

# ***SURVIVOR ASSISTANCE***

## ***CONTACT US***

*Account Services Survivor Assistance Team*

**Phone:** **1-800-832-4602**

Monday – Friday, 8:30 a.m. – 5:30 p.m. CT

**Fax:** **210-476-4047**

**Email:** ***SurvivorAssistance@ssfcu.org***

**Mail:** Security Service Federal Credit Union  
P.O. Box 691510  
San Antonio, TX 78269-1510  
Attn: Account Services Survivor Assistance

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### **Information to Assist with Settlement Process**

#### **Social Security Administration | *ssa.gov***

Toll-free..... **1-800-772-1213**

#### **U.S. Treasury | *treasury.gov***

Toll-free..... **1-800-4US-BONDS**

#### **IRS | *irs.gov***

Toll-free..... **1-800-829-1040**

or ..... **1-800-829-4933**

#### **Defense Finance and Accounting Service | *dfas.mil***

Toll-free..... **1-800-321-1080**

#### **Department of Veterans Affairs | *va.gov***

Benefits ..... **1-800-827-1000**

Life Insurance ..... **1-800-669-8477**

We understand the loss of a loved one can be difficult and overwhelming. The information below is meant to guide you through the account settlement process.

## ***SURVIVOR ASSISTANCE***

When you contact Security Service Federal Credit Union, the Survivor Assistance team will thoroughly review the deceased member's accounts, including Member Agreements, loan contracts, and account services. A Survivor Assistance Specialist will contact you within 2-3 business days to follow up.

**The following documents may be required for account settlement:**

- 1. Death Certificate**
- 2. Written Request for Payout**
- 3. Court Documents for the Estate**

If the account(s) are jointly owned and the surviving account owner wishes to close the account(s), no death certificate is required. If no joint account owner or pay-on-death beneficiary is listed, court documents for the estate may be required.

Upon receipt of all required documents, the Survivor Assistance Specialist will facilitate the settlement of all accounts and loans and determine distribution of account funds.

**Thank you for placing your trust in Security Service Federal Credit Union. Please contact us if you have any questions.**

## ***GLOSSARY OF TERMS***

During this time, many terms and definitions may be unfamiliar to you. Listed below are a few of the most common terms used when managing the affairs of your loved one.

**Administrator:** The party appointed by the Court to deal with the estate of a person who 1) dies with a will that does not name an executor, 2) names an executor who is unable or unwilling to serve, or 3) dies without a will. An administrator holds the estate in trust until the property and assets are transferred to the beneficiaries.

**Beneficiary:** Someone who shares in the proceeds from a deceased person's estate.

**Death Certificate:** Issued by the Registry of Births, Deaths, and Marriages; this certificate gives the date, place, and cause of death, along with other relevant information about the deceased person.

**Deceased Estate:** A deceased estate consists of the property and assets of a person who has died.

**Executor:** A person appointed in the deceased person's will who holds the estate in trust. The executor is responsible for administering the estate in accordance with the will.

**Intestate:** An individual has passed away without a valid will.

**Letters of Administration:** Granted in cases where the deceased person does not leave a valid will as evidence that the Court has granted authority to an administrator to collect the assets and to administer the estate.

**Letters Testamentary:** Granted by the Court as evidence that the executor is authorized to collect the assets and administer the estate.

**Next of kin:** The closest living relative of the deceased.

**Pay on Death Beneficiary:** Person(s) named on the Security Service Member Agreement to receive the funds on deposit upon the death of the account holder. Pay on Death Beneficiary funds are not part of the estate.

**Will:** A legal document outlining the instructions for the distribution of the estate and appointing a party to carry out those wishes.