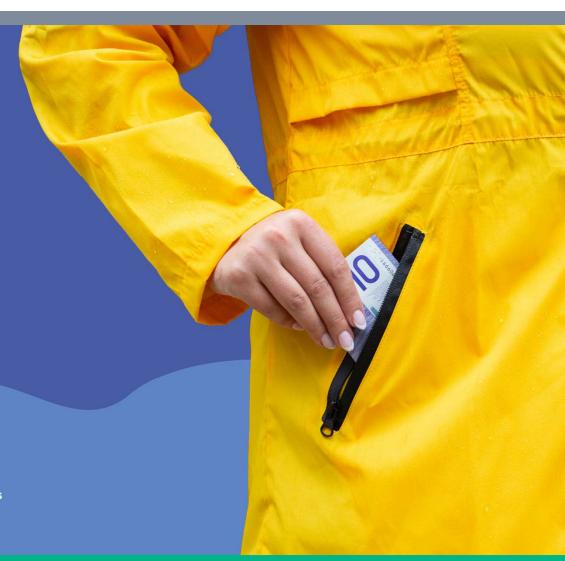
Great Canadian **Treasure Hunt**



by The Financial and Consumer Services Commission of **New Brunswick**

par la Commission des services financiers et des services aux consommateurs du Nouveau-Brunswick



A program by the

Challenges

- Canada's newest unclaimed property program
- Unique problems:
 - Small Jurisdiction
 - Bilingual marketing
 - Not a scam!
- Not so unique problem:
 - Limited budget



FINANCIAL AND CONSUMER SERVICES COMMISSION OF NEW BRUNSWICK

COMMISSION DES SERVICES FINANCIERS ET DES SERVICES AUX CONSOMMATEURS DU NOUVEAU-BRUNSWICK



Resources for property holders

Introduction to the Unclaimed Property Program for Holders:



Webinar: Understanding Your Obligations as a Holder



Holder Submissions: The Easy Way



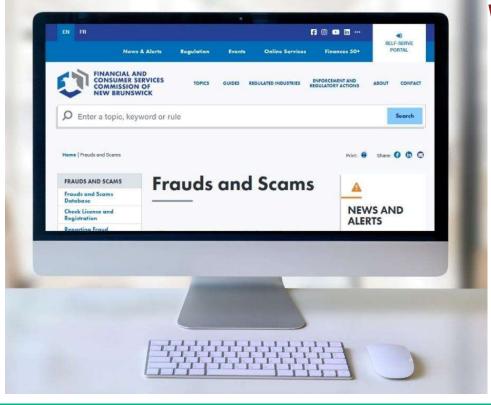
Landing page







Legitimacy of the program









Video



Billboard

- Used in October 2023 campaign
- Reused in May 2024 campaign
- Relaunched in May 2025 campaign



Bus ads



is waiting to be claimed in Fredericton and York County!

Do you have forgotten money?

Search your name today!

FUNDSFINDERNB.ca



5 millions de \$

attendent d'être réclamés à Fredericton et dans le comté de York!

Avez-vous oublié de l'argent quelque part?

Recherchez votre nom aujourd'hui!



MESFONDSNB.ca

Digital ads



Bus shelters



Holder awareness campaign

Businesses operating in NB:

Get ready to report unclaimed property.

Learn about your legal obligations at FundsFinderNB.ca.

Aux entreprises qui exercent leurs activités au N.-B.:

Préparez-vous à déclarer vos biens non réclamés.

Pour connaître vos obligations en vertu de la Loi, consultez MesFondsNB.ca.

OFUNDS FINDERNB

by The Financial and Consumer Services Commission of New Brunswick

MES FONDSNB

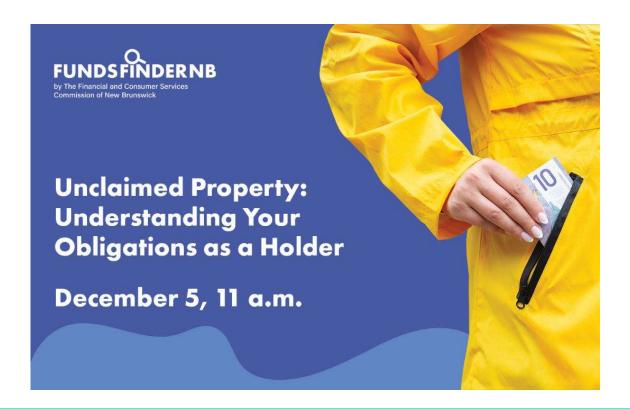
par la Commission des services financiers et des services aux consommateurs du Nouveau-Brunswick

Holder awareness campaign

Digital ad



Direct outreach



Compliance Awareness Program



Compliance Confirmation Form

1. I have reviewed the financial statements and all related records of

	(Holder Name)
and I ce	ertify that
	(Holder Name)
(Choos	se one option below)
a .	Does not have unclaimed property to report to the Financial and Consumer Services Commission Unclaimed Property Program pursuant to the <i>Unclaimed Property Act</i> of New Brunswick for Report Years 2022 or 2023, which includes property that became unclaimed between 2017 and 2023. Because the <i>Unclaimed Property Act</i> of New Brunswick does not require a "nil" or \$0 report, a report was not submitted.
b.	Identified and reported unclaimed property to the Financial and Consumer Services Commission's Unclaimed Property Program pursuant to the <i>Unclaimed Property Act</i> of New Brunswick for Reports 2022 and 2023 (which includes property that became unclaimed between 2017 and 2023). Enter the tracking number for each report submitted, separated by commas:

MESFONDSNB

par la Commission des services financier et des services aux consommateurs du Nouveau-Brunswick

Formulaire de confirmation à la conformité

	(Nom du détenteur)
et je cert	ifie que
	(Nom du détenteur)
(Choisir I	une des options suivantes.)
	n'a pas de bien à déclarer au Programme des biens non réclamés de la Commission des services financiers et des services aux consommateurs conformément à la Loi sur les biens non réclamés du Nouveau-Brunswick pour les années de déclaration 2022 ou 2023, qui comprennent des biens devenus non réclamés entre 2017 et 2023. Puisque la Loi sur les biens non réclamés du Nouveau-Brunswick n'exige pas de déclaration « nulle » ou « d'aucune valeur », aucune déclaration n'a été soumise.
	a découvert et déclaré des biens non réclamés au Programme des biens non réclamés de la Commission des services financiers et des services aux consommateurs conformément à la <i>Loi</i> s' les biens non réclamés du Nouveau-Brunswick pour les années de déclaration 2022 et 2023 (qui comprennent des biens devenus non réclamés entre 2017 et 2023). Entrer le numéro de suivi de

Library awareness program





RECONNECT WITH YOUR FORGOTTEN MONEY. RETROUVEZ L'ARGENT OUBLIÉ QUELQUE PART.

Every year, hundreds of thousands of dollars go unclaimed in New Brunswick, forgotten in credit union accounts, uncashed cheques, security deposits and more.

Search your name today!

Chaque année, des milliers de dollars ne sont pas réclamés au Nouveau-Brunswick. Ce sont des fonds qui dorment dans un compte de caisse populaire, des chèques non encaissés, des dépôts de garantie, etc.

Recherchez votre nom dès aujourd'hui!







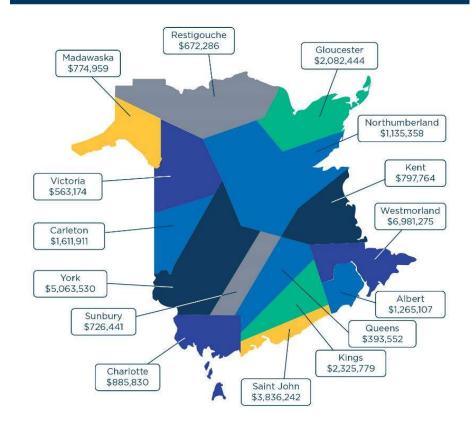


MESFONDSNB.cq par la Commission des services financiers et des services aux consommateurs

1-866-933-2222

Unclaimed Property available to claim

as of April 25, 2025





Postcards by county







Search Manage Claim Holder Reporting → Request Support

English → Holder/Remitter Sign

Start Your Search

FundsFinderNB allows you to search for unclaimed property that is held in your name. Searching for and claiming property is FREE. Below, find some tips to help you get started:

Name Enter name or business name I'm not a robot reCAPTCHA Privacy - Terms Search







Outreach to legal professionals

- Law associations
- Provincial bar association
- Public legal education provider

Lessons learned

- Look for earned media opportunities to generate awareness
- Out-of-home tactics (billboards, bus ads, bus shelter ads) drive awareness and lend legitimacy
- Reusing imagery is cost effective and strengthens brand recognition and recall.
- Google Search ads help improve search rankings.
- Campaigns are important to drive awareness.
- Younger audiences engage more with social ads
- Older audiences engage more with Google search ads.
- Direct mail is successful in reaching both consumers and holders.



by The Financial and Consumer Services Commission of **New Brunswick**

par la Commission des services financiers et des services aux consommateurs du Nouveau-Brunswick

Contact

FundsFinderNB.ca fundsfindernb@fcnb.ca 1-866-933-2222





We store unclaimed money for BC. Some of that money could belong to you.

Search for unclaimed money

Enter name

Search

Is this legit? <u>Learn more</u> about BC Unclaimed, our mandate from the Province of British Columbia, and how our non-profit organization works.

Public Legal Education & Information (PLEI)

 PLEI refers to the provision of law-related education and information to the public. This includes materials, services, and programs designed to make legal information accessible to everyone. Aim to create an informed citizenry that understands the law, its rights, and responsibilities.

American Bar Association (ABA):

• The ABA's Section of Legal Education and Admissions to the Bar focuses on legal education and bar admissions, which indirectly supports PLEI by shaping the legal education landscape.

State and local initiatives:

 Many states and local jurisdictions have their own PLEI programs and initiatives, often funded by bar associations, court systems, or government agencies.

Non-profit organizations:

• Numerous non-profit organizations, such as Legal Aid societies, provide PLEI services, particularly to low-income individuals.











Everyday Legal Problems 💙

Q&A

Webinars

Publications

Work out everyday legal problems in **British Columbia**







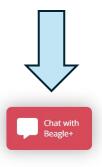












ChatGPT powered



Beagle+ by People's Law School

You is unclaimed property legit

Beagle+

Yes, unclaimed property is legitimate. In British Columbia, it refers to money that is held by organizations like courts, credit unions, or insurance companies, which hasn't been claimed by the rightful owner for a long time. When these organizations can't locate the owner, the money is classified as unclaimed property.

BC Unclaimed, a non-profit society, acts as the caretaker for these funds, holding them on behalf of the rightful owners until they can be located or a claim is made. They have a searchable database where you can check if there are any unclaimed funds in your name. For more details, you can visit People's Law School's page on understanding unclaimed property.

News

Search

Q

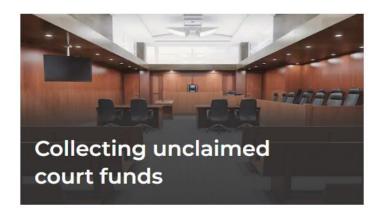
Everyday Legal Problems V

0&A

Webinars

Publications

Search for "unclaimed"









I got a letter from BC
Unclaimed saying they're
holding unclaimed property
in my name. What does
that mean?



Every day legal problems: Money & debt

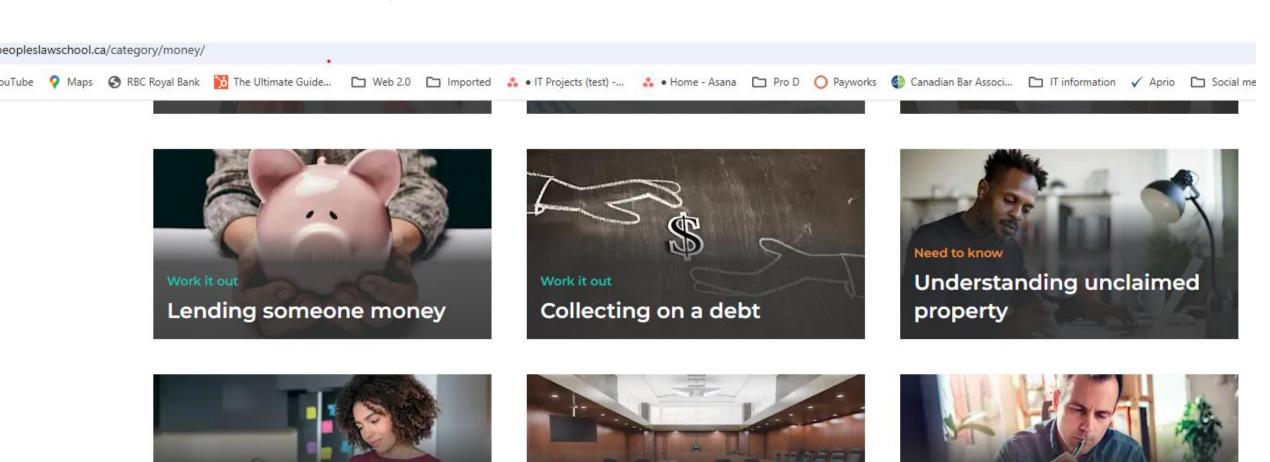
Work it out

court funds

Work it out

Six steps to claim

unclaimed property



Collecting unclaimed

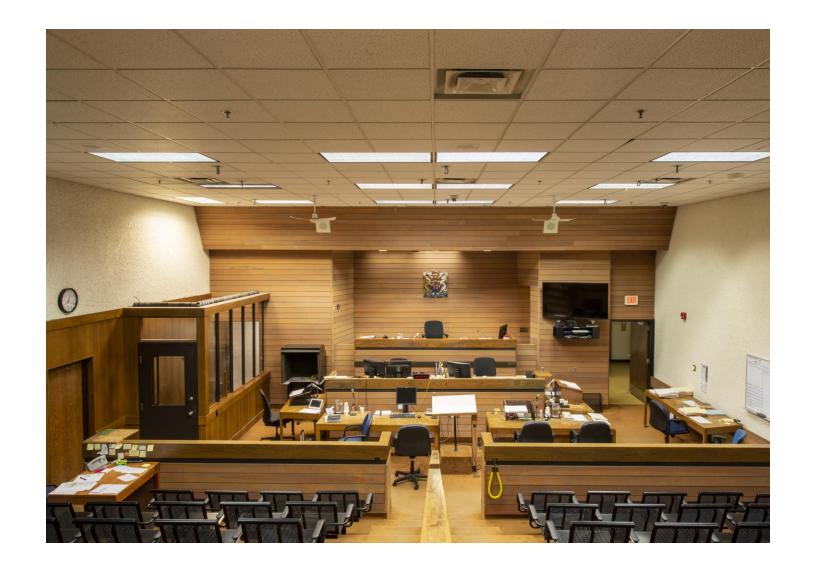
Work it out

Template letter to make

reduced debt payments

BC's largest source of unclaimed funds

- Money ordered paid into court during proceedings
- security for costs especially appeals, forced sale proceeds
- Garnishee or attachment of funds
- Restitution



Act requires an order to prove entitlement to court funds





What, I need a court order?!!



PLEI "DIY"

Collecting unclaimed court funds



What are my rights?

I understand I need a court order to have unclaimed court funds paid out to me. Do I need to hire a lawyer to file the application on my behalf?



Court order self help guide

The steps involved

- ✓ Step 0. Determine the level of court involved
- ▼ Step 1. Locate the original court file
- ➤ Step 2. Review the original court file
- ✓ Step 3. Get in touch with the other party
- ✓ Step 4. Decide on your next steps
- ✓ Step 5. Prepare the application (if applicable)
- ✓ Step 6. File the application in court (if applicable)
- ✓ Step 7. Serve the application to others involved (if applicable)
- ✓ Step 8. Prepare the application record (if applicable)
- ✓ Step 9. Attend the hearing (if applicable)



Free in person legal help















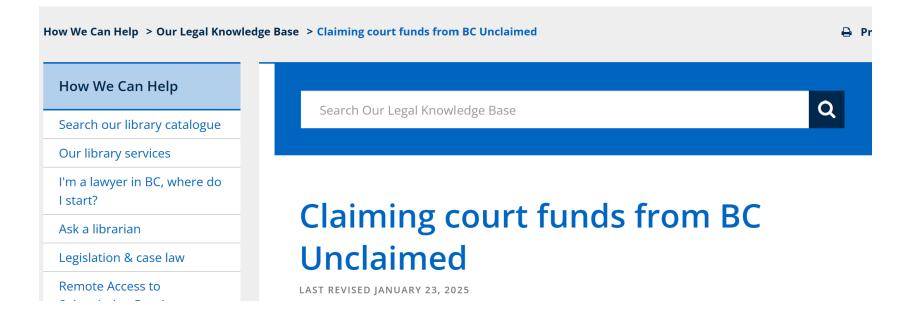




Bonus!



How We Training & Our About U
Can Help Professional Programs
Development



Missing beneficiaries and heirs



Ten steps to settling an estate



What are my rights?

As a personal representative of someone's estate, could I be personally liable for the debts they leave behind?



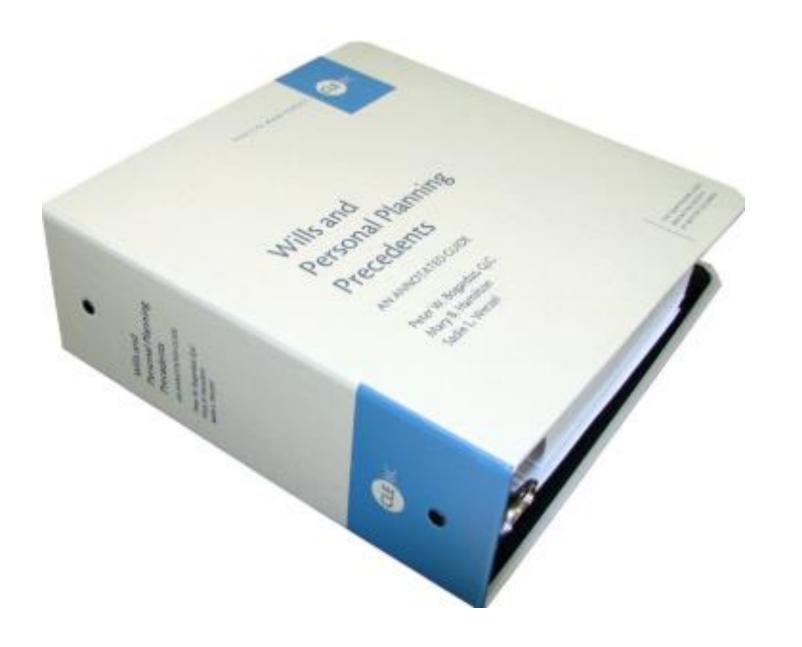
No

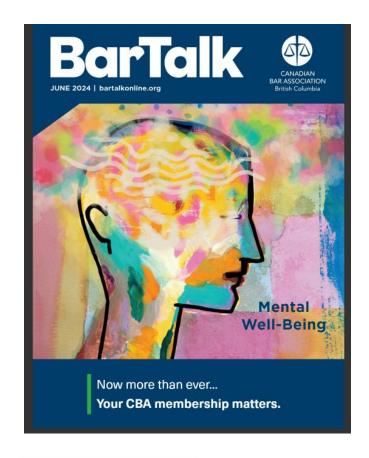


Integrated information

- It's also a good idea to search for unclaimed property in the deceased's name. Unclaimed property is the legal term for money held by an organization that the rightful owner doesn't know about or hasn't used for a long time. BC Unclaimed, a non-profit society, maintains a searchable database of unclaimed property in the province. You can search it here to see if the agency is holding money in the deceased's name.
- For unclaimed bank account balances and other federally-regulated funds, you can do a search of the deceased's name on the Bank of Canada's website.

Legal Reference Guides and Checklists





issuu.com/cbabc/docs/2024-06-june-bartalk_issuu

sidebar

The British Columbia Unclaimed Property Society

We have money for you — and your clients, too

n fact, we have money waiting for 1 in 42 British Columbians. Where does this money come from? You might be surprised In an era where constant vigilance against scams is prudent, many potential claimants do not respond when we advise there may be funds

claimants are now coming forward who need help getting a court order. The funds they recover may pay the next month's rent or perhaps the gro-

Conference sponsorship

OUR SPONSORS

Friday night reception sponsored by



Trivia prize sponsored by:



Dinner sponsored by:



Lunch sponsored by:



WiFi sponsored by:



WILLS, ESTATES & TRUSTS CONFERENCE 2024

May 3-5, 2024

Kelowna BC

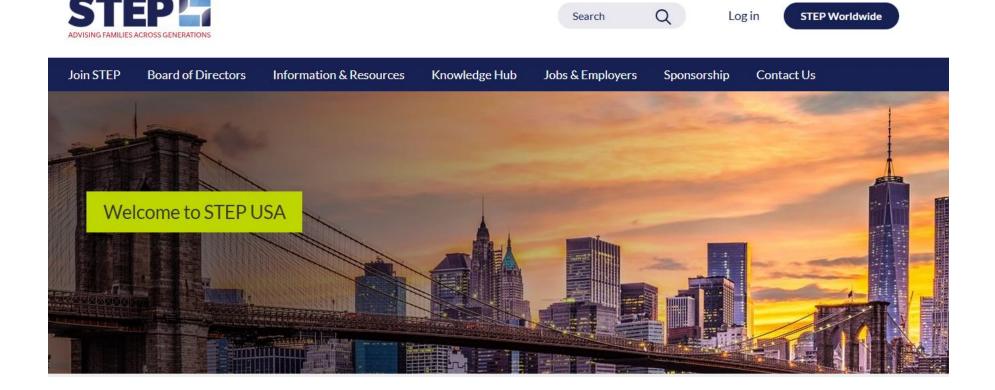
Veuillez notez, cet événement sera disponible en anglais seulement.

DETAILS

ACCREDITATION



Society of Trust and Estate Practitioners





• Reach us:

- Info@bcunclaimed.ca
- 604-662-3518

- Reach me:
- Sherry.maclennan@bcunclaimed.ca