



Escheatment Dormancy Trigger Categories

The table below indicates what would trigger a given state to declare an account to be “dormant,” and therefore subject to that state’s escheatment laws.

Inactivity Only	RPO (Returned Post Office) Only	RPO and Inactivity	RPO or Inactivity
Colorado Connecticut* Delaware* Illinois Kentucky Maryland Minnesota Mississippi North Dakota Oregon Pennsylvania* Rhode Island South Dakota Washington Puerto Rico	Guam Louisiana New Jersey Virginia Wisconsin Alaska	California Washington D.C. Georgia Idaho Iowa Massachusetts Michigan** Missouri Nebraska New York* Utah Wyoming Tennessee	Alabama Arkansas Arizona Florida* Hawaii Indiana Kansas Maine Montana North Carolina New Hampshire New Mexico Nevada Ohio Oklahoma South Carolina Texas** Vermont* West Virginia Virgin Islands

*Escheatment occurs in the spring for these states

**Escheatment occurs in the summer for these states

Dormancy Periods by State

Please note that dormancy periods can vary depending on the type of account that you hold. For information on the dormancy periods specific to your state and account type, **please click on your state below.**

States with a 3-Year Dormancy Period

Alabama	Massachusetts	South Carolina
Arizona	Michigan	South Dakota
California	Minnesota	Tennessee
Connecticut	Nevada	Texas
Delaware	New Hampshire	Utah
Florida	New Jersey	Vermont
Indiana	New York	Washington
Iowa	North Carolina	Washington, D.C.
Kentucky	North Dakota	Wisconsin
Louisiana	Oklahoma	Wyoming
Maine	Oregon	
Maryland	Pennsylvania	

States with a 5-Year Dormancy Period

Alaska	Illinois	Puerto Rico
Arkansas (7 years)	Kansas	Ohio
Colorado	Mississippi	Rhode Island
Georgia	Missouri	US Virgin Islands
Guam (98 years)	Montana	Virginia
Hawaii	Nebraska	West Virginia
Idaho	New Mexico	

Disclaimer: This information is provided for reference only based on Harbor Funds interpretation in conjunction with our escheatment advisory firm. While Harbor Funds updates the information periodically and makes every effort to ensure its accuracy, unclaimed property laws and regulations are dynamic and often change with short notice. Harbor Funds recommends you contact your state of residency to confirm account dormancy requirements. Harbor Funds shall not be held liable for any compliance failures, fees or penalties imposed as a result of your reliance upon this information.