

Banking & Mortgage

268	Permanent Institutional Records	This includes records documenting the formation, amendment, merger, or liquidation of financial institutions, as well as annual financial reporting by small loan companies. These records are essential for historical reference, legal compliance, and regulatory continuity.	Hold permanently.
269	Regulatory Oversight	This includes regulatory oversight and financial monitoring of banks, credit unions, and mortgage companies. It encompasses general and topic-specific correspondence, examination reports and workpapers, examination-related communications, and applications for dividend payments.	Hold in the current files area five (5) years, then destroy.