

1. Requesting Agency  
BANK COMMISSIONER

2. Division or Bureau of Requesting Agency

3. ~~Bank Commission~~ requested. (Check only one of the squares below).

- A  Dispose of present accumulation. No additional accumulation is anticipated. Records have ceased to have value to warrant retention.
- B  Establish retention schedule for records for which there is a continuing accumulation. The records will cease to have value to warrant their retention after the period of time indicated.
- C  Microfilm and destroy originals. Originals if not microfilmed would be retained for the period of time indicated.

4. Item No. Describe records accurately. Include title, form number, purpose, size of documents, inclusive dates, quantity (cubic or linear feet), and show recommended retention period.

5. Description of Records

6. Recommendation of Hall of Records and Board of Public Works.

1. PERIODIC EXAMINATION FILES - STATE BANKS, TRUST COMPANIES AND MUTUAL SAVINGS BANKS  
The contents of this file are the periodic examination reports of the Bank Examiners. Reports (Form 56) comprise 34 pages (9-1/4" x 14") and in the case of Trust Companies, an additional 21 pages (9-1/4" x 14") are included (Form 60), occupy 40 file drawers (80 linear feet) in the Commission offices, 307 North Eutaw Street, Baltimore, for the period 1932 to date and 25 cubic feet for the years 1924 - 1931 at the Hall of Records. Filed by an assigned code for which an index is maintained. These reports present a detailed picture of the financial status of the institution being examined.  
RECOMMENDATION: Retain 10 years after examination and then destroy.

*Approved*  
*Hall of Records*  
*Commission*  
12 -  
2 - *insert*  
1974  
(*col. 4*)

2. PERIODIC EXAMINATION FILE - CREDIT UNIONS  
This report, an unnumbered form, consists of 8 pages (8 1/2" x 11"), occupies 7 drawers in the Commission offices for the period 1940 to date. Filed by code for which an index is maintained. They are a detailed analysis of the institutions financial status. Included in this file are the Examiner's worksheets which are scheduled for disposal in a separate item (see Item 4 - this Schedule).  
RECOMMENDATION: Retain 10 years after receipt and then destroy.

*Approved*  
*Hall of Records*  
*Commission*  
1 - *insert* - 1974  
2 - 1973 *del.*

7. Agency, Division or Bureau Representative

*[Signature]* *Asst. Dir. Comm.* *Oct. 13, 1953*

Signature Title Date

Schedule Authorized as Indicated in Col. 6 by Hall of Records Commission

Disposal Authorized as Indicated in Col. 6 by Board of Public Works.

*04 15 1953* *Merrill S. Radloff* *001 10 353* *[Signature]*

Date Signature Date Signature

4. Item No.	5. Description of Records Describe records accurately. Include title, form number, purpose, size of documents, inclusive dates, quantity (cubic or linear feet), and show recommended retention period.	6. Recommendation of Hall of Records and Board of Public Works.
3.	<p><b>PERIODIC EXAMINATION FILE - INDUSTRIAL FINANCE COMPANIES</b> A 12 page (9-1/4" x 14") unnumbered form, occupies 3 drawers in the Commission offices, 1945 to date. Filed by code for which an index is maintained. The Examiner's worksheets, scheduled separately as Item 4, this Schedule, are included in this file. The report presents a complete picture of the companies' financial status. <b>RECOMMENDATION:</b> Retain 10 years after receipt and then destroy.</p>	<p>Approved Hall of Records Commission 5.  and 2nd</p>
4.	<p><b>EXAMINER'S WORKSHEETS</b> These worksheets are filed with the Periodic Examination Files (Items 1, 2 and 3). Occupy 66 drawers (132 linear feet) in the Commission offices, 1932 to date and 40 cubic feet at the Hall of Records for the period 1924 - 1931. The worksheets consist of the followings:</p> <ul style="list-style-type: none"><li>a. Pencil originals of the reports prepared by the Examiners, i.e., Forms 56 and 60, and the unnumbered forms used for Credit Unions and Industrial Finance Companies (from these penciled originals the final copy is typed and prepared as described in Items 1, 2 and 3 above),</li><li>b. Miscellaneous machine tapes,</li><li>c. Cash sheets - actual count of cash and currency (8 1/2" x 11"),</li><li>d. Individual Bookkeepers' slips (8 1/2" x 11"),</li><li>e. Supplemental Worksheets - used for Christmas accounts, cashier's checks, money orders, etc.,</li><li>f. Loan Line Sheets (5" x 8") prepared for each borrower (very bulky) and,</li><li>g. Summary Sheet - showing Banks' General Financial Status (8 1/2" x 11").</li></ul> <p><b>RECOMMENDATION:</b> Retain 5 years after examination and then destroy.</p>	<p>Approved Hall of Records Commission (See Extension Sheet)</p>
5.	<p><b>INDEX TO EXAMINATION FILES</b> This 5" x 8" card, ruled for 12 years' entries, occupies 20 drawers ( 5 linear feet) in the Commission offices. It is an alphabetical index to Periodic Examination files which are filed according to a code, and also gives the dates of examinations. When filled, the card is placed in an inactive file. <b>RECOMMENDATION:</b> Retain 12 years after last entry is made or until the next filled card replaces it, and then destroy.</p>	<p>Approved Hall of Records Commission</p>
6.	<p><b>VERIFICATION SHEETS</b> Two types of verification sheets which occupy 3 drawers ( 6 linear feet) in the Commission offices for the period 1951 to date, used at the time of periodic examinations:</p> <ul style="list-style-type: none"><li>a. An unnumbered form (9-1/4" x 14") used by the Examiners as a control to whom the record has been forwarded and</li></ul>	<p>Approved Hall of Records Commission</p>

4. Item No.	5. Description of Records	6. Recommendation of Hall of Records and Board of Public Works.
	<p>Describe records accurately. Include title, form number, purpose, size of documents, inclusive dates, quantity (cubic or linear feet), and show recommended retention period.</p> <p>what type of asset is to be verified.</p> <p>b. Form V-101, this (8½" x 11") sheet is sent to creditors of the bank on which they verify the information noted as to their assets with the bank.</p> <p>RECOMMENDATION: Retain 3 years after examination to which the verification applies and then destroy.</p>	
7.	<p><b>MORTGAGE AND SECURITY CARDS</b></p> <p>This 5" x 8", unnumbered form, occupies 9 drawers (15 linear feet) in Commission offices for the period 1947 to date. It is prepared by the Examiners and reflects each loan or security holding acquired by the bank. Entries are made on the card at the time of the examination to indicate the current status of the loan or holding. Cards are retained in the Periodic Examination files as a part of the worksheets until the loan or holding has been liquidated or the cards completely filled (cards are ruled for 10 entries) at which time they are transferred to this separate inactive file.</p> <p>RECOMMENDATION: Retain for 5 years after being placed in the inactive file and then destroy.</p>	<p>Approved Hall of Records Commission (See Extension Sheet)</p>
8.	<p><b>CHARTERS, AMENDMENTS AND BY-LAWS</b></p> <p>For State Banks, Trust Companies, Mutual Banks and Credit Unions this material occupies 9 document type drawers (15 linear feet) and 8 letter-size drawers (16 linear feet). In the case of Industrial Finance Companies the License Application (the equivalent of a charter) is filed with a copy of the annual license, the Certificate of Incorporation, By-Laws, Directors List, and balance sheets all of which occupy one drawer (2 linear feet) for the period 1911 to date. These basic documents must be filed with the Bank Commissioner in conformance to statutory requirements.</p> <p>RECOMMENDATION: Retain permanently.</p>	<p>Approved Hall of Records Commission 8 Draw Files 5 " " 3 File Drawers</p>
9.	<p><b>MORATORIUM RECORDS - F.D.I.C. ENTRANCE EXAMINATIONS</b></p> <p>These are reports of examinations conducted during 1933 and 1934 for the purpose of establishing eligibility for membership in the Federal Deposit Insurance Corporation. Occupy 2 drawers (4 linear feet).</p> <p>RECOMMENDATION: Retain permanently.</p>	<p>Approved Hall of Records Commission (See Extension Sheet)</p>
10.	<p><b>MORATORIUM RECORDS - REORGANIZATION PLAN FILES</b></p> <p>Accumulated as an outgrowth of the Bank Holiday of 1933 and subsequent reorganization of some banking institutions. Occupies 3 drawers (6 linear feet). Consists of reports of condition, balance sheets, notices to depositors, stockholders and creditors, correspondence and approved reorganization plans.</p> <p>RECOMMENDATION: Retain permanently.</p>	<p>Approved Hall of Records Commission (See Extension Sheet)</p>

1. Requesting Agency

**BANK COMMISSIONER**

2. Division or Bureau of Requesting Agency

3  
Item  
No.

~~4. Description of Records~~  
*Additional Information*

1, 2  
3, 4  
& 7

The Periodic Examination files (Items 1, 2 & 3), the Examiner's Worksheets (Item 4), and the Mortgage Security Cards (Item 7) are filed together in the Examination folder. The Worksheets are removed after five years retention and are destroyed. Mortgage and Security Cards are removed and filed in an inactive file after the loan or holding has been liquidated or no further entries can be made on the card. The cards are then held inactively for 5 years and then destroyed. The amount of space required for the Examination and Worksheet files, as indicated on the Schedule, is an estimate - approximately 60% for the Worksheets, and 40% for the Examination Reports. Together they occupy 106 drawers (220 linear feet) of office space and 64 cubic feet in the Hall of Records.

9 & 10

These two moratorium files represent a collection of documents created during a critical economic period of our national history and, as such, they should be retained permanently.