

(1) Any demand, savings, or matured time deposit account made with a banking organization, together with any interest or dividend on it, excluding any charges that lawfully may be withheld, unless, within [5] 4 years, the owner has:

- (i) Increased or decreased the amount of the deposit;
- (ii) Presented evidence of the deposit for the crediting of interest;
- (iii) Corresponded in writing with the banking organization concerning the deposit;
- (iv) Engaged in any credit, trust, or other deposit transaction with the banking organization; or
- (v) Otherwise indicated an interest in the deposit as evidenced by a memorandum on file with the banking organization;

(2) Any funds paid toward the purchase of shares or other interest in a financial organization, or any deposit made with these funds, and any interest or dividends on these, excluding any charges that lawfully may be withheld, unless, within [5] 4 years, the owner has:

- (i) Increased or decreased the amount of the funds or deposit, or presented an appropriate record for the crediting of interest or dividends;
- (ii) Corresponded in writing with the financial organization concerning the funds or deposit;
- (iii) Engaged in any credit, share, or other deposit transaction with the financial organization; or
- (iv) Otherwise indicated an interest in the funds or deposit as evidenced by a memorandum on file with the financial organization;

(3) Any sum payable on a check certified in this State or on a written instrument issued in this State on which a banking or financial organization or business association is directly liable, including any certificate of deposit, draft, traveler's check, and money order, that has been outstanding for more than [5] 4 years from the date it was payable (or 15 years in the case of a traveler's check) or, if payable on demand, from the date of its issuance, unless, within [5] 4 years or 15 years in the case of a traveler's check, the owner has:

- (i) Corresponded in writing with the banking or financial organization or business association concerning it; or
- (ii) Otherwise indicated an interest as evidenced by a memorandum on file with the banking or financial organization or business association; and

(4) Any property removed from a safekeeping repository on which the lease or rental period has expired or any surplus amounts arising from the sale of the property pursuant to law, that have been unclaimed by the owner for more than [5] 4 years from the date on which the lease or rental period expired.