

Collecting unclaimed funds

Could you have money waiting for you? Learn about unclaimed money or property from bank accounts, tax refunds, insurance policies or wages and pensions.

You can find your unclaimed money for free. Here's how:

- Search in every state where you have lived. Look up each state's unclaimed property office. You can also try contacting the state treasurer's office.
- Search the FDIC database. If your bank or credit union closed, you could have unclaimed deposits. You can also check out the National Credit Union Administration (NCUA) at www.ncua.gov/support-services.
- Current or former VA life insurance holders can check for unclaimed life insurance funds. Go to insurance.va.gov/UnclaimedFunds.
- Look for tax refunds from an FHA-insured mortgage. If you earned income but your wages were below the tax filing requirement, you might have a refund waiting. Go to irs.gov/refunds to check. If you bought mortgage insurance from the Federal Housing Administration (FHA), you might have a refund. Go to entp.hud.gov/dsrs/refunds.
- Do you have unclaimed back wages or pension money from a past employer? Go to the Workers Owed Wages (WOW) website at webapps.dol.gov/wow. You can also check the Pension Benefit Guaranty Corporation at pbgc.gov.



Notice that these websites include "gov." They don't have a "com" or "org." The "gov" means it's an official U.S. Government website. You should never have to pay any money to find or claim your unclaimed money. It's FREE. Watch out for scammers and people who want to charge you for this service.

Source: usa.gov