

# UNCLAIMED PROPERTY

Unclaimed Property is unclaimed or abandoned intangible property. It represents a certain obligation a company is holding for another person or business. It includes checking and saving accounts, certificates of deposit, over payments, insurance checks, payroll checks, utility refunds, money orders, un-cashed checks, dividends, stocks, bonds, contents of safe deposit boxes, gift certificates and more.

**How does property become unclaimed or abandoned and how can I prevent that from happening to me?** Generally, if the property in question has not had any activity within a certain period of time, e.g., **three years** for most properties, and the holder is unable to locate the property owner, it is considered abandoned and must be reported to the Unclaimed Property Division of the State Treasurer's Office 1-866-357-2547 (in-state only) or 605-773-3379.



SOUTH DAKOTA OFFICE OF ATTORNEY GENERAL

**CONSUMER  
PROTECTION**

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**1-800-300-1986**

This handout is for informational purposes and should not be construed as legal advice or as a policy of the South Dakota Attorney General. If you need advice on a particular issue, you should consult a private attorney or other experts.

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