



## ESTATE ACCOUNT CHECKLIST

To open an estate account with the Credit Union, the decedent must have been a member with the credit union. If the decedent was not a member, all beneficiaries of the estate must establish membership with the credit union first<sup>1</sup>. Membership with the Credit Union is open to all who live, work, worship, attend school, volunteer, participate in associations headquartered on the island of Hawaii, or immediate family<sup>2</sup> or household members of such persons.

Minimum Opening Balance: \$50.00

Please visit any Credit Union branch office to open the account.

**Documentation Required.** Please provide original, un-expired documents as applicable:

- Federal Tax ID Number of the Estate (copy of Internal Revenue Service Letter with assigned TIN or EIN)
- Valid, un-expired, government-issued identification with photo for the Personal Representative of the account
- Certified Copy of Letters by the Court to evidence the appointment of the Personal Representative
  - If deceased has a Will, Court issues “Letters of Testamentary”
  - If deceased doesn’t have a Will, Court issues “Letters of Administration”
- If the Deceased was not a member, provide Copy of Will (if applicable) to confirm if all beneficiaries are members or need to establish membership.

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<sup>1</sup>The membership of the executor or administrator of the estate is irrelevant to establishing an estate account. The decedent must have been a member or, all the beneficiaries of the estate must establish membership with the Credit Union.

<sup>2</sup>“Immediate family member” means spouse, child, sibling, parent, grandparent, grandchild, stepparents, stepchildren, stepsiblings, and adoptive relationships.