must create a new voucher with correct address. If cashed, provide photocopy.

TD-346 Form

Payee never received check and check shows as reconciled (cash) in SFS – Provide photocopy.

Comments: _____

*A *Regular vendor* is a vendor that is registered to do business with NYS. They are approved, managed, and assigned a unique 10-digit vendor identification (ID) number by the Office of the State Comptroller's Vendor Management Unit.

**A *Single vendor* is a vendor whose specific information is not managed by the Office of the State Comptroller's Vendor Management Unit.

For payroll checks, use Form AC 3340.

TD-346 (3/20)

Email this completed form to the NYS Division of the Treasury at treasury.td346@tax.ny.gov.

Stop Payments and Check Copies

Questions?

Forgery Claims



Forgery Claims



Department of Taxation and Finance
Division of the Treasury

Request for Stop Payment, Replacement Check, Photocopy of Check, or Forgery Affidavit

Agency information – All fields must be completed.

Agency code or business unit	Agency name		
Printed name of agency representative		Email address of agency representative	

Check information – All fields must be completed.

Check number (8 digits)	Check date	Check amount
Payee name		

Voucher information – Identify the vouchers your agency is requesting to be changed.

Voucher ID	Payment amount
Voucher ID	Payment amount

Payee has reviewed previously provided photocopy, send forgery affidavit.

Check type – Mark an **X** in the applicable box:

Regular vendor*

Single vendor**

Employee travel and expense

Forgery Claims - Steps

- Agency is contacted by payee due to not receiving payment, lost check, etc.
- Agency realizes the check is cashed in SFS and requests copy from Treasury with TD-346 form.
- Treasury provides check copy.
- Agency provides check copy to payee for review.
- Payee says “That’s not my signature”.
- Agency submits TD-346 requesting a forgery affidavit.

Forgery Claims - Steps

- Treasury sends pre-filled Forgery Affidavit (from Treasury.Forgery@tax.ny.gov)
- Agency gives form to payee.
- Payee fills out form and gets it notarized. (Note: Form **must** be notarized, or the bank will not accept it.)
- Payee gives form back to agency.
- Agency sends form back to Treasury.Forgery@tax.ny.gov.



Department of
Taxation and Finance

AFFIDAVIT TO SUPPORT CLAIM OF FORGED OR IMPROPER ENDORSEMENT OR LACK OF ENDORSEMENT

Complete this form and return to your paying agency.

State of _____ County of _____

1. _____ being duly sworn, deposes and says that:
First Name Initial Last Name

Mailing Address

Address line 1

Address line 2

City State Zipcode

2. I have examined the attached photocopy of the check listed below. I am the payee named hereon.

Payable To: _____ Jess McClune

Check Number: _____ 12345678

Check Amount: _____ \$100.00

Check Date: _____ 10/1/2024

Drawn by the Commissioner of Taxation and Finance on the KeyBank account number:

xxxxxxxx2789

3. Check one of the following:

- The endorsement of my name is a forgery. The endorsement was not authorized by me.
- The check bears an improper endorsement. The endorsement was not authorized by me.
- The check lacks endorsement. The processing of this check was not authorized by me.
- The endorsement of my name is NOT a forgery. I endorsed the check. However, the check was lost or stolen, the endorsement was altered and the check was cashed by someone other than myself.

4. The change(s) or alteration(s) were made without my authority, permission or knowledge. I did not receive any benefit or consideration whatsoever from the proceeds of the check.

Sworn to before me this _____ day of _____

Signature of Deponent

Title (Business Only)

Notary Public or Commissioner of Deeds (No seal required)

My Commission expires on _____

NOTARY STAMP AND SIGNATURE ARE REQUIRED

Forgery Claims - Steps

- Treasury sends to our bank.
 - Our bank reviews paperwork and submits it to the bank of first deposit.
- months go by (unfortunately) -----
- We receive either a denial notice or a credit.
 - If we get a credit, we will reach out for a 1286 to account for the funds in SFS.
 - If we get a denial, we will notify you of the denial and provide the information the bank gave us about why it was denied.

Forgery Claims - Reimbursement

- Treasury does NOT recommend you reimburse your payee before the forgery credit is received from the bank.
- About 25% of forgery claims are denied.
- Please provide a 1286 as soon as possible after you are notified we've received the credit.
- Once the 1286 is processed, you can then pay the payee with a new voucher.

Forgery Claims

Please encourage your
vendors to sign up for
ACH!

Stop Payments and Check Copies

Questions?

Abandoned Property Letters



Abandoned Property Outreach

- Per Abandoned Property Law, letters are mailed to payees who have not cashed their checks and the checks are:
 - Over \$20.00
 - Not stale dated in SFS
- A second mailing is sent for uncashed checks that are:
 - Over \$1,000
 - Not stale dated in SFS

Abandoned Property Outreach - Update

- Initial outreach letters will be sent once a month – anticipated to start at the beginning of 2025.
 - For example:
 - Checks issued 4/2024 will have letters sent 4/2025
 - Checks issued 5/2024 will have letters sent 5/2025
- Second outreach letters for over \$1,000 will be sent once a year, a few months before checks are turned over to OSC Unclaimed Funds.

Abandoned Property Timeline

- Checks are issued throughout 2024.
- Initial outreach letters are sent throughout 2025 for 2024 uncashed checks.
- Second outreach letters are sent for over \$1,000 2024 checks which are still uncashed, approximately February 2026.
- Uncashed checks are turned over to OSC Unclaimed Funds, approximately April/May 2026.

Abandoned Property Letters

- Letters instruct payees to fill out the letter and return it to the agency who issued the check.
- The “return to” address is populated on the letters based on the Department Code on the voucher.
 - Department Codes have addresses and phone numbers associated with them in SFS.
 - If the Department Code does not have an address associated with it, the letter gets the address and phone number for the Business Unit.
 - Contact SFS helpdesk for more information or to update addresses and phone numbers.

Abandoned Property Letters

- If a check is outstanding still in SFS, it can still be reissued.
 - Follow process to reissue checks from SFS.
- Once checks are turned over to OSC Unclaimed Funds, checks will show as “Escheated” in SFS.
- At that point payees will need to go through the process to claim the funds from OSC Unclaimed Funds.

Abandoned Property Letters

Questions?

Final Questions?

