

# SHREDDING

## When should I shred it?

If you're wondering what to keep and what to shred, the Federal Trade Commission (FTC) has compiled this list of recommendations from industry experts.



### Immediately

- ATM receipts
- Paid credit card statements
- Paid utility bills
- Credit offers
- Cancelled checks (*that are not tax-related*)
- Expired warranties



### Up to 1 year

- Pay stubs
- Bank statements
- Paid, undisputed medical bills



### After 7 years

- Tax-related receipts
- Tax-related cancelled checks
- W-2s
- Records for tax deductions taken



### It depends...

- Auto titles
  - ~ *Keep as long as you own the vehicle*
- Home deeds
  - ~ *Keep as long as you own the property*
- Disputed medical bills
  - ~ *Keep until the issue is resolved*
- Home improvement receipts
  - ~ *Keep until you sell your home and pay any capital gains tax*



### Keep Forever - LOCK THESE UP

- Birth certificates
- Social Security cards
- Marriage or divorce decrees
- Citizenship papers
- Adoption papers
- Death certificates
- Tax returns



THE  
**GLENVIEW STATE BANK**

SINCE 1921 • Believe in a Better Way<sup>SM</sup>