

## Unclaimed Property

### Frequently Asked Questions – FAQ



#### Where do I send the form and documents to claim my funds?

The address will be on the Unclaimed Property Reimbursement Form. Send the form and documents to the following address:

Pathward, N.A.  
Attn: Escheat Administrator  
5501 S Broadband Ln  
Sioux Falls, SD 57108

Or you may email the signed claim form with two ID documents to [unclaimedproperty@pathward.com](mailto:unclaimedproperty@pathward.com) – please include your name and Account ID in the subject line.

Documents and claim forms may also be faxed to 605-977-0202.

#### Why do you need my full Social Security number?

Both your state and Pathward are required by law to identify the true owner of the property (funds). This process is similar in each state and Pathward mirrors that process with the documentation required. If you fail to provide the documentation, or if the documentation doesn't pass verification, we are unable to disburse the funds. These requirements are for the protection of our accountholders. If you are simply uncomfortable providing Pathward with that information through our process, you may wait until the funds are turned over to your state and claim from them directly.

#### Where did this Card/Check come from?

Most letters that go out relating to Pathward unclaimed property are for prepaid debit cards that have been idle for more than a year, or several years. We sponsor gift cards, travel cards, reloadable cards, and other payment cards with various partners and companies. The letter could have also been sent for an uncashed check relating to a division of Pathward. Pathward is a financial service company with several divisions including Crestmark, AFS/IBEX, Refund Advantage, and EPS Financial.

#### What are the documents required to claim this property?

One form of ID must be a government issued photo ID, such as your driver's license. The other form can be something like a copy of a recent utility bill, phone bill, credit card bill or bank statement to validate the address with your name on it. If you have had a change of address, we require a utility bill so that we can verify your new physical home address. Once we receive your Unclaimed Property Reimbursement Form, we will use it to verify your identity. If your identity is verified, you will receive a new gift card or check in the mail, within 90 days from the day we receive your response.

#### Standard Claim Documents

- A legible copy of your current (unexpired) state/government issued photo id such as a Driver's License, passport, state/government issued photo ID, military ID, matricula consular or Native American ID card, Alien ID (Green Card or Work Visa). At least one of these Primary IDs is required.
- A recent utility bill (within 60 days), pay stub, or bank/credit card statement that will allow us to verify your home address. There must be a physical address for a replacement card, or PO Box if you request a refund check. A Utility Bill is not needed if state/government issued Photo ID has correct address and a copy of Social Security Card or Birth Certificate is included as the Secondary ID.

**\*\*Two government issued photo IDs will suffice if the address on one of them matches the address filled out at the bottom of the Unclaimed Property Reimbursement Form. Otherwise, a recent utility bill or similar item will be needed to verify the home address.**

## **Business Claim Documents**

- The bottom of the letter requires an individual's identifying information (Name, Date of Birth)
- In place of Social Security Number, we need the Business Tax ID
- A legible copy of your Government Issued Business License
- If you cannot provide a Business License, we will need one of the following: Articles of Organization, Partnership Agreement, Participation Loan, Loan/Bank Documents for the business, Certificate of Authority, Operating Agreement, By Laws or Articles of Incorporation, State Sales Tax License
- State issued photo ID for person signing the form

## **Deceased Cardholder/Property Owner Documents**

- A legible copy of your (who is claiming the funds) current state issued photo id such as a Driver's license, passport, state issued photo ID, military ID, matricula consular or Native American ID card
- A legible copy of a recent utility bill, pay stub, social security card, birth certificate or bank statement that will allow us to verify your home address. This must not be older than 60 days. We are looking for business header & name with address.
- A copy of the death certificate
- A copy of a document naming you the beneficiary such as Will, Trust papers, Letters of Special Administrator, Letters of Testamentary or Letters of Temporary Administrator, Small Estates Affidavit or Affidavit of Decedent's Successor (MI) or other document from the probate or surrogate's court. The probate/surrogates court can answer any questions and variations based on their state statutes. A Power of Attorney or Durable POA do not survive death and cannot be used for this process.
- You will need to fill out the claim form with YOUR information and an ID/Utility bill to validate you are the person named in the legal document naming executor or beneficiary.

## **How long until I receive the money?**

We process Unclaimed Property Reimbursement Forms year-round. The process to get a check or replacement card from Pathward can be up to 90 days from approval of the form/documents. If you choose to claim the funds from the state, it can take several months for the state to process the funds into their system and have it available at their website to claim. The process varies by state.

## **How do I contact my state?**

Each state is different regarding what department handles unclaimed property. Visit [missingmoney.com](https://missingmoney.com) to find a link to your state. Most states have a searchable website to find any property they have in your name. Each state provides instructions to claim property from the state once a property has been turned over to the state.

## **Does it cost me anything to claim the funds from Pathward?**

No, there is not a charge to claim funds directly from Pathward prior to us turning funds over to the state. Most states do not charge a fee or percentage of the property to claim from the state once funds are turned over to the state. Check with your state if you have further questions.

**I did not receive a claim form, where can I get one?**

Claim forms are mailed out to the address on file. If you did not receive one or lost one, you may email us at [unclaimedproperty@pathward.com](mailto:unclaimedproperty@pathward.com) to request a new form or utilize the general Unclaimed Property Claim Form attached to this document. Please provide all information you have regarding that property including the following:

Account /Property ID # (if known):

Your name:

Any previous name(s):

Full current mailing address:

Any previous mailing address:

**I received a letter from the California State Controller's Office, what do I do?**

California mails out letters like that regarding unclaimed property that Pathward sent a letter out to you a year ago. California is a state that requires the bank to send the letters out a year in advance rather than just a few months before the property is turned over to the state. So essentially a new claim form will be needed if you received one of those letters from the California State Controller's office.

The claim form is on the next page of this FAQ. You may fill out, sign, and email this to us, with two required ID documents, to [unclaimedproperty@pathward.com](mailto:unclaimedproperty@pathward.com), or fax to 605-977-0202. An address is also provided on the form if you choose to mail in the documents.



## UNCLAIMED PROPERTY CLAIM FORM

**NOTICE: IF YOUR UNCLAIMED PROPERTY HAS ALREADY BEEN TRANSFERRED TO THE STATE, YOU MUST CONTACT THE STATE TO CLAIM YOUR PROPERTY.**

**Complete the information below to claim funds prior to escheating to the State.**

**NAME:** \_\_\_\_\_

**ADDRESS:** \_\_\_\_\_

**CITY/ST/ZIP:** \_\_\_\_\_

### Unclaimed Property Information from the Letter Received:

**Account ID** (Account Number): \_\_\_\_\_

**Amount Reported:** \_\_\_\_\_

**Last Activity Date** (Date of Last Contact): \_\_\_\_\_

The Unclaimed Property Law requires Pathward to transfer funds from deposits, accounts, cards, shares, or other interests to the State if the item has been inactive for a specified period of time. That State will then hold your funds as custodian until you contact the State for return of your funds. This is called "escheat" or "escheatment." If you fail to contact us or complete this form in time, your property will escheat to the State. To avoid escheat, you must:

1. Complete, sign, and return this notice
2. Provide a copy of two government issued forms of identification for us to verify your identity.

**Please note:** We reserve the right to require further proof of identification should federal law require it. For more information visit: <https://www.pathward.com/unclaimed-property>.

You can mail your response to: **Pathward, N.A.**  
**Attn: Escheat Administrator**  
**5501 Broadband Lane**  
**Sioux Falls, SD 57108**

**Please note:** We will issue you an official check. Please allow up to 90 days for the official check to be issued. If you do not wish to receive an official check from us, you may wait for the funds to escheat to the State, and you may then contact the State to receive your funds via the State's payment method.

For questions, please contact the Escheat Administrator at 1-877-497-7479.

By completing the information, signing below, and returning the form to us with a copy of two forms of government issued identification at the address listed above, you acknowledge your funds are not abandoned. You also acknowledge you maintain ownership of the funds and request Pathward forward you your remaining funds.

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Current Street Address

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Social Security No.

\_\_\_\_\_  
Print Current City and State

\_\_\_\_\_  
Print Phone Number

\_\_\_\_\_  
Print Zip Code

\_\_\_\_\_  
Print Email Address (Optional)

\_\_\_\_ Address or Name Correction Requested

Account ID (Account Number): \_\_\_\_\_

Para solicitar una versión en Español de esta carta, por favor escriba a Pathward, Attn: Spanish Escheat Letter, 5501 S Broadband Lane, Sioux Falls, SD 57108 o correo electrónico [unclaimedproperty@pathward.com](mailto:unclaimedproperty@pathward.com).