Account Settlement Checklist

summit CREDIT UNION

Here's a general checklist to help guide you through the account settlement process after the loss of your loved one.

Providing Documents for Financial Institutions — We'll need the following documents to start the account settlement process:

- [ ] Certified Copy of Death Certificate
- [ ] Government-issued form of identification
- [ ] Certificate of Trust (ONLY if the account is a Trust Account)
- [ ] Any court documentation provided (Domiciliary Letter, Special Administration Paperwork, etc.)
    - Probate Court will determine which documents are required (see Step 2 for contacting Probate Court)

Contacting Probate Court — This is important if there's already a Will in place for your loved one or to determine the documentation required. Consult an attorney if you're unsure whether the assets are subject to Probate. You can contact Probate in the county where your loved one last resided in. Here's what you may need to provide for Probate:

- [ ] Deceased's full name and date of birth
- [ ] Certified Copy of Death Certificate
- [ ] A Will, if there is one
- [ ] Copy of Marriage Certificate, if the deceased was your spouse, or previous marriage information, if applicable
- [ ] The name and addresses of all heirs, next of kin and beneficiaries
- [ ] A summary of the deceased's assets

Account Handling — Here's what you may need to do to handle your loved one's account:

- [ ] **Automatic withdrawals** — Automatic withdrawals will be blocked as soon as a Death Certificate is received. You'll want to contact any companies and organizations that withdraw payments (such as utilities, subscriptions, and credit card bills) from your loved one's accounts to prevent potentially incurring fees or additional charges from them. You may be able to find information on recurring payments and bills by searching through their physical mail and e-mail (if you have access).
- [ ] **Government Payments** — Any payments your loved one received from the government (such as Social Security, Veteran's Administration, DFAS, or Civil Service) will need to be stopped and the corresponding agency notified.
    - Summit will automatically return any government payments made after the date of death provided.
- [ ] **Survivor Benefits** — Contact the Social Security Administration (SSA) to see if there are any survivor benefits. It can take up to 90 days to process a claim and you'll need to provide additional documentation to the SSA.

We're here for you and ready to help answer any questions you have along the way at **800-236-5560.**

Please note: We can only give limited account information if you are not listed on the account.