

Steps to Take When a Loved One Passes: A Guide for Survivors

Losing a loved one is an emotionally challenging experience, and settling their accounts can be a difficult responsibility. Working with a Case Specialist from Navy Federal's Survivor Support team can make the process feel much more manageable. Their guidance ensures a seamless and efficient resolution of your loved one's accounts. Rest assured—we're here to help.

First Steps

When your loved one passes, you may feel overwhelmed and not know what to do first. Here are some steps you can take:

1. Notify Navy Federal of the death by calling **1-888-842-6328**, visiting your nearest branch or emailing SurvivorDocs@navyfederal.org.
2. Contact insurers, employers, other financial institutions, payors of direct deposits and other monetary benefits, lenders and billers to notify them of your loved one's passing.

Common Government agencies you may need to contact:

Department of Veterans Affairs:

1-800-827-1000 or va.gov

Social Security Administration:

1-800-772-1213 or ssa.gov

Office of Personnel Management:

1-888-767-6738 or opm.gov

Defense Finance and Accounting Service:

1-888-332-7411 or www.dfas.mil

3. Request one or more certified death certificate copies. Your funeral director may be able to assist you.
4. Gather important documents, such as a marriage license, will or trust document, life insurance policies, deeds and titles. These are often stored in a safe or safe deposit box* and may be needed to settle the deceased member's accounts.



Things to Consider

In some cases, as a joint owner, you may be provided the option to have a checking or money market savings account re-titled in your name. This will allow you to continue services with your checks, debit card and bill pay services.

If you shared a credit card with the deceased member, as a co-applicant, you become the primary cardholder unless you prefer to close the account.

The resolution of loans, including mortgages, depends on a number of factors. Your Case Specialist will guide you through the process.

Survivor Support is ready to assist you with the account settlement process. They may be reached at **1-800-883-3323**. More information is available in the *Survivor's Guide to Account Settlement*.



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