

1-888-842-6328

For toll-free numbers
when overseas, visit
navyfederal.org

Collect internationally
1-703-255-8837

TDD for the hearing
impaired 1-888-869-5863
Online at navyfederal.org

Or visit a branch

What Is an Estate Account?

An estate account is an account used by the executor or court-appointed administrator of an estate to manage a deceased person's assets—to pay debts and to distribute money to beneficiaries. It's designed to keep the assets separate from those of the estate administrator.

Special Features

Navy Federal offers a variety of features, tools and services to help simplify the process.

- 2 checking options:
 - Association Checking—No minimum balance, no monthly fee
 - Flagship Checking—Earns higher dividends with a minimum balance of \$1,500
- Free personalized checks
- Money Market Savings Account (MMSA) or Jumbo MMSA
- 1- or 2-year term certificates
- Navy Federal Debit Card
- Access to digital banking¹
- Estate administration assistance if you prefer to have someone else administer the estate²

Benefits

You'll enjoy:

- dividends earned from day of deposit to day of withdrawal on savings accounts
- the ability to earn dividends on the checking account
- federal insurance up to an aggregate of \$250,000 on all accounts

Eligibility

You're eligible to open an estate account at Navy Federal if you're the qualified administrator for a deceased Navy Federal member. If the deceased wasn't a member, you can still open an estate account, provided the deceased was eligible for membership on the date of death and all beneficiaries of the estate are Navy Federal members. Navy Federal doesn't offer restricted or blocked accounts, even with a court order.

Getting Started

You'll need the following to open an estate account:

- Letters of administration with a description stating this is granted by the probate court appointing the executor/administrator of the estate.
- Estate Account Application: Available for download at navyfederal.org/estate or by calling 1-888-842-6328.
- Tax Identification Number (also known as an Employer Identification Number) issued by the Internal Revenue Service: Apply by completing form SS-4, Application for Employer Identification Number, available at irs.gov or by calling 1-800-829-4933.

Want to Learn More?

Visit navyfederal.org, call 1-888-842-6328 or stop by any Navy Federal branch.

Collect internationally: 1-703-255-8837

TDD for the hearing impaired: 1-888-869-5863

Note: Specific concerns or questions regarding your responsibilities as an estate administrator and the probate or estate settlement process should be referred to a qualified attorney, financial advisor or probate court official.

Federally insured by NCUA. ¹Message and data rates may apply. Visit navyfederal.org for more information.

²Trust Services available through MEMBERS Trust Company, 14025 Riverside Dr., Suite 280, Tampa, FL 33637 and offered through Navy Federal Financial Group, LLC (NFFG). **Nondeposit investment and insurance products are not NCUA/NCUSIF or otherwise federally insured, are not guaranteed or obligations of the credit union, are not offered, recommended, sanctioned, or encouraged by the federal government, and may involve investment risk, including possible loss of principal.** 1-877-221-8108.

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Estate Account Application

To open an estate account: The deceased must have been a Navy Federal member at the time of death (the estate executor/administrator does not have to be a member of Navy Federal or be eligible for membership to open an Estate Account). If deceased was not a member at time of death, all estate account beneficiaries must be current Navy Federal members. Administrator must provide Letters of Administration and an IRS-issued Tax Identification Number (TIN) for account opening.

Note: Navy Federal Credit Union does not offer restricted or blocked accounts, even with a court order.

The contact information provided in Box A will be used to contact all administrators, as well as provide disclosures and statements.

A. Deceased Person's Information <i>(Please complete below in its entirety.)</i>				
Name of Deceased (First, MI, Last)			Deceased Access Number or Social Security No.	
Estate Mailing Address: Cannot Be a Post Office Box	Street	City	State	ZIP Code
Email Address			Phone Number	
Estate TIN <i>(Required)</i>				

B. Products and Services <i>(You will receive the products and services checked.)</i>				
<input type="checkbox"/> Estate Savings Account <i>(Required)</i> <input type="checkbox"/> Navy Federal Online Banking <i>(Required)</i>		Money Market Savings Account <input type="checkbox"/> MMSA <input type="checkbox"/> Checks for Administrator* *Fees may apply to check orders.		<input type="checkbox"/> Jumbo MMSA <input type="checkbox"/> Checks for Co-Administrator*
Checking Account				
<input type="checkbox"/> Association Checking <input type="checkbox"/> Debit Card for Administrator <input type="checkbox"/> Checks for Administrator*	<input type="checkbox"/> Flagship Checking <input type="checkbox"/> Debit Card for Co-Administrator <input type="checkbox"/> Checks for Co-Administrator*	<input type="checkbox"/> Waive Dividends		
*Fees may apply to check orders.				

C. Administrator Information <i>(Current members only need to fill in Access or Social Security Number, First and Last Name, and Signature Area on Page 2. All Sections Required for Non-Members.) Current members are defined as members with a Membership Share Savings Account.</i>					
Access No. <i>(If Member)</i>	Administrator's Name: First	MI	Last	Suffix	Relationship to Deceased
Address: Street Cannot Be a Post Office Box	City	State	ZIP Code	Date of Birth <i>(MM/DD/YYYY)</i>	Social Security No.
Email Address <i>(Required for Navy Federal Online Banking)</i>				Cell Phone No.*	Other Contact No.
Driver's License or Government ID No., or State ID No. ID No.				Issue Date <i>(MM/DD/YYYY)</i>	Expiration Date <i>(MM/DD/YYYY)</i>
Employer's Name			Job Title		

Co-Administrator Information <i>(Current members only need to fill in Access Number, Name, Relationship to Deceased, Address, Email Address, and Signature on Page 2.)</i>					
Access No. <i>(If Member)</i>	Co-Administrator's Name: First	MI	Last	Suffix	Relationship to Deceased
Address: Street Cannot Be a Post Office Box	City	State	ZIP Code	Date of Birth <i>(MM/DD/YYYY)</i>	Social Security No.
Email Address <i>(Required for Navy Federal Online Banking)</i>				Cell Phone No.*	Other Contact No.
Driver's License or Government ID No., or State ID No. ID No.				Issue Date <i>(MM/DD/YYYY)</i>	Expiration Date <i>(MM/DD/YYYY)</i>
Employer's Name			Job Title		

*By providing a mobile phone number, you're granting Navy Federal permission to place automated, prerecorded, or artificial-voice non-marketing calls and text messages to that number. Messaging and data rates may apply. Message frequency may vary. The Privacy Policy and Terms and Conditions can be found at navyfederal.org.

Please see next page for important disclosures, additional information, and required signatures. →



D. Beneficiary Information (Section D is required to be completed if deceased was not a member. A minimum of 1 beneficiary must be listed. All beneficiaries must be Navy Federal members with an open Membership Share Savings Account. Additional pages may be used.)

Name of Beneficiary (1)	Date of Birth (MM/DD/YYYY)	Social Security No.	Access No./Savings No.
Name of Beneficiary (2)	Date of Birth (MM/DD/YYYY)	Social Security No.	Access No./Savings No.

E. Disclosure Agreement and Survivorship

I/We hereby apply for an estate account at Navy Federal Credit Union.

Navy Federal is authorized to recognize the signatures below for the payment of funds or the transaction of any business for this account. As administrator (also referred to as executor, executrix, or personal representative) of this estate account, I/we agree with the credit union that all funds on deposit now or in the future should be owned by the above decedent's estate, and will be subject to the withdrawal or receipt of the administrator, and payment to the administrator/co-administrator will be valid and discharge Navy Federal from any liability for such payment.

In addition, any endorsement or signature by me/us as administrator/co-administrator will be considered a valid signature. The right or authority of the credit union under this agreement cannot be changed or terminated by me/us, except by written notice to Navy Federal, which shall not affect previously made transactions.

I/We hereby certify that I/we have been duly qualified and/or appointed by a court to settle the above decedent's estate, including, but not limited to, the payment of taxes, debts, and distribution of assets and/or property belonging to the estate. I/We understand that Navy Federal does not offer restricted or blocked accounts, even with a court order. By my/our signature(s), I/we acknowledge that Navy Federal assumes no responsibility for the administration of this estate account or the settlement of the above decedent's estate at any time. I/We understand that upon settlement of the decedent's estate, it is my/our responsibility to request closure of the estate account.

By checking "Navy Federal Online Banking," I/we understand that I/we are applying for trusted user access via Navy Federal Online Banking for the Estate Account. I/We understand that this service will provide me/us access to all existing and future accounts held in the name of this Estate. I/We hereby accept responsibility for safeguarding and protecting my/our/the Estate's password(s) and other credentials and access device(s) used to access Navy Federal Online Banking, in order to prevent unauthorized access and transactions on the account. I/We further understand and agree that Navy Federal may revoke my/our/the Estate's access credentials or access device(s). I/We acknowledge receipt of, have read, understand, and agree to the terms and conditions as set forth in the Mobile Banking, Online Banking, and Bill Pay Terms and Conditions.

Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account, including co-administrators. *What this means for you:* When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. Property may be transferred to the appropriate state if there has been no activity within the time period specified by state law.

F. Required Signatures and Tax Certification

By signing, I/we acknowledge that I/we have read and agree to the information/disclosure above.

Tax Certification
 Under penalty of perjury, I/we certify that (1) the EIN provided is correct, (2) the estate is not subject to backup withholding, and (3) the estate is a US person.
 The FATCA code certification does not apply.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature of Administrator (Ink Signature Required) ▶	Date (MM/DD/YYYY)
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Signature of Co-Administrator (Ink Signature Required) ▶	Date (MM/DD/YYYY)
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Submission Options

- ▶ **Mail:** Attn: Survivor Support, 5550 Heritage Oaks Drive, Pensacola, FL 32526
- ▶ **Branch:** Visit navyfederal.org/branches-atms/index.php to locate a branch office.
- ▶ **Email:** survivordocs@navyfederal.org