EXHIBIT 13 CHECK RETENTION/RETRIEVAL REQUIREMENTS

- Chart provides a comparison of retention requirements of check transactions based on various banking laws.
  - Retention means: Retention of the original check; or copy of the front and back of the original check in a manner such that it can be retrieved within a reasonable period of time

Entity	Uniform Commercial Code (UCC)	Bank Secrecy Act (BSA)	Other State Laws	Other Considerations
Depositary Bank	For truncated checks, 7 years or have arrangements to obtain copy (UCC4-406) For non-truncated checks, 3 years (or longer period) to defend against lawsuits under UCC (UCC4-111) or other law	5 years or arrange for third-party to retain checks greater than $100 deposited in demand deposits; however, this requirement may be satisfied by other records maintained in the ordinary course of business enabling reconstruction and tracing of or describing check deposit (31 CFR 103.34(b)(10)) 5 years or arrange for third-party to retain copies of certain large dollar (over $10,000) international checks or suspicious transactions (31 C.F.R. 103.34(b) and 103.18(d))	May require longer retention	Bank may determine to retain copies for longer period for depositor customer service purposes
Collecting Bank (Not Paying Bank)	For truncated checks, 7 years or have arrangements to obtain copy (UCC4-406) For non-truncated checks, 3 years (or longer period) to defend against lawsuits under UCC (UCC4-111) or other law	5 years or arrange for third-party to retain copies of certain large dollar (over $10,000) international checks or suspicious transactions (31 C.F.R. 103.34(b) and 103.18(d))	May require longer retention	

Entity	Uniform Commercial Code (UCC)	Bank Secrecy Act (BSA)	Other State Laws	Other Considerations
Returning Bank (Not Paying Bank)	For truncated checks, 7 years or have arrangements to obtain copy (UCC4-406) For non-truncated checks, 3 years (or longer period) to defend against lawsuits under UCC (UCC4-111) or other law	5 years or arrange for third-party to retain copies of certain large dollar (over $10,000) international checks or suspicious transactions (31 C.F.R. 103.34(b) and 103.18(d))	May require longer retention	
Paying Bank	If checks not returned to drawer, 7 years or have arrangements to obtain copy (UCC 4-406) If checks returned to drawer, 3 years (or longer period) to defend against lawsuits under UCC (UCC 4-111) or other law	5 years or arrange for third-party to retain, except for checks of less than $100, checks drawn on accounts with average of 100 or more checks per month, and certain types of checks 5 years or arrange for third-party to retain copies of certain large dollar (over $10,000) international checks or suspicious transactions (31 C.F.R. 103.34(b) and 103.18(d))	May require longer retention	Bank may determine to retain copies for longer period for drawer customer service purposes

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For more information please visit the ECCHO website: www.eccho.org

NOTICE

This chart is for informational purposes only and does not constitute legal advice. Each bank should consult its own counsel to determine the check retention/retrieval laws applicable to it and its compliance with those laws.