



The Survivor's Guide to Account Settlement

Coping with the loss of a loved one is difficult. Having the added burden of dealing with financial matters can make a difficult time even more stressful. We've prepared this Survivor's Guide to help you settle the deceased's Ent accounts and direct you to appropriate agencies for additional assistance.

Contents

Responsibilities of an Executor	1
Key Documents You Will Need	2
Changing Ownership on the Deceased's Ent Account(s).....	3
Ent Member Services Contact Information.....	5
Contact Information for Government Agencies, Hospitals, and Military Bases.....	6

Responsibilities of an Executor

An executor (personal representative or administrator) carries out or "executes" the instructions in a will.

Simple estates can be easily settled by an individual executor, but large or complicated estates may require legal advice.

General responsibilities of an executor include:

- Arranging the funeral or memorial service
- Lodging the will with the Court and initiating probate or contacting an attorney to assist in the process
- Preparing an inventory of the estate
- Obtaining certified copies of the death certificate; we recommend a dozen or more copies as changes to most documents and accounts require an official copy of the death certificate
- Paying outstanding debts
- Distributing remaining assets to heirs and completing tax returns

Key Documents You Will Need

In order to provide proof of death you will need:

- Valid identification, for the individual settling the deceased's estate
- Certified copies of the death certificate

To obtain copies of the deceased's death certificate contact:

- If the death occurred in El Paso County:
 - El Paso County Department of Health Vital Records – (719) 575-8492 or online at http://www.elpasocountyhealth.org/pages/Vital_Records.aspx
- If the death occurred in Colorado but outside of El Paso County:
 - Contact the specific Colorado County Vital Records Office. A list of contacts can be found online at <http://www.cdphe.state.co.us/certs/vroffices.html>
- If the death occurred in a U.S. state other than Colorado:
 - a list of contacts can be found online at <http://www.vitalrec.com/deathrecords/>
- Court documentation naming the estate's personal representative, such as the Letters Testamentary

To obtain court documents identifying the personal representative of the deceased are obtained from the state/county where the death occurred.

Arapahoe County District Court Office of Probate & Trust Administration 1790 Littleton Blvd Littleton, CO 80120 (303) 798-4592	Denver County District Court Office of Probate & Trust Administration 1437 Bannock Street Denver, CO 80202 (720) 865-8301
El Paso County District Court Office of Probate & Trust Administration 105 East Vermijo, Suite 120 Colorado Springs, CO 80903 (719) 448-7700	Pueblo County District Court Office of Probate & Trust Administration 320 W. 10 th St. Pueblo, CO 81003 (719) 583-7000
Teller County District Court Office of Probate & Trust Administration 101 W. Bennett Avenue Cripple Creek, CO 80813 (719) 689-2574	Weld County District Court Office of Probate & Trust Administration 901 9 th Ave. Greeley, CO 80631 (970) 351-7300
Colorado Courts by District http://www.courts.state.co.us/Courts/District/Choose.cfm	Government Court Records Database http://www.record-finder.org/?page_id=9

In some circumstances, you may also be asked to provide:

- An Affidavit for Collection of Personal Property Pursuant to Small Estate Proceeding – the total value of the estate cannot exceed \$50,000 in order to use this form. This form does not replace joint ownership, beneficiary designations or a last Will and Testament.
 - If needed, ask an Ent member service representative for the State of Colorado version of this form.
- The final Will and Testament of the deceased.

Changing Ownership on the Deceased's Ent Account(s)

Restrictions on how an account can be settled are dependent on the type and ownership of the account in question.

The following ownership types provide a basic overview of the process and may be unique to Ent:

Spouse is Joint Owner

- Option for surviving spouse to assume ownership of the account. We refer to this process as an "Account Formerly." Please discuss the details with a member service representative.
- Account restriction guidelines –
 - Assumption of the account, e.g. Account Formerly, must occur prior to the one year anniversary of the date of death of the primary account owner.
 - Access to the account will cease one year from the date of death of the primary account owner if the surviving spouse has not assumed ownership by that time.

Non-Spouse is Joint Owner

- Due to tax-related requirements, the account cannot be assumed by a non-spouse joint owner.
 - We invite you to open a new account if membership requirements are met. Please discuss the details with a member service representative.
- Account restriction guidelines –
 - We recommend the account be closed and a new account opened within sixty (60) days of the date of death of the primary account owner.
 - Access to the account will cease sixty (60) days from the date of death of the primary account owner.

Beneficiary/Payable on Death (POD)

- A beneficiary cannot assume ownership of an account; however, the beneficiary can receive appropriate payouts and close the account after outstanding checks and reclamations of direct deposits have been paid. Valid ID must be presented by the beneficiary at the time payout is requested.
- We invite you to open a new account if membership requirements are met. Please discuss the details with a member service representative.

Personal Representative

- A personal representative is appointed by the court to manage the estate of a deceased individual.
- A will is not sufficient to assume ownership of an account or obtain funds from the account. This may require a court appointed personal representative dependent on the size of the estate and the fact that no joint owners or beneficiaries are listed in the account relationship.
- A personal representative is entitled to any and all account information – e.g. statements, tax information, etc.

Other Important Information to Consider

- Certain ownership relationships dissolve with the death of the primary account owner:
 - Power of Attorney (POA)
 - Conservatorship
 - Guardianship
 - Representative Payee for Social Security or Veteran's Administration benefits

Ent Member Services Contact Information

For questions relating to the following Ent products and services, please contact the appropriate department as listed below.

Ent Main Contact Numbers	
Toll Free	800-525-9623
Colorado Springs	(719) 574-1100
Notification of the death	Please call the Main Contact numbers listed above or visit any of our service center locations.
Products & Services	Ent Phone Extensions
Consumer Loans <ul style="list-style-type: none"> • Auto • Personal • HELOC / Home Equity 	5612
Mortgage Loans	5602 Option #3
ATM/Debit Cards <ul style="list-style-type: none"> • The deceased's card is closed upon the notification of death. 	5607 Option #3
Individual Retirement Accounts (IRAs)	6817
Safe Box	Please call the Main Contact numbers listed above for assistance.
Élan Credit Card – Card Member Service	866-289-1567
Accidental Death coverage – only pays in the case of an accidental death. Benefit paid based on the cause of death noted on the death certificate.	Please contact CUNA at 800-860-7182.

Products & Services for which we may contact you
Credit Life Insurance or CreditDefender® – if the product pertains to the account we will file a claim and Minnesota Life will forward claim paperwork to the designated individual.
Complimentary Life Savings Benefit provided through the credit union – applies to qualified accounts; we will contact beneficiaries as appropriate.

Additional Important Information
US Treasury Checks – Checks payable to the deceased will not be honored. Contact the check issuer – e.g. Social Security Administration, Railroad Retirement, etc. to determine funds entitlement.

Contact Information for Government Agencies, Hospitals, and Military Bases

Social Security Administration Offices	
<p>Colorado Springs 1049 N. Academy Colorado Springs, CO 80909 (719) 574-9279</p>	<p>Denver 1500 Champa St 2nd Fl Suite 200 Denver, CO 80202 800-772-1213</p>
<p>Pueblo 3769 Parker Blvd. Pueblo, CO 81008 (719) 545-9248</p>	<p>Online: www.ssa.gov or Social Security Office Locator</p>

Department of Veterans Affairs
<p>Eastern Colorado Healthcare System (ECHS) 1055 Clermont St Denver, CO 80220 1-888-DEN-VAMC</p>

Colorado Hospitals	
Colorado Springs	
<p>Memorial Hospital 1400 E. Boulder St. Colorado Springs, CO 80909 (719) 365-5000</p>	<p>Memorial Hospital North Briargate Parkway Colorado Springs, CO 80920 (719) 364-5000 Memorialhealthsystem.com</p>
<p>Penrose St. Francis 2222 N. Nevada Ave. Colorado Springs, CO 80907 (719) 776-5000</p>	<p>St. Francis Medical Center 6001 E. Woodmen Rd. Colorado Springs, CO 80923 (719) 571-1000 Penrocestfrancis.org</p>
Pueblo	
<p>St Mary Corwin 1008 Minnequa Ave. Pueblo, Co 81004 (800) 228-4039 Stmarycorwin.org</p>	<p>Parkview Medical Center 400 W. 16th St. Pueblo, CO 81003 (719) 584-4000 Parkviewmc.org</p>
Denver	
<p>St. Anthony Central Hospital 4231 W. 16th Ave. Denver, CO 80204 (303) 629-3511 Centura.org</p>	<p>Saint Joseph Hospital 1835 Franklin St. Denver, CO 80218 (303) 837-7111 Exempla.org</p>

University of Colorado Hospital 4200 E. 9 th Ave. Denver, CO 80220 (303) 493-8333 UCH.edu	Centura Health – Porter Adventist Hospital 2525 S. Downing St. Denver, CO 80210 (303) 778-1955 Porterhospital.org
Children’s Hospital Denver 1056 East 19 th Ave. Denver, CO 80218 (303) 861-6895 Thechildrenshospital.org	Denver Health and Hospital 777 Bannock St. Denver, CO 80204 (303) 436-6000 Denverhealth.org
Longmont/Firestone	
Longmont Hospital 1950 Mountain View Ave. Longmont, CO 80501 (303) 651-5111	Longmont United Hospital 1380 Tulip St. Longmont, CO 80501 (303) 651-5111 Luhcares.org

Colorado Military Bases	
Buckley Air Force Base 18500 E. 6 th Avenue, Aurora, CO 80011 (303) 677-9011	Fort Carson S. State Highway 115, Fort Carson, CO 80913 (719) 526-5811
Peterson Air Force Base 1050 E. Stewart Ave. Colorado Springs, CO 80914 (719) 554-7321	Schriever Air Force Base 300 O’Malley Ave. #500, Colorado Springs, CO 80912 (719) 567-1110
US Air Force Academy 2304 Cadet Dr., USAF Academy, CO 80840 (719) 333-1818	



(719) 574-1100 • 800-525-9623

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