



Unclaimed Property

Frequently Asked Questions – FAQ

Where do I send the form and documents to claim my funds?

The address will be on the Unclaimed Property Reimbursement Form. We require it to be signed in ink and mailed to MetaBank as we cannot accept the form via email or fax. Send the form and documents to the following address:

MetaBank
Attn: Escheat Administrator
5501 S Broadband Ln
Sioux Falls SD 57108

Why do you need my full Social Security number?

Both your State and MetaBank are required by law to identify the true owner of the property (funds). This process is similar in each State and MetaBank mirrors that process with the documentation required. If you fail to provide the documentation, or if the documentation doesn't pass verification, we are unable to disburse the funds. These requirements are for the protection of our accountholders. If you are simply uncomfortable providing MetaBank that information through our process, you may wait until the funds are turned over to your State and claim from them directly.

Where did this Card/Check come from?

Most letters that go out relating to MetaBank unclaimed property are for prepaid debit cards that have been idle for more than a year or several years. We sponsor gift cards, travel cards, reloadable cards, and other payment cards with many different partners and companies. Meta Payment Systems is the division of MetaBank that sponsors prepaid debit card companies and some other programs and loans. The letter could also have been sent for an uncashed check relating to a division of MetaBank. MetaBank is a financial service company with several divisions including Crestmark, AFS/IBEX, Refund Advantage, EPS Financial and Meta Payment Systems.

What are the documents required to claim this property?

One form of ID must be a government issued photo ID, such as your driver's license. The other form can be something like a copy of a recent utility bill, phone bill, credit card bill or bank statement to validate the address with your name on it. If you have had a change of address, we require a utility bill so that we can verify your new physical home address. Once we receive your Unclaimed Property Reimbursement Form, we will use it to verify your identity. If your identity is verified, you will receive a new gift card or check in the mail, within 90 days from the day we receive your response. More instructions and the address to send the documents are on the form.

Standard Claim Documents

- A legible copy of your current (unexpired) State/govt issued photo id such as a Driver's License, passport, state/govt issued photo ID, military id, matricula consular or Native American id card, Alien ID (Green Card or Work Visa). At least one of these Primary IDs is required.
- A recent utility bill (60 days), pay stub, or bank/credit card statement that will allow us to verify your home address. Must be a physical address for a replacement card or PO Box if you request a refund check. Utility Bill not needed if State/Govt issued Photo ID has correct

address and a copy of Social Security Card or Birth Certificate is included as the Secondary ID.

**Two government issued photo IDs will suffice if the address on one of them matches the address filled out at the bottom of the Unclaimed Property Reimbursement Form.

Otherwise, the recent utility bill or similar item will be needed to verify the home address.

Business Claim Documents

- The bottom of the letter needs an individual's information (Name, Date of Birth)
- For Social Security number we need the business Tax ID
- A legible copy of your Government Issued Business license
- If you cannot provide a Business License, we would need one of the following: Articles of Organization, Partnership Agreement, Participation Loan, Loan/Bank Documents for the business, Certificate of Authority, Operating Agreement, By Laws or Articles of Incorporation, State Sales Tax License
- State issued photo ID for person signing the form

Deceased Cardholder/Property Owner Documents

- A legible copy of your (who is claiming the funds) current state issued photo id such as a Driver's license, passport, state issued photo ID, military id, matricula consular or Native American id card
- A legible copy of a recent utility bill, pay stub, social security card, birth certificate or bank statement that will allow us to verify your home address. This must not be older than 60 days. We are looking for business header & name with address.
- A copy of the death certificate
- A copy of a document naming you the beneficiary such as Will, Trust papers, Letters of Special Administrator, Letters of Testamentary or Letters of Temporary Administrator, Small Estates Affidavit or Affidavit of Decedent's Successor (MI) or other document from the probate or surrogates court. The probate/surrogates court can answer any questions and variations based on their State statutes. (A Power of Attorney or Durable POA do not survive death and cannot be used for this process)
- You will need to fill out the claim form with YOUR information and ID/Utility bill to validate you are the person named in the legal document naming executor or beneficiary.

How long until I receive the money?

We process Unclaimed Property Reimbursement Forms year-round. The process to get a check or replacement card from MetaBank can be up to 90 days from approval of the form/documents. If you choose to claim the funds from the State, it can take several months for the State to process the funds into their system and have it available at their website to claim. The process varies by State.

How do I contact my State?

Each State is different regarding what department handles unclaimed property. Visit missingmoney.com to find a link to your State. Most States have a searchable website to find any property they have in your name. Each State provides instructions to claim property from the State once a property has been turned over to the State.

Does it cost me anything to claim the funds from MetaBank?

No, there is not a charge to claim funds directly from MetaBank prior to us turning funds over to the State. Most States do not charge a fee or percentage of the property to claim from the State once funds are turned over to the State. Check with your State if you have further questions.