

## Checklist for Handling the Affairs of \_\_\_\_\_



This checklist is offered by Jackson County Bank as a general guideline and includes steps that pertain to most accounts or estates. You may wish to contact an attorney or other legal professional to assist in handling the deceased's affairs and/or estate. If you have questions or need assistance, please visit any Jackson County Bank office or call us at 715-284-5341.

NOTIFY	STEPS/NEEDS	NOTES	DATE COMPLETED
<b>Funeral Home</b>	Funeral Director will assist in making arrangements:  <input type="checkbox"/> Obtain 5 – 10 Certified Death Certificates		
<b>Local Veterans Agency</b>	If the deceased was a veteran, you may receive assistance with the funeral or burial plot, or other benefits:  <input type="checkbox"/> Obtain copy of deceased's discharge papers (Duplicate documents can be obtained through U.S. Department of Veterans Affairs, <a href="http://www.va.gov">www.va.gov</a> ; funeral director may also be able to assist.		
<b>Social Security</b>	<input type="checkbox"/> Stop benefit payments so over payment does not occur <input type="checkbox"/> Verify change in benefits for spouse and/or children <input type="checkbox"/> Verify availability of death benefit To contact your local Social Security Office: Call 1-800-772-1213 (National phone number) Eau Claire Office Call 1-866-815-2924 Online at <a href="http://www.socialsecurity.gov">www.socialsecurity.gov</a> Office locations online: <a href="https://secure.ssa.gov/apps6z/FOLO/fo001.jsp">https://secure.ssa.gov/apps6z/FOLO/fo001.jsp</a>		
<b>Will</b>	If a will exists, it should be registered at the Probate Office at the Court House		
<b>Legal Documents</b>	If deceased had individual ownership on any financial accounts: <input type="checkbox"/> Obtain necessary document(s) from the Probate Office at the Court House or an attorney to establish personal representative authorized to manage the Estate.  <input type="checkbox"/> If deceased received State assistance, such as Medical Assistance, WI: send Affidavit of Transfer to the State via certified mail. Form can be received from Probate Office at the Court House.		

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<b>Life Insurance</b>	<input type="checkbox"/> Contact for payout on policy. <input type="checkbox"/> Determine if any premium refunds are due. <input type="checkbox"/> Provide policy numbers and certified Death Certificate.		
<b>Contact Employer</b>	<input type="checkbox"/> Obtain outstanding vacation payments due. <input type="checkbox"/> Determine availability of pension plan, spouse/child death benefits, or union benefits.		
<b>Contact Financial Institution</b>  <i>For Jackson County Bank accounts visit any JCB location or call 715-284-5341. (Checking/ Savings, Money Market, HSA, CDs)</i>	<input type="checkbox"/> For <b>joint ownership</b> : remove deceased owner or close accounts within 6 months; order new checks if needed. <input type="checkbox"/> For <b>individual ownership</b> in deceased owner's name: close account(s); will need to provide legal paperwork. <input type="checkbox"/> Close any ATM card or Debit Card. <input type="checkbox"/> Provide Certified Death Certificate.		
<b>Credit Cards</b>	<input type="checkbox"/> Close any credit cards in deceased's name. <input type="checkbox"/> Place joint credit cards in survivor's name. <input type="checkbox"/> May need Certified Death Certificate.		
<b>Personal Loans</b>  <i>For Jackson County Bank loans visit any JCB location or call 715-284-5341.</i>	<input type="checkbox"/> Contact financial institution that holds the personal loan to discuss options.		
<b>Safe Deposit Box</b>  <i>For Jackson County Bank safe deposit box: visit JCB office where box was opened. If you need to verify the specific location call 715-284-5341</i>	<b>For Joint Ownership:</b> <input type="checkbox"/> Any joint owners will be able to access Safe Deposit Box. <input type="checkbox"/> Have deceased's name removed.  <b>For Individual Ownership</b> in deceased's name: <input type="checkbox"/> Safe Deposit Box can only be accessed to obtain will, life insurance paperwork, funeral documents; no other items can be removed. <input type="checkbox"/> Individual appointed to handle estate can remove any remaining items and close box.		

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<b>Trusts</b>	<input type="checkbox"/> Contact your attorney to update your trust, such as your trustees and successor trustees, etc. <input type="checkbox"/> You will need to consider requesting an EIN number if you do not already have one for the trust instead of using a social security number.		
<b>IRA</b>  <i>For Jackson County Bank IRA accounts visit any location or call 715-284-5341.</i>	<input type="checkbox"/> If account holder is 70.5 years or older, the beneficiary must contact the financial institution that holds the IRA to verify if the current year's Required Minimum Distribution (RMD) still needs to be taken. This distribution must be completed by December 31 to avoid a 50% IRS penalty. <input type="checkbox"/> Contact all financial institutions where deceased has an IRA account to determine necessary actions. <input type="checkbox"/> The beneficiary should contact JCB to discuss account options and necessary actions.		
<b>Stocks and Bonds</b>	See a Registered Representative or stockbroker for appropriate forms: <input type="checkbox"/> Provide stock certificates and Certified Death Certificate <input type="checkbox"/> A Signature Guarantee may be needed; Jackson County Bank can guarantee up to \$100,000 and offers this service to customers for a fee of \$20.00.		
<b>Vehicle</b>	Contact Division of Motor Vehicles to update title for vehicle. <input type="checkbox"/> Transfer title to surviving spouse or heir. <input type="checkbox"/> You will need Certificate of Title for the vehicle. <input type="checkbox"/> A copy of the death certificate is not required when a deceased owner was a Wisconsin resident and death occurred in Wisconsin. A death certificate may be required for residents of other states.		

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<b>Property</b> <i>For Jackson County Bank mortgage visit the main office or call 715-284-5341</i>	<input type="checkbox"/> Have deceased's name removed from deed or title <input type="checkbox"/> Obtain necessary documents from Register of Deeds Office for county where property is located. <input type="checkbox"/> Provide deed or title to the property to change ownership. <input type="checkbox"/> Provide certified copy of Death Certificate.  A local title company may be able to assist.								
<b>Survivor's Life Insurance, IRAs and Accounts</b>	<input type="checkbox"/> Contact insurance agent and/or financial institution(s) to update beneficiary information.								
<b>Utility and Other Services</b> <i>i.e. Gas, electric, water, cable, phone, garbage, internet.</i>	<input type="checkbox"/> Have accounts put in survivor's name or cancel service. <input type="checkbox"/> If services are cancelled, verify that any prepayment will be refunded, and clarify who refund should be made payable to and the correct mailing address.								
<b>Probate</b>	<input type="checkbox"/> Check with Probate Office at Court House or an Attorney to determine if probate is needed.								
<b>Taxes</b>	<input type="checkbox"/> Collect tax-related items to prepare for filing. <input type="checkbox"/> Contact a tax professional if needed.								
<b>Estate Account</b> <i>To open an Estate Account at Jackson County Bank visit any JCB location.</i>	You may need to open an Estate Account to complete the settlement of accounts and funds: Visit <a href="http://www.irs.gov">www.irs.gov</a> to apply for an Employee Identification Number (EIN) for the estate. Contact a financial institution to open the Estate Account.								
<b>Financial Planning</b> <i>JC Financial Partners located at Jackson County Bank.</i>	JC Financial Partners also offers financial planning. Office is located at Jackson County Bank's main office in Black River Falls.  <table border="1" data-bbox="436 1305 1157 1354"> <tr> <td>Not FDIC Insured</td> <td>No Bank Guarantee</td> <td>May Lose Value</td> </tr> <tr> <td>Not a Deposit</td> <td colspan="2">Not Insured by any Federal Government Agency</td> </tr> </table>	Not FDIC Insured	No Bank Guarantee	May Lose Value	Not a Deposit	Not Insured by any Federal Government Agency			
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**Jackson County Bank**

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