

REQUEST FOR RECORDS DISPOSITION AUTHORITY
(See Instructions on reverse)

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JOB NO. *NI-48391-2*

TO: **GENERAL SERVICES ADMINISTRATION**
NATIONAL ARCHIVES AND RECORDS SERVICE, WASHINGTON, DC 20408

DATE RECEIVED
5/1/91

1. FROM (Agency or establishment)

NOTIFICATION TO AGENCY

Office of Thrift Supervision

In accordance with the provisions of 44 U.S.C. 3303a the disposal request, including amendments, is approved except for items that may be marked "disposition not approved" or "withdrawn" in column 10. If no records are proposed for disposal, the signature of the Archivist is not required.

2. MAJOR SUBDIVISION

Deputy Director for Regional Operations

3. MINOR SUBDIVISION

Regional Offices

4. NAME OF PERSON WITH WHOM TO CONFER

5. TELEPHONE EXT.

DATE

ARCHIVIST OF THE UNITED STATES

Colleen M. Devine

906-6025

9-28-93

Cindy Huskamp Peterson

6. CERTIFICATE OF AGENCY REPRESENTATIVE

I hereby certify that I am authorized to act for this agency in matters pertaining to the disposal of the agency's records, that the records proposed for disposal in this Request of 11 page(s) are not now needed for the business of this agency or will not be needed after the retention periods specified, and that written concurrence from the General Accounting Office, if required under the provisions of Title 8 of the GAO Manual for Guidance of Federal Agencies, is attached.

A. GAO concurrence is attached, or is unnecessary

B. DATE <i>4/24/91</i>	C. SIGNATURE OF AGENCY REPRESENTATIVE <i>Colleen M. Devine</i>	D. TITLE <i>Director, Directives Management Division</i>
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ITEM NO.	8. DESCRIPTION OF ITEM (With Inclusive Dates or Retention Periods)	9. GRS OR SUPERSEDED JOB CITATION	10. ACTION TAKEN (NARS USE ONLY)
	See Attached Sheet.		

Copies sent to agency, NSR, NN-W, NNT, NCF, NIA 10/7/93

RECORDS RETENTION SCHEDULE REGIONAL INSTITUTION-RELATED RECORDS

All documents on this schedule pertain to the examination and supervision functions of the Office of Thrift Supervision (OTS), Regional Offices. These records are generally arranged by unique docket number or the name of the institution. Some of these records were created by the supervisory office of the Federal Home Loan Banks (FHLBs), private organizations which became part of OTS under the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, or by the Federal Home Loan Bank Board (FHLBB). OTS is the successor agency to the FHLBB and the supervisory offices of the FHLBs. OTS continues to maintain and use these records. The average rate of accumulation for all of the files on this schedule is 20 cubic feet per year. These records may be in paper or microform.

1. **CORPORATE STRUCTURE.** These files contain the current and superceded charters and bylaws and may include other supervisory or operating agreements entered into by the thrift. They also may include the Board of Directors' resolutions approving the agreements or adopting any other supervisory conditions, and, if available, a copy of FDIC's notice that insurance has been granted to the thrift.

DISPOSITION:

Permanent. Retain in office until thrift becomes inactive. Do not transfer to the Federal Records Center. When the thrift becomes inactive, transfer the files to the Inactive Thrift File (Item no. 3).

2. **ACTIVE THRIFT FILES.**

These files include 1) supervisory correspondence with the thrift, copies of cease and desist orders or other supervisory agreements, analysis of the thrift's condition and other supervisory material of a general nature; 2) reports issued to thrifts after an examination of the books, policies, and procedures has been conducted by OTS and/or other thrift regulators; 3) documents created by an examiner and other OTS staff in the course of conducting an examination of a thrift; 4) records created by examination staff which document the institution's participation in the accelerated resolution program; and 5) copies of appraisals done by the thrift and reviewed by OTS for appropriateness. Some or all of these files may exist in an area office as well as in the regional office.

DISPOSITION:

- 1a) Examination and Related-Work Papers. Temporary. Cut off at end of exam cycle. Transfer to the Federal Records Center when no longer needed for ongoing business. Destroy 15 years after cut off. When the thrift becomes inactive, transfer files to the Inactive Thrift File (Item no. 3).

- 1b) All other Supervisory Records. Temporary. Cut off at end of calendar year. Transfer to the Federal Records Center when no longer needed for ongoing business. Destroy 15 years after cut off. When the thrift becomes inactive, transfer files to the Inactive Thrift File (Item no. 3).

3. INACTIVE THRIFT FILES.

When a thrift becomes inactive through a voluntary supervisory merger or the appointment of a receiver for the purpose of liquidation, all of the records on-site at the regional office and field sites will be assembled and brought together to form an inactive thrift case file for that thrift.

The prior five years of records relating to this thrift whether held on-site or at the Federal Records Center will be identified and their retention will become permanent.

DISPOSITION:

Permanent. Cut off at end of calendar year in which thrift became inactive. Transfer to the Federal Records Center 2 years after cut off or when no longer needed for on-going business. Transfer to NARA 15 years after cut off.

4. **Pre-8/1989 INACTIVE THRIFT FILES.** These records are the docket files, supervisory files, examination reports, examination workpapers, and any other records which are filed by docket number relating to those thrifts which became inactive prior to August 1989. This includes all Federal Savings and Loan Insurance Corporation assisted transactions, unassisted supervisory mergers, and all thrifts for which a receiver was appointed.

DISPOSITION:

Permanent. Records were cut off in 1989. Transfer to Federal Records Center immediately. Transfer to NARA in 2005.

5. HOLDING COMPANY FILES.

These files consist of the holding company filings and any correspondence between OTS and the holding company.

DISPOSITION:

Permanent. Cut off at the end of the calendar year. Transfer to the Federal Records Center 2 years after cut off. Transfer to NARA 15 years after cut off.

6. CONSUMER COMPLAINTS.

Documentation of the complaints filed by consumers relating to a thrift and the resolution of the complaints. (In some regions, arranged chronologically and not by thrift docket number.)

DISPOSITION:

Temporary. Cut off at the end of the calendar year in which the complaint is resolved. Transfer to the Federal Records Center 1 year after cut off. Destroy when records are 6 years old.