When a member passes away

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Reader group: Member service
In a live knowledge base, only signed-in member service reps would see this page. It's public in this demo so you can explore.

Families often reach out to us at one of the hardest moments of their lives. Be patient, kind and clear, and never rush them.

The first conversation

- Offer condolences, and explain that we'll guide them through each step.
- Ask for the member's name and, if they have it, member number.
- Set up a time to meet at a branch, or explain what to bring.

What we need

Situation	Documents
Joint owner on the account	Certified death certificate; the joint owner's photo ID
POD beneficiaries named	Certified death certificate; each beneficiary's photo ID
No joint owner or beneficiary	Certified death certificate; letters testamentary or administration from the court; the executor's photo ID
Small estate under the state threshold	Certified death certificate; a small estate affidavit

Steps for the member service rep

1. Mark the member as deceased in the core system. This stops new card transactions and online banking access.
2. Stop automatic transfers and loan payments unless the family asks to continue them.
3. Return any federal benefit payments received after the date of death to the Treasury.
4. Send the file to Aisha Bello for review before any funds are released.