

Settling Accounts for Deceased Members

We are truly sorry for your loss. We understand that this is a difficult time, and we are here to help make the financial transition as smooth as we can for you. As always, we are here to answer any questions and/or provide assistance along the way.

Documents You Will Need

- ❑ **Member's original death certificate** | Staff will make a copy then return original.
- ❑ **Letters of Testamentary** | Needed when there is a will and no joint owner on the member's account.
- ❑ **Letters of Administration** | Needed when there is no will and no joint owner on the member's account.

Important Information

- A Tax ID Number is needed to open an Estate Account.
- If the deceased member had designated someone as his/her Power of Attorney, that appointment ceases upon death.
- To be eligible to establish an estate account, the deceased member must have been a Reliant member at the time of death. As a credit union, we are unable to open estate accounts for deceased non-members.
- Joint accounts are owned by the survivor because of rights of survivorship.
- Funds in an account with beneficiaries will be disbursed upon request directly to those named as beneficiaries.
- Depending on the situation, other documents and/or information may be requested.

For More Assistance:

Our Member Service Center can be reached:

Monday-Friday: 8:30AM-5:00PM

Saturday: 9:00AM-12:00PM

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CREDIT UNION

10 BENTON PLACE | PO BOX 40 | SODUS, NY 14551