

General Membership Single Owner Deceased with No Beneficiary – Small Estate

Regular Deposit Shares:

- Certified Original Death Certificate
- [Disposition of Shares form](#)
- Current/valid government issued ID of successor(s)
- 40 days have elapsed since Member's date of death
- Ensure there are no outstanding loans on the Membership
- CA 13100 Probate Form signed and notarized. The Member's estate includes all property, including property held in other financial institutions. The small estate affidavit must be filled out correctly and completely. Please reach out to a legal advisor with any questions or for guidance.

[California Small Estate Self Help Form Packet](#)

Date of Death	Total Estate Maximum Amount
On or before December 31, 2019	\$150,000
Between January 1, 2020 – March 31, 2022	\$166,250
On or after April 1, 2022	\$184,500

If there is more than one successor to the funds, then all successors must sign and provide valid identification.

Orange County's Credit Union is unable to provide balances, statements, or other sensitive information on the Membership due to Member privacy regulations.

Note: 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 that are payable to a deceased Member. Checks must be reissued in the successor's name.

Account Closure:

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

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, then share insurance will no longer be valid.