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# Handling bank accounts after a loss.

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Handling someone’s finances after they’ve passed can feel difficult and overwhelming. To help you through it, we make the process as simple and straightforward as possible.

Here’s what to expect:

## **First, we’ll validate your authority to handle the accounts.**

We are required to validate your authority before we can disclose your loved one’s personal account information to you.

- Bring an original or certified copy of the death certificate to begin our validation process. You may need to provide additional documentation, depending on how the accounts are structured.

## **Next, you’ll share any necessary documents.**

Each state has different requirements determining which documents you may need to provide. Although our familiarity with these requirements will help simplify this task, we cannot offer legal advice. You may want to contact an attorney or your county clerk for details on obtaining documentation.

- KeyBank can accept a properly executed Affidavit prepared by a claimant; or an original or certified copy of appointment papers, such as Letters Testamentary or court orders from the Probate Court. Documents must be executed or issued within the appropriate time allowed by state law.
- KeyBank cannot accept a Will as proof of fiduciary authority to close accounts.
- KeyBank will accept an original or certified copy of the trust documentation, if accounts are currently held within a Trust.

## **Then, we’ll settle the accounts.**

The time it takes to settle an account will depend on the complexity of your loved one’s relationship with Key. Should additional review and approval be required, we respectfully request the time necessary to confirm accuracy and acceptability. These are the items we will look to take care of first:

- Return any government deposit received after date on the Death Certificate
- Return any ACH payments
- Stop any automatic bill pay deductions and automatic funds transfers transactions
- Revoke any overdraft protections

## **Next steps and items to follow up on**

Your banker will fill this section out as needed.

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To learn more or to schedule an appointment, visit [key.com/settle](https://key.com/settle)

## **Questions? We’re here.**

Contact us at 1-800-KEY2YOU® (1-800-539-2968) or speak with your banker directly. For clients using a TDD/TTY device, please call 1-800-539-8336.