

# What to do when a loved one dies: First Steps

Information from State Employees' Credit Union



Soon after the death of a loved one, complete the following steps:

1. Contact parties who need to be notified immediately:
  - Immediate family members & close friends
  - Funeral home
    - to discuss arrangements
    - obtain a list of information needed to complete the death certificate
  - Minister, rabbi or other religious cleric
2. Secure residence and arrange for care of dependents:
  - Make arrangements for care of dependents and/or pets
  - Change the locks on the residence and take steps to make the home appear occupied (e.g. use of timers on lights)
  - Locate any keys and secure vehicles
  - Secure valuables and consider offsite storage, when necessary
  - Dispose of all perishables in home and/or vehicles
3. Locate important documents and provide to necessary parties (funeral home, Clerk of Superior Court, etc.):
  - Will
  - Birth certificate
  - Marriage certificate
  - Death certificate for pre-deceased spouse
  - Burial contracts or prearrangements
  - Military or Veterans' Affairs (VA) documents (for example, Military Discharge DD-214)
  - Life insurance policies
  - Tax returns
  - Ownership records for real and personal property
4. Notify relevant parties:
  - Religious, fraternal and civic organizations of which your loved one was a member
  - Agent under decedent's Power of Attorney (POA becomes void at death)
  - Executor named in the Last Will and Testament
  - Estate planning attorney who will help settle your loved one's estate (if applicable)
5. Call to report the death, cancel services and discuss benefits (if applicable):
  - Life insurance companies
  - NC Retirement System (1-877-627-3287 or in Raleigh at 919-807-3050)
  - Decedent's employer
  - United States Postal Service <http://www.usps.com/manage/mail-for-deceased.htm> (change address and add to the Direct Marketing Association's Deceased Do Not Contact list)
  - Utility companies or service providers
  - Decedent's pharmacy (to cancel prescriptions and dispose of leftover prescription drugs)
  - Registrar of Voters
  - Credit reporting agencies (to prevent identify theft)
    - Equifax: 1-800-685-1111 or [www.Equifax.com](http://www.Equifax.com)
    - Trans Union: 1-800-888-4213 or [www.TransUnion.com](http://www.TransUnion.com)
    - Experian: 1-800-397-3742 or [www.Experian.com](http://www.Experian.com)

For more information, please refer to the following brochures available at your local branch or on SECU's website:

- What to Do When a Loved One Dies: Guide to Estate Settlement ([www.ncsecu.org/PDF/TrustandEstatePlanning/EstateSettlement.pdf](http://www.ncsecu.org/PDF/TrustandEstatePlanning/EstateSettlement.pdf))
- What to Do When a Loved One Dies: Guide to Account Settlement at SECU ([www.ncsecu.org/PDF/TrustandEstatePlanning/AccountSettlement.pdf](http://www.ncsecu.org/PDF/TrustandEstatePlanning/AccountSettlement.pdf))

