CLAIMING YOUR FUNDS

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Department of Commerce

Division of Unclaimed Funds



Jessica Hamlin
BBB of Central Ohio

www.bbb.org/riskreport

BBB
Start With Trust

Ohio

BBB Scam Tracker℠

A consumer prevention and reporting platform:

✓ Search scams.

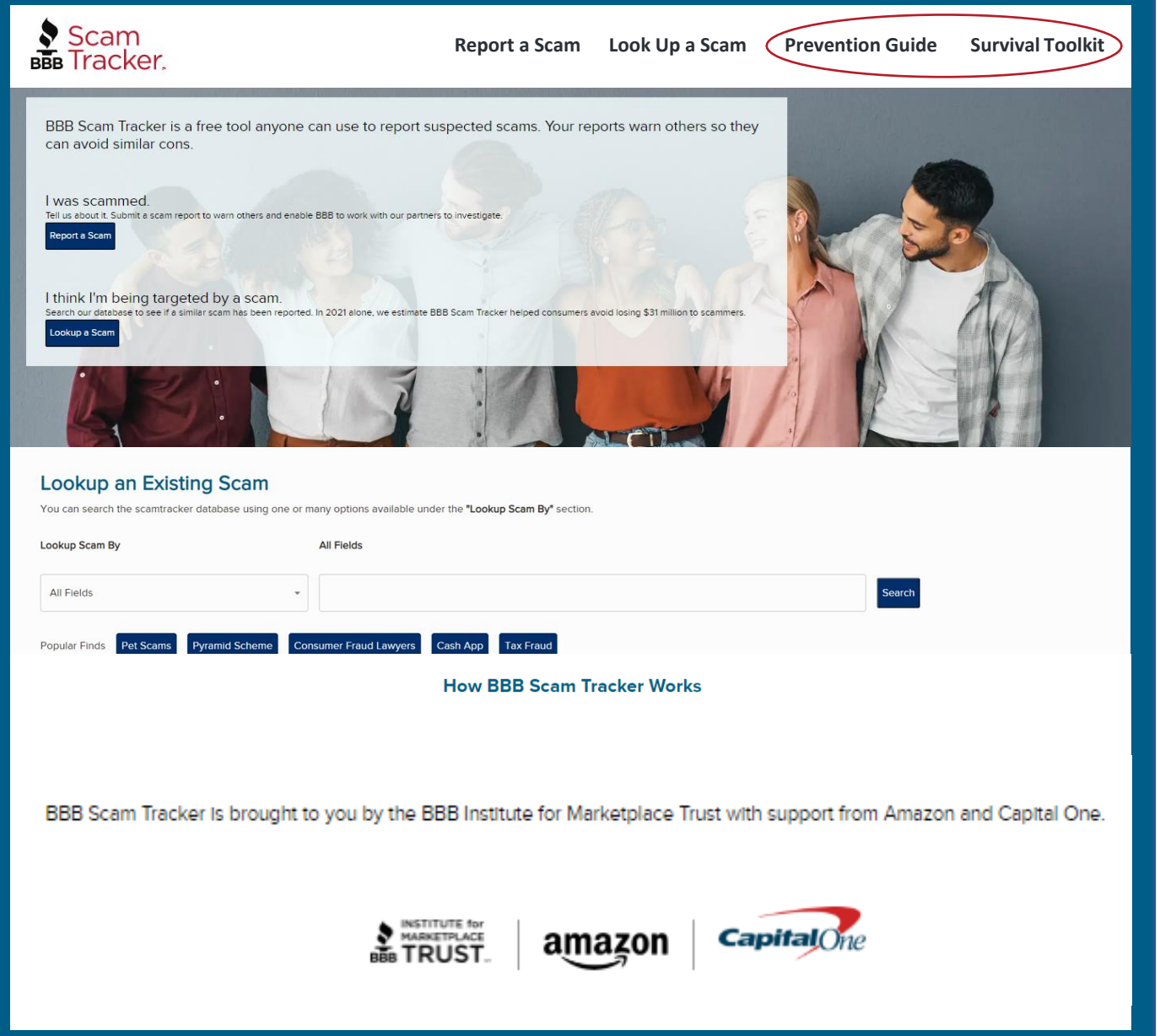
✓ Report scams

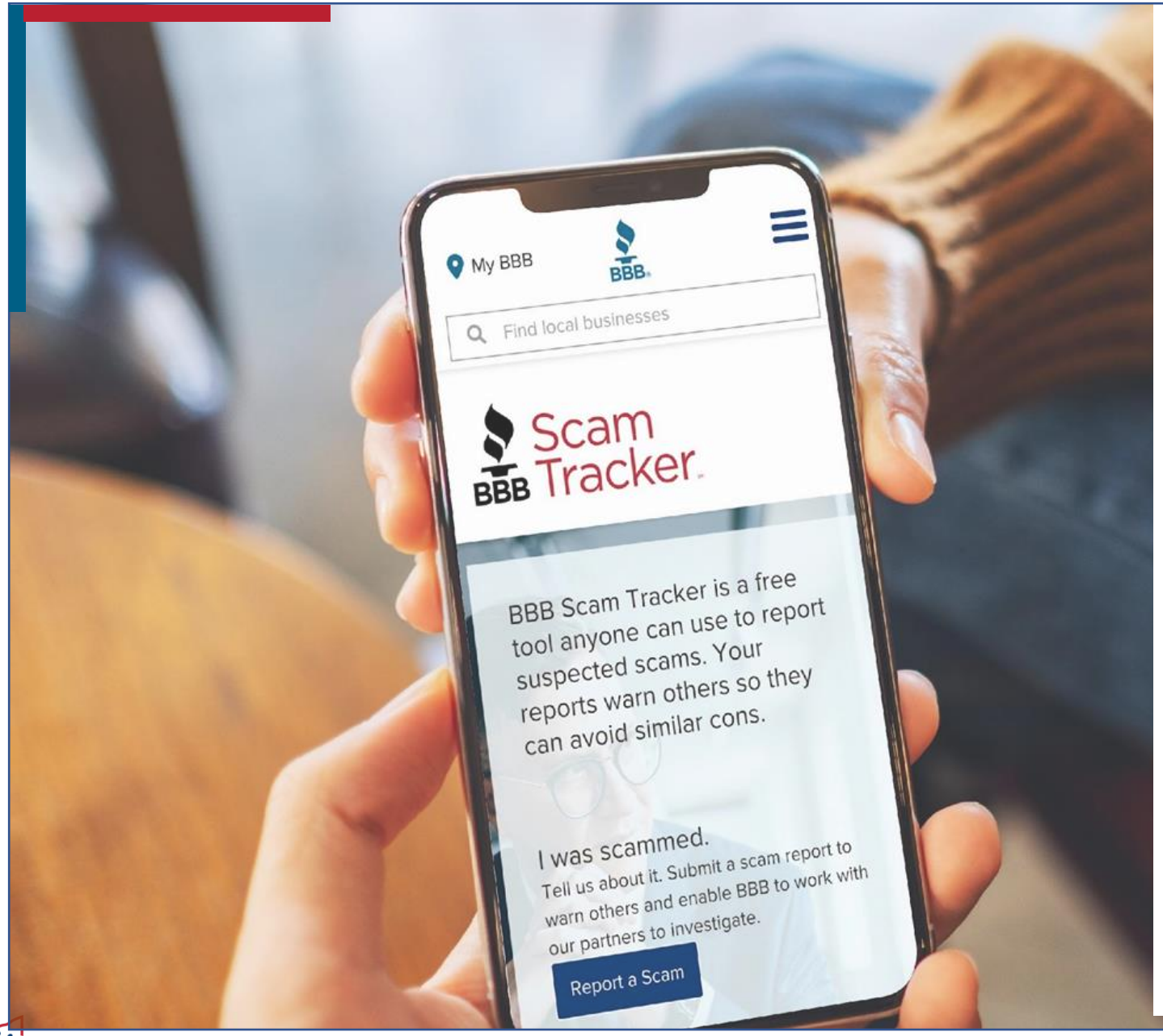
BBB.org/ScamTracker

GASA SCAMADVISER

Best Scam Fighting Tool 2024

Award Winner

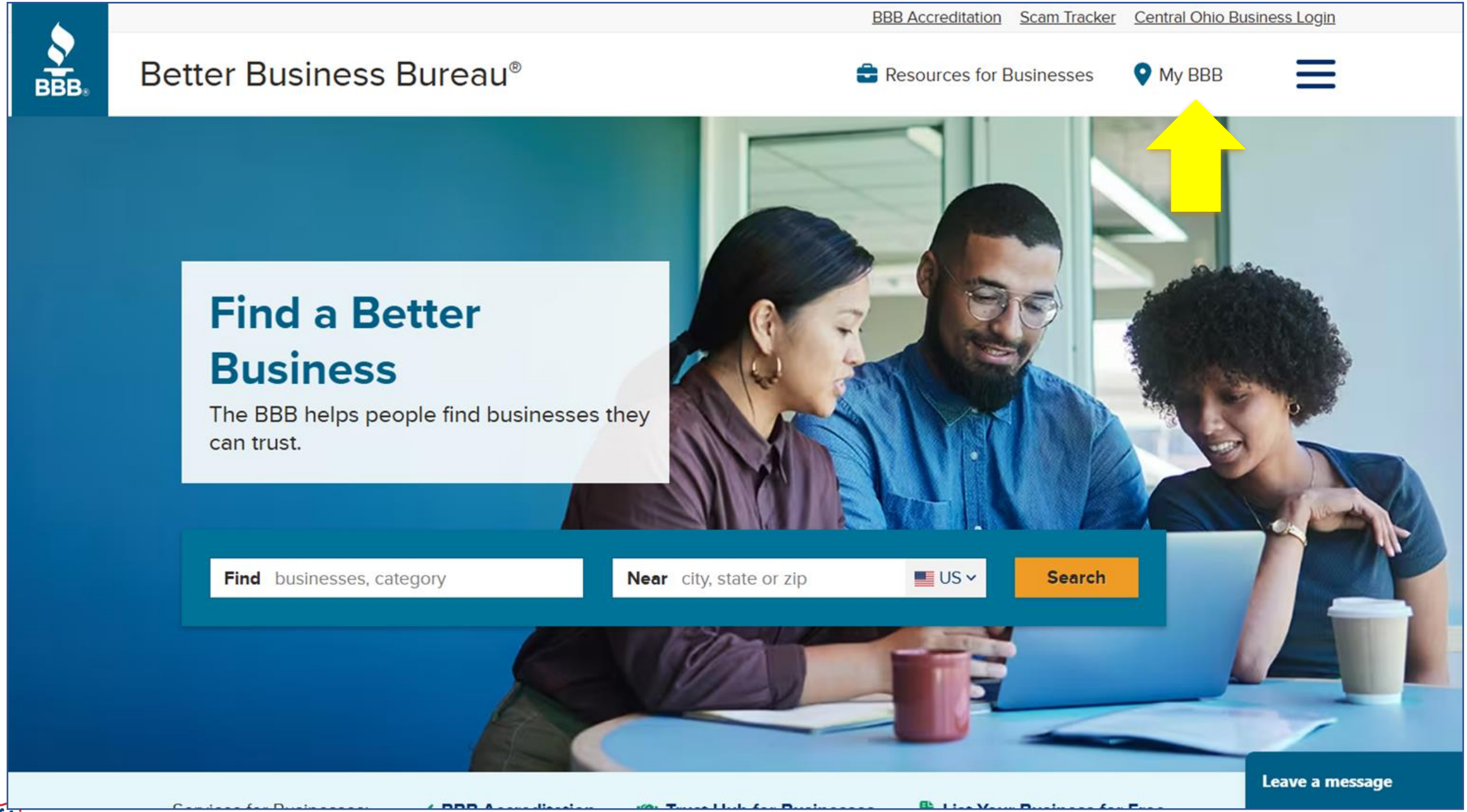




BBB Scam Tracker helped people avoid losing more than **$43 million** in 2024.

BBB Start With Trust

Ohio


BBB Accreditation
Scam Tracker
Central Ohio Business Login
Better Business Bureau®
Resources for Businesses
My BBB
Find a Better Business
The BBB helps people find businesses they can trust.
Find businesses, category
Near city, state or zip
US
Search
Leave a message

$4269 WAS AVERAGE CLAIM LAST YEAR. THIS COULD BE YOU!



$4.8 Billion in Unclaimed Funds

26,420 Claims Paid Out

$149 Million Returned

https://Unclaimedfunds.ohio.gov

TODAY'S AGENDA

- What are Unclaimed Funds
- 3 Easy Steps to Claiming Funds
    1. Search for Funds & Get a Claim Form
    2. Review Required Documents
    3. Submit Documents
- Finders
- Claims Timeline
- Claims Status Lookup

UNCLAIMED FUNDS

Lost or forgotten money from inactive accounts that is reported by banks and businesses to the State of Ohio Division of Unclaimed Funds for safekeeping.

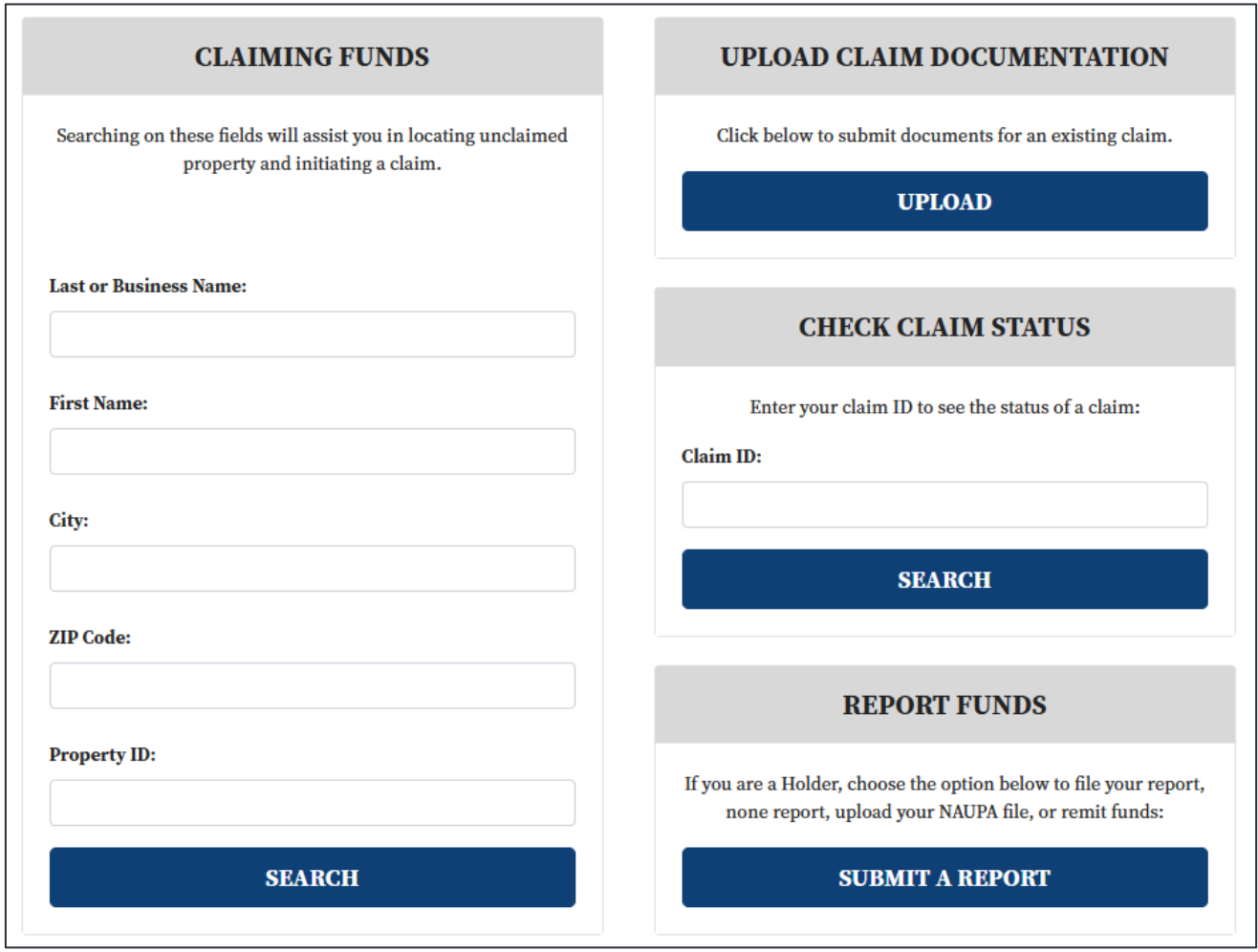
Inactive Checking Accounts	**Savings Accounts**
Refund/Credit Balances	**Uncashed Cashier's Checks**
Life Insurance Benefits	**Stocks & Bonds**
Safe Deposit Box Contents	

https://Unclaimedfunds.ohio.gov

NEW SYSTEM

- Allows us to verify claimants' information once it's provided to us and in some cases, automatically approve some claims.

  Claims will be paid out faster!
- Claimants can now search and claim funds, check the status of a claim on our website.
- Streamline communications with automated emails to claimants identifying needed documentation and claim status.
- Missingmoney.com is still an option for multi-state searches.



https://Unclaimedfunds.ohio.gov

3 EASY STEPS TO CLAIM YOUR FUNDS

Step 1



Search for Funds & Get Claim Form

Search for funds at no cost

Step 2



Review Required Documents

Review the required documents on your claim form.

Step 3



Submit Required Documents

Upload your supporting documents.

https://Unclaimedfunds.ohio.gov

STEP 1 – SEARCH FOR FUNDS & GET A CLAIM FORM

SEARCH

This is a free and secure service provided by the Ohio Division of Unclaimed Funds to claim your lost funds.

Search Instructions
Enter your last name or the name of your business in the **Last or Business Name** field and click **SEARCH**.
To narrow your results, enter your first name, city, or zip code. Click **SEARCH**.

To provide you with a comprehensive list of possibilities, exact name matches will be shown first. Then, individuals with similar names to the name you entered will follow.

Claiming Funds
Select ***CLAIM*** next to the listing(s) you want to claim.
Select **CONTINUE TO FILE CLAIM** and follow the instructions provided to begin your claim.

To search for property held by other states, visit MissingMoney.com.

*Last or Business Name:

First Name:

Narrow your search with the following fields:

City:

Zip Code:

*Property ID:

SEARCH

If you have any questions or concerns regarding the privacy of your information or the legitimacy of this website, please call our office at 1-877-644-6823

https://Unclaimedfunds.ohio.gov

SELECT YOUR CLAIM(S)

CONTINUE TO FILE CLAIM(1)

To file a claim for the funds on this list, click the Claim button next to those properties you wish to claim, then click on the "Continue to File" Claim button.

Select an Action	Owner Name	Co-Owner Name	Reporting Business Name	Address	City	State	ZIP Code	Amount	Property ID
+ CLAIM SHARE	DOE JOHN		PEOPLES SAVINGS BANK	UNKNOWN	UNKNOWN			$50-$100	52450
+ CLAIM SHARE	DOE JOHN		COLDWELL BANKER RESIDENTIAL REAL ES	UNKNOWN	UNKNOWN			OVER $100	1326406
+ CLAIM SHARE	DOE JOHN		U-HAUL CO OF OHIO	IGNORE THIS	BAD RESERVATION	OH	44444	UNDER $25	8417595
+ CLAIM SHARE	DOE JOHN		EAST OHIO GAS COMPANY	706 CLARIDGE LANE APT 12A	AURORA	OH	44202	$50-$100	8528572

https://Unclaimedfunds.ohio.gov

REVIEW THE CLAIMS AND SELECT THE CLAIMANT RELATIONSHIP

FILE CLAIM

Claimed Properties

Please select the relationship that you have to each property owner:

Select an Action	Owner Name	Co-Owner Name	Reporting Business Name	Address	City	State	ZIP Code	Amount	Property ID	*Claimant Relationship
✕ Remove	DOE JOHN		PEOPLES SAVINGS BANK	UNKNOWN	UNKNOWN			$50-$100	52450	- Select an opti
✕ Remove	DOE JOHN		COLDWELL BANKER RESIDENTIAL REAL ES	UNKNOWN	UNKNOWN			OVER $100	1326406	- Select an opti

ENTER YOUR INFORMATION AND SUBMIT YOUR CLAIM

Primary Information

Please enter the following information:

*Claimant Type: Individual

*Last Name:

*First Name:

Date of Birth: MM DD

*Email Address:

*Email Address Confirmation:

*Phone Number:

*SSN/Tax ID:



https://Unclaimedfunds.ohio.gov

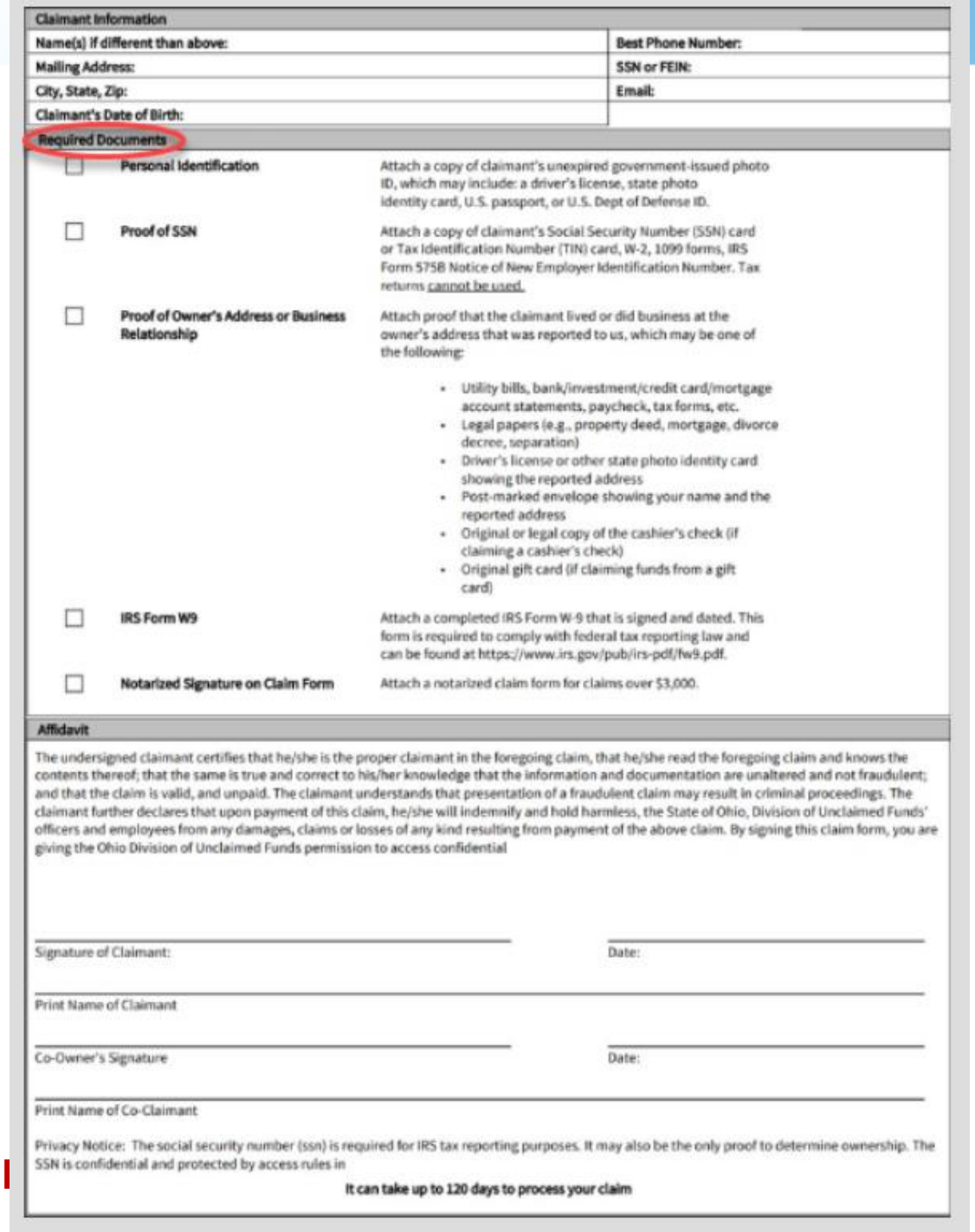
CLAIM FORM GENERATED

Congratulations! You've completed the first step to claiming your funds. You will get an email with your claim form and instructions.

You are not finished.

You still need to review the required documents on your claim form and provide them to us.

STEP 2 – REVIEW REQUIRED DOCUMENTS



Claimant Information

Name(s) if different than above:	Best Phone Number:
Mailing Address:	SSN or FEIN:
City, State, Zip:	Email:
Claimant's Date of Birth:	

Required Documents

☐	**Personal Identification**	Attach a copy of claimant's unexpired government-issued photo ID, which may include: a driver's license, state photo identity card, U.S. passport, or U.S. Dept of Defense ID.
☐	**Proof of SSN**	Attach a copy of claimant's Social Security Number (SSN) card or Tax Identification Number (TIN) card, W-2, 1099 forms, IRS Form 5758 Notice of New Employer Identification Number. Tax returns cannot be used.
☐	**Proof of Owner's Address or Business Relationship**	Attach proof that the claimant lived or did business at the owner's address that was reported to us, which may be one of the following: • Utility bills, bank/investment/credit card/mortgage account statements, paycheck, tax forms, etc. • Legal papers (e.g., property deed, mortgage, divorce decree, separation) • Driver's license or other state photo identity card showing the reported address • Post-marked envelope showing your name and the reported address • Original or legal copy of the cashier's check (if claiming a cashier's check) • Original gift card (if claiming funds from a gift card)
☐	**IRS Form W9**	Attach a completed IRS Form W-9 that is signed and dated. This form is required to comply with federal tax reporting law and can be found at https://www.irs.gov/pub/irs-pdf/fw9.pdf.
☐	**Notarized Signature on Claim Form**	Attach a notarized claim form for claims over $3,000.

Affidavit

The undersigned claimant certifies that he/she is the proper claimant in the foregoing claim, that he/she read the foregoing claim and knows the contents thereof; that the same is true and correct to his/her knowledge that the information and documentation are unaltered and not fraudulent; and that the claim is valid, and unpaid. The claimant understands that presentation of a fraudulent claim may result in criminal proceedings. The claimant further declares that upon payment of this claim, he/she will indemnify and hold harmless, the State of Ohio, Division of Unclaimed Funds' officers and employees from any damages, claims or losses of any kind resulting from payment of the above claim. By signing this claim form, you are giving the Ohio Division of Unclaimed Funds permission to access confidential

Signature of Claimant: _____ Date: _____

Print Name of Claimant _____

Co-Owner's Signature _____ Date: _____

Print Name of Co-Claimant _____

Privacy Notice: The social security number (ssn) is required for IRS tax reporting purposes. It may also be the only proof to determine ownership. The SSN is confidential and protected by access rules in

It can take up to 120 days to process your claim

CHECKLIST OF DOCUMENTATION REQUIRED FOR ALL CLAIMS



Personal Identification – unexpired driver's license, state photo ID, passport, or US Dept of Defense ID

Proof of Social Security Number – social security card, W-2, or 1099 form

Proof of Address - utility bills, bank statements, paycheck, property tax forms, or tax statements. We need proof that you were affiliated with the address on the claim form to verify that you are the original owner.

W9 Tax Form

CHECKLIST OF DOCUMENTATION FOR HEIR

You can claim on behalf of a deceased owner.

Heir - someone who is set to inherit the property of the **deceased** when no will or testament has been made; a close living relative whereas a beneficiary can be anyone.

Beneficiary - someone who was chosen by the deceased to inherit their property as laid out in a will or testament.

- **Probate Court Order** must be within 2 years of filing a claim If probate of the estate has been closed, you will need to re-open the probate order.
- **Death Certificate** showing the SSN
- **Marriage certificate** if the deceased was your spouse
- **Birth certificate** if the deceased was a parent or sibling
- **TAX ID #**
- Other Court Documents or Signed Legal Documents

STEP 3 – SUBMIT REQUIRED DOCUMENTS

WEBSITE:

The Upload Claim Documentation page allows you to send your claim form and supporting documents electronically.

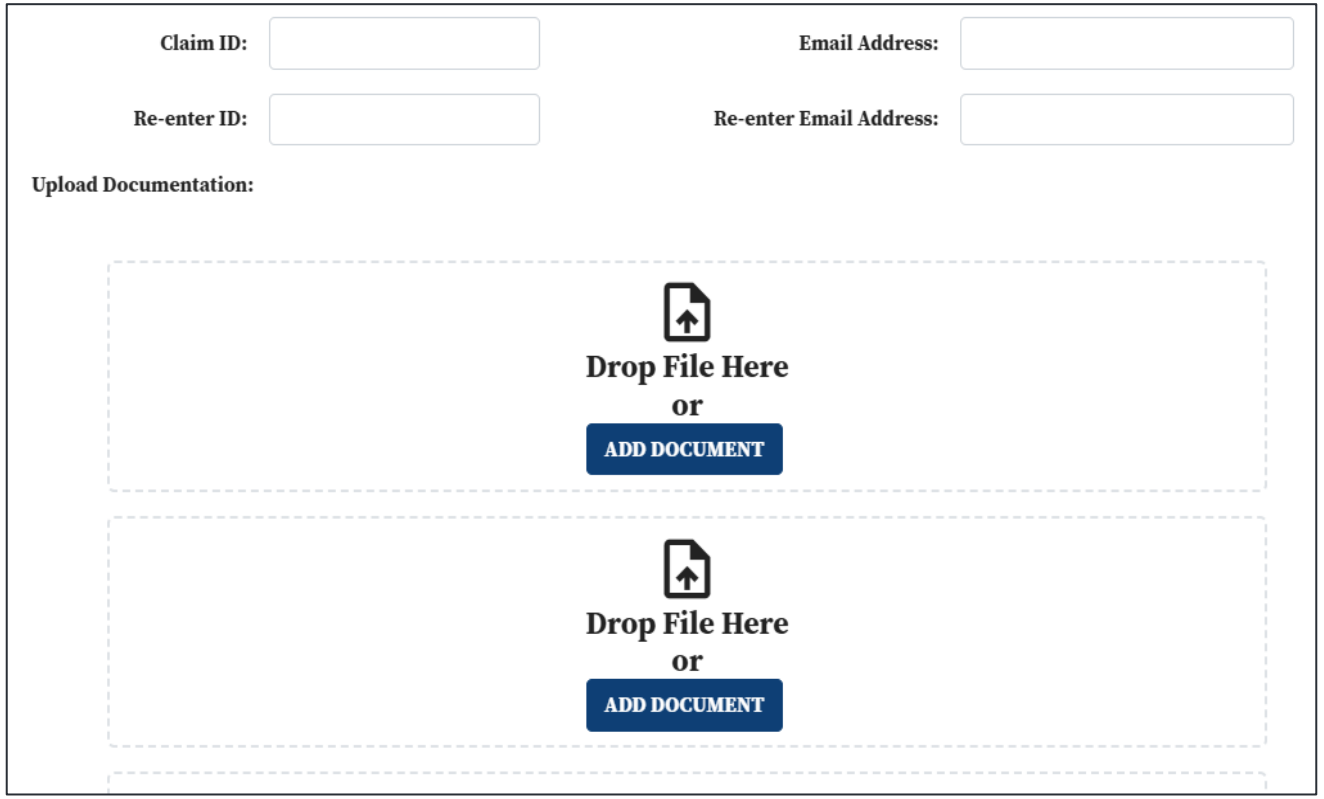
OR --

MAIL:

Ohio Division of Unclaimed Funds

77 S. High Street, 20th floor

Columbus, OH 43215-6108



https://Unclaimedfunds.ohio.gov

FINDERS

A Finder is a person agreeing to locate, deliver, recover, or assist in the recovery of the unclaimed funds or contents of a safe deposit box and holds a valid certificate of registration issued by the Director of Commerce per the Ohio Revised Code 169.16.

- Finder agreements must comply with the statute. R.C. 169.13
- Compensation capped at 10% or less
- Finders may not download claim forms from the Division website.
- Finders must first submit an agreement for approval before the Division will generate a claim form.

Please know, you do not need to use a FINDER to claim your funds.

You can do it yourself by following the steps in this webinar.

TIMELINE

- **New System** – Streamlines a small set of claims for automatic approval.
- Allows us to get to more complex claims faster.
- Allow us 120 days to initially review your claim.
- Delays in processing your claim – Not sending documents, missing documents, not signing claim form, not having claim form notarized.

CHECK THE STATUS OF A CLAIM

SEARCH

*Required field

***Claim ID:**

NOTE: The Claim ID can be found on your claim form or in the email notice you received when you initiated your claim. If you have lost or forgotten this number please contact us by visiting our Contact Us page.

SEARCH

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Department of Commerce

Division of Unclaimed Funds

Promoting prosperity by protecting what matters most

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