

OFFICE OF

Unclaimed Funds Annual Report

2025
2026



New York State Comptroller
THOMAS P. DINAPOLI

Office of
Unclaimed Funds

osc.ny.gov/unclaimed-funds

“Returning lost money to its rightful owners is one of the best parts of being State Comptroller, and I’m proud of the progress we’ve made over the past year to expand and expedite those efforts.”

Thomas P. DiNapoli, New York State Comptroller



What Are Unclaimed Funds?

Unclaimed funds is money that has been lost, forgotten or left untouched over time. The New York State Comptroller’s Office of Unclaimed Funds (OUF) works to return these funds to their rightful owners.

- **Examples include:** old bank accounts, uncashed checks, stock certificates and unused gift cards.
- **After a period of inactivity**, typically three years, funds may be turned over to the State.
- **There is no fee or time limit** to claim unclaimed funds.
- **OUF reunites owners with their money** and ensures businesses comply with New York’s Abandoned Property Law.
- **OUF also conducts audits** to recover funds that have not been properly reported.
- **In SFY 2025-26**, OUF collected \$1.6 billion in unclaimed funds.

SFY 2025-26 ACHIEVEMENTS

We're making it easier to get your money back.



\$651 million was returned in State Fiscal Year 2025-26, a new record! New York continues to be a leader among states in returning unclaimed funds to rightful owners.



Up to \$5,000 can be returned to verified owners with **no claim required** through our new Expedited Payment Program. The first year of the program was so successful that we raised the amount from \$250 to \$5,000.



We've made it easier than ever to claim your lost money by replacing our legacy processing system, making it easier for multiple claims, to submit information and track your claim.

SOURCES OF LOST MONEY

30%

Bank Accounts

24%

Uncashed Checks

18%

Insurance Policies & Refunds

8%

Stocks & Dividends

7%

Account Balances & Refunds

4%

Court Funds

2%

Gift Cards

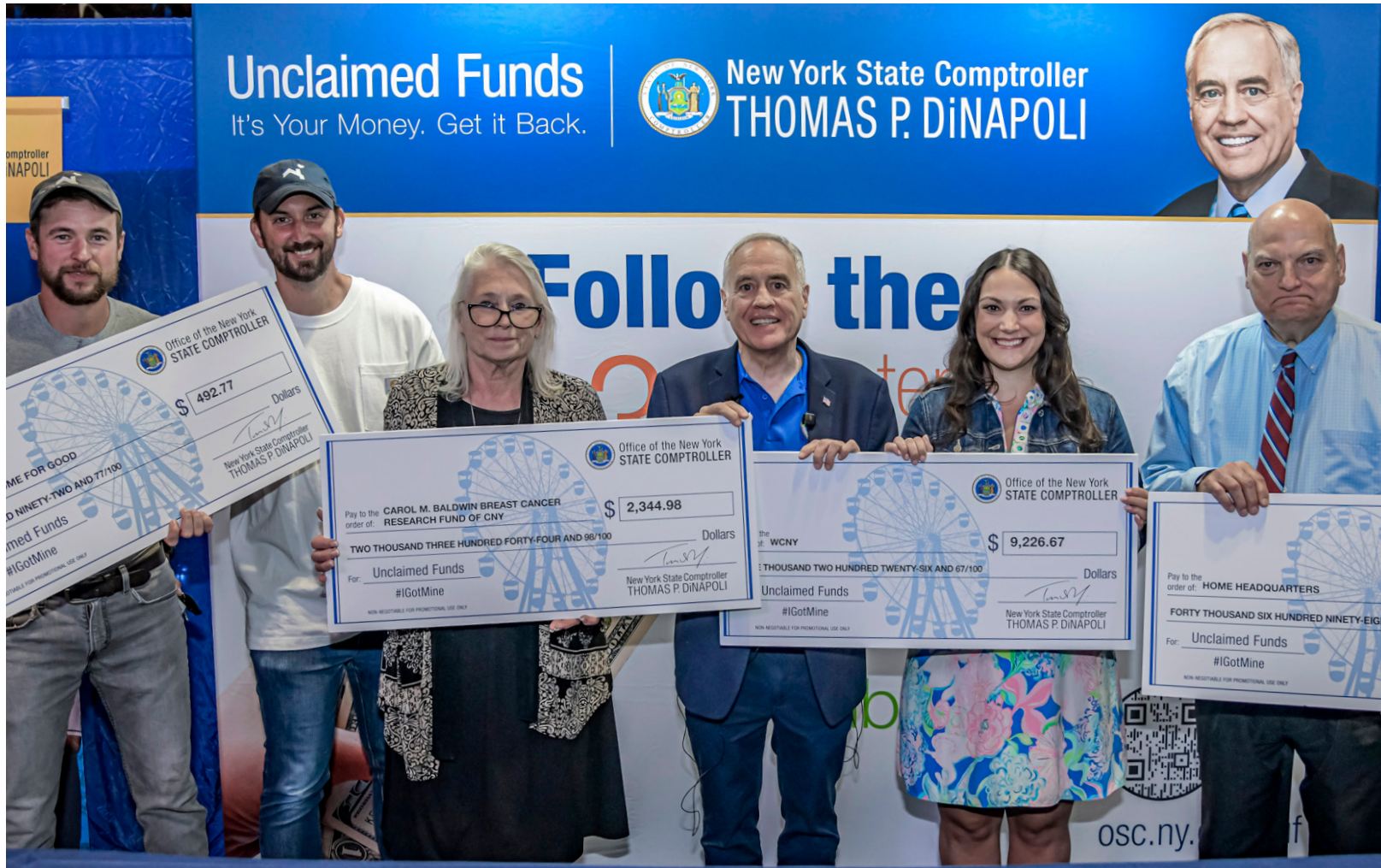
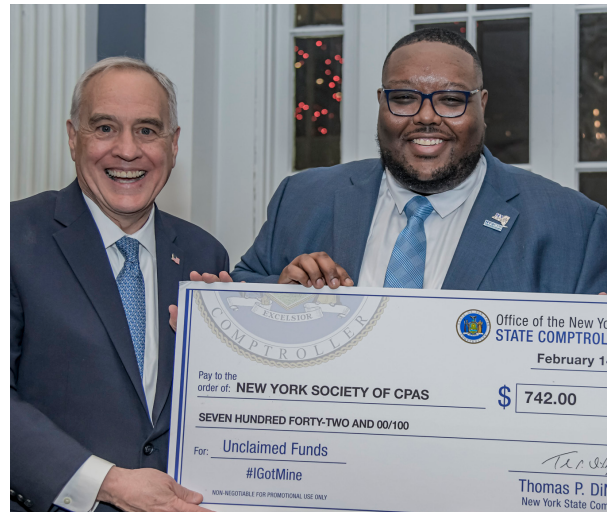
1%

Utility Refunds



Community Outreach

OUF participated in 54 in-person events last year across the state, including the Erie County Fair, the Great New York State Fair, and many regional events, partner with community groups and others across the state to raise public awareness about how OSC helps reunite owners with their lost money.





Get Your Unclaimed Money Faster

Under the Expedited Payment Program, the Office of Unclaimed Funds can return eligible unclaimed funds without requiring the owner to file a claim, after verifying that the person is the rightful owner.

- **Faster payments:** Eligible funds can be returned more quickly, reducing the steps needed to receive your money.
- **No claim required:** For qualifying amounts, OUF may be able to return funds without requiring the owner to submit a claim.
- **Your identity is verified:** OUF will verify that the money belongs to you before it is returned.
- **Starting with smaller amounts:** The expedited process applies to unclaimed funds of \$5,000 or less.
- **A simpler way to get your money back:** The new process supplements existing outreach efforts, helping more New Yorkers receive money that belongs to them.

HAVE YOU CHECKED FOR UNCLAIMED FUNDS?

Search for money that may belong to you through the New York State Office of the State Comptroller's Office of Unclaimed Funds.

osc.ny.gov/unclaimed-funds

Money Returned to New Yorkers SFY 2025-26

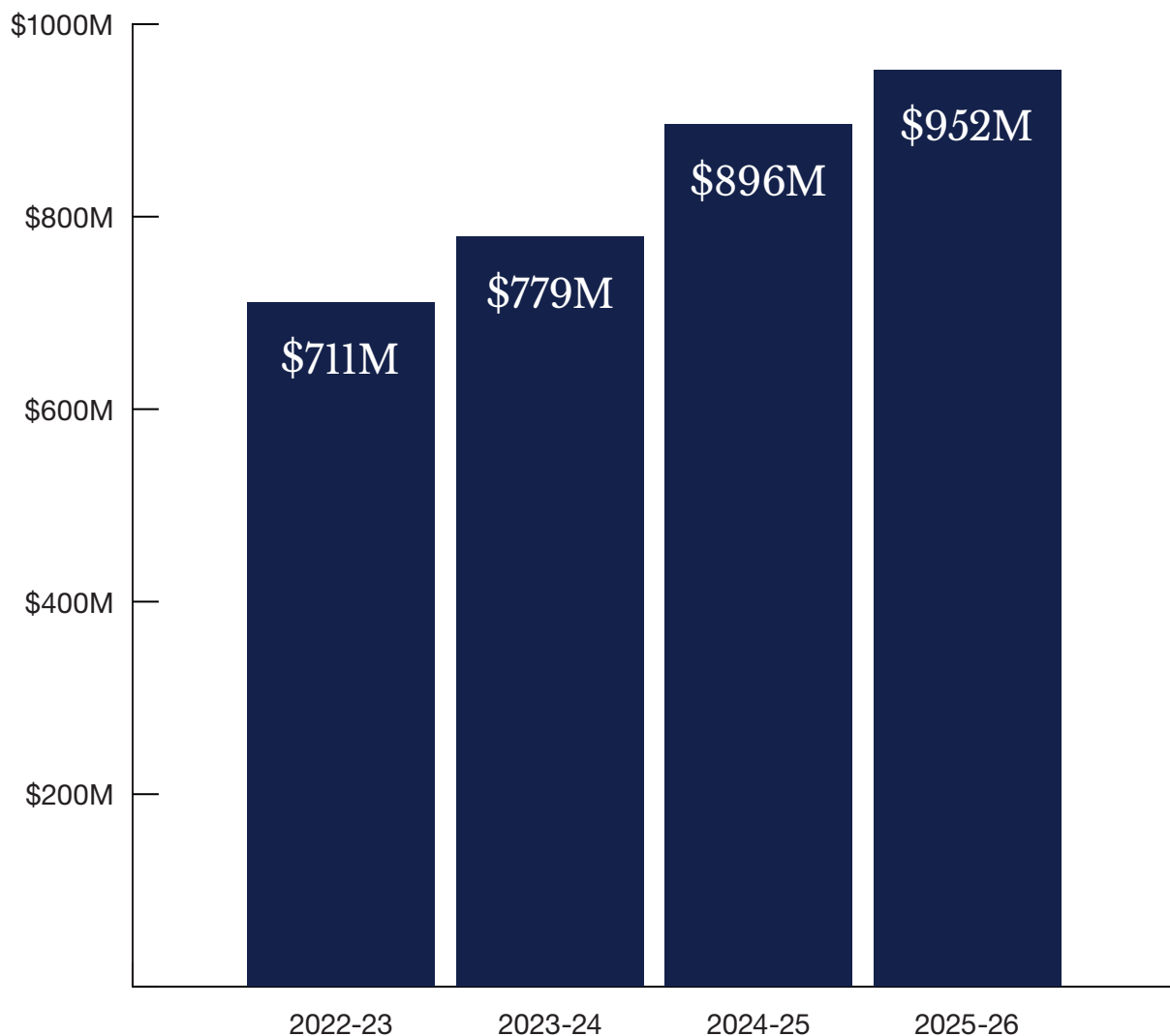
Region	County	All Claims Paid	Amount Paid	Region	County	All Claims Paid	Amount Paid
Adirondacks	Clinton	715	\$301,659.03	Finger Lakes	Cayuga	684	\$236,086.57
	Essex	271	\$71,100.56		Chemung	806	\$280,986.82
	Franklin	381	\$214,370.45		Cortland	395	\$349,991.84
	Fulton	502	\$131,973.35		Livingston	575	\$450,935.08
	Hamilton	28	\$5,782.43		Monroe	8,532	\$5,741,798.52
	Herkimer	458	\$199,424.56		Onondaga	4,757	\$3,896,564.20
	Lewis	155	\$36,194.52		Ontario	1,155	\$364,547.44
	Warren	740	\$335,415.52		Schuyler	163	\$53,565.17
	Washington	641	\$202,863.87		Seneca	255	\$82,489.27
	Total		3,891		Steuben	800	\$456,343.81
					Tioga	374	\$180,223.04
Capital-Saratoga	Albany	6,695	\$52,256,752.11		Tompkins	713	\$591,258.44
	Rensselaer	2,421	\$921,794.59		Wayne	958	\$395,228.68
	Saratoga	2,860	\$2,282,075.52		Yates	189	\$59,327.17
	Schenectady	2,739	\$1,409,630.96		Total		20,356
	Total		14,715				\$13,139,346.05
Catskills	Delaware	369	\$511,086.41	Hudson Valley	Columbia	697	\$297,491.52
	Greene	560	\$210,795.75		Dutchess	3,454	\$2,376,093.98
	Sullivan	858	\$702,600.41		Orange	4,891	\$2,761,974.26
	Ulster	2,151	\$1,161,045.93		Putnam	1,183	\$729,053.08
	Total		3,938		Rockland	3,722	\$2,756,121.01
Central	Broome	1,604	\$819,802.34		Westchester	12,518	\$14,234,367.03
	Chenango	332	\$173,299.43		Total		26,465
	Madison	608	\$294,814.20				\$23,155,100.88
	Montgomery	624	\$283,553.68	Long Island	Nassau	19,225	\$31,377,233.41
	Oneida	2,142	\$1,162,395.53		Suffolk	19,042	\$17,084,152.08
	Otsego	509	\$159,984.04		Total		38,267
	Schoharie	269	\$95,716.39				\$48,461,385.49
	Total		6,088	Niagara Frontier	Erie	9,045	\$5,669,553.62
					Genesee	511	\$424,429.08
Chautauqua – Allegheny	Allegany	291	\$205,567.97		Niagara	1,974	\$785,548.80
	Cattaraugus	581	\$1,010,358.30		Orleans	400	\$534,720.66
	Chautauqua	940	\$416,117.46		Wyoming	318	\$104,242.50
	Total		1,812		Total		12,248
							\$7,518,494.66
New York City				Thousand Islands – Seaway	Jefferson	751	\$256,857.94
					Oswego	1,069	\$319,176.96
					Saint Lawrence	793	\$488,897.90
					Total		2,613
							\$1,064,932.80

Protecting New Yorker's Money

State Finance Law Section 95(3) requires that at the end of each State fiscal year, any amount over \$750,000 in the Abandoned Property Fund that is not needed to pay claims be transferred to the State's General Fund. In SFY 2025-26, \$952 million was transferred.

The Office of the State Comptroller acts as custodian for unclaimed funds even after they are turned over to the General Fund. Rightful owners can claim their funds at any time.

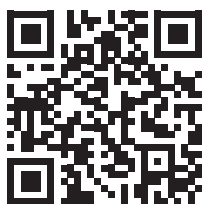
TRANSFERS TO THE GENERAL FUND - SFYS
2022-23 TO 2025-26





Lost money? We'll help you find it.

Search today. It's easy and free.



New York State Comptroller
THOMAS P. DINAPOLI | Office of
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Protecting your money.

1.800.221.9311

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