



1701 E. St. Andrew Pl.
Santa Ana, CA 92705
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orangeproductscu.org

General Membership Deceased Single Owner with Beneficiary

Regular Deposit Shares:

- Original Certified Death Certificate
- [Disposition of Shares form](#)
- Current/valid government issued ID

Orange County's Credit Union is not able to provide balances, statements, or other sensitive information on the Membership to a beneficiary due to Member privacy regulations.

Note: Orange County's Credit Union is not able to disclose who the beneficiaries on the accounts are due to Member privacy. If you're not the beneficiary and you think you know who might be then please reach out to them and have them come into one of our branch locations with their ID. They can also send a letter with their current/valid government issued ID. The letter must be signed and notarized.

Orange County's Credit Union is able to deposit checks that were written by the deceased Member if they were dated before the Member passed. The Credit Union is not able to cash checks payable to a deceased Member. Checks must be reissued in the successor's name.

Loans/Real Estate:

If the Member has open loans or real estate that holds a balance check for payment protection, reach out to an Associate in our Loan Servicing department for further information.

Individual Retirement Accounts (IRA):

- IRA Withdrawal form must be completed
- Beneficiary Required Election form must be completed
- Current/valid government issued ID
- File maintenance must be completed before IRA funds are disbursed. This can take up to 15 business days.
- Orange County's Credit Union does not offer inherited IRAs, but Orange County's Wealth Management does offer these type of accounts. Ask for details.
- Spouses are able to transfer directly to an IRA under their name
- Reach out to your tax advisor with any questions

Share Insurance Coverage:

The passing of a Member will not affect the Member's share insurance coverage for a period of six months following the date of death. If shares remain open after six months, the share insurance will no longer be valid.

Account Closure:

The Member's account must be closed within 90 days.