



Online Banking & Bill-Pay After a Death

Notify the bank, stop the automatic payments, and settle each account the proper way

— An Extended Guide · No. 1807 —

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THE 60-SECOND VERSION

1. The Whole Plan on One Page

If you read only one page, read this. Here is the whole idea as a short checklist.

When someone passes away, their bank account does not simply stop. Bills keep paying themselves, deposits keep arriving, and the online login still works. The careful path is to notify the bank, send the proof they ask for, stop the automatic payments going out and the deposits coming in, and then close or transfer the account the proper way — working with the bank and, where money or ownership is involved, your attorney.

- 1 Resist the urge to keep logging in and moving money yourself.
- 2 Notify the bank of the death and ask for their estate or bereavement department.
- 3 Gather a certified death certificate and the papers naming the executor.
- 4 Stop automatic bill-pay going out, and flag direct deposits that must stop or be returned.
- 5 Decide, with the bank, whether each account is closed or transferred.
- 6 Watch the statements for fraud, and keep a record of everything you do.

WATCH OUT

Do not keep logging into the online banking to move money as if nothing had changed. It can look as though the deceased acted after their death, and it can seriously complicate the estate. Let the money move the proper way.

The rest of this guide walks through each piece slowly — notifying the bank, the paperwork, joint accounts, deposits, and closing. Take it one page at a time. None of this has to happen in a single afternoon. This is practical guidance, not legal or financial advice.

WHAT THIS IS

2. Why Banking Is Different After a Death

A bank account is not like a streaming subscription you can simply cancel. It can hold real money, it may be shared with a spouse, and it is tied to the estate's finances and the law. That is why it is handled with extra care, and why the bank will ask for proof of death and proof that you have the authority to act before they change anything.

It is also busier than it looks. Money flows out of it automatically to pay bills, and money flows into it from paychecks, pensions, and government benefits. Both of those flows need attention after a death, and getting the order right keeps the estate clean and avoids surprises.

- Holds money that belongs to the estate, not to whoever can log in.
- May be joint with a spouse, which changes everything about how it is handled.
- Has automatic payments going out and deposits coming in, both needing action.
- Is governed by the estate process and the bank's own rules.

GOOD TO KNOW

Because a bank account can hold money and be tied to the estate, the executor — the person legally settling the estate — is usually the right one to handle it. If that is not you, loop in the executor before you do anything with the account.

WHY IT MATTERS

3. The One Rule: Don't Keep Logging In

There is a single rule worth repeating because it protects the whole family: do not keep logging into the deceased's online banking to move money as if nothing had changed. The login still works, the balance is right there, and it feels harmless — but it is the wrong path, and it can cause lasting trouble.

When money moves out of an account after the owner has died, it can appear that the deceased made a transaction they could not possibly have made. That can raise questions from other heirs, from the probate court, or from the bank itself, and it can tangle the estate for months. The clean path is always to let the bank move the money through the estate.

WATCH OUT

This is not about honesty — most families mean well. It is about keeping a clear, provable record. Moving money the official way protects you from any appearance of wrongdoing, even when your intentions are entirely good.

Everything in this guide is built around that rule. Notify the bank, prove who you are, and let them handle the money through the proper process. It is slower than a few taps on a screen, but it is the path that holds up to any question later.

FIRST STEPS

4. What to Gather Before You Call the Bank

A little preparation makes every call and form go faster. The bank will ask for the same handful of items, so gather them once and keep them together in a folder. You will not need everything on the first call, but having it ready saves repeated rounds of back-and-forth.

- Several certified copies of the death certificate — the bank usually keeps one.
- The will or court paperwork naming the executor, if there is one.
- The deceased's full legal name, date of death, and account numbers if known.
- Your own identification, since the bank will confirm who you are.
- A notebook or document to log each account and every step you take.

TIP

Order more certified copies of the death certificate than you think you need. The bank, each pension, Social Security, and other companies may each want one, and running out means waiting on more from the county.

If you are not the executor, find out who is before you begin. For an account holding money, the bank will want to deal with the person who legally represents the estate, and will ask for proof of that role.

NOTIFY THE BANK

5. Telling the Bank About the Death

The first real step is to let the bank know. A bank does not learn of a death on its own, and until it is told, it will keep paying bills and accepting deposits as usual. Most banks have a dedicated estate or bereavement department whose staff do this work every day, kindly and without drama.

- 1 Call the bank's main number and ask for the estate or bereavement department.
- 2 Give the account holder's name and the date of death.
- 3 Ask what documents they need and how to send them.
- 4 Ask what they will do right away — often they place a note on the account.
- 5 Write down who you spoke with, the date, and what they told you.

GOOD TO KNOW

Asking for the bereavement or estate department by name often turns a confusing call into a patient, practiced one. These teams handle this situation constantly and can guide you step by step.

You can usually do this by phone or by visiting a branch in person. A branch visit can be easier if you have paperwork to hand over, while a phone call is gentler on a hard day. Either way, start the conversation sooner rather than later.

JOINT VS INDIVIDUAL

6. Joint Accounts and Accounts in One Name

The single most important question about any account is whose name is on it. A joint account and an account in one name are handled completely differently after a death, and sorting this out early shapes everything that follows.

- A joint account usually passes to the surviving owner, who keeps using it.
- An account in the deceased's name alone becomes part of the estate.
- A payable-on-death account passes to the named beneficiary outside the estate.
- An account with no survivor and no beneficiary waits for the estate process.

GOOD TO KNOW

On a typical joint account, the surviving owner generally keeps full access and the money is theirs — but the bank will still want to be told of the death and may want to update the account into the survivor's name alone.

If you are not sure how an account is titled, the bank can tell you. Do not assume. A spouse who believes an account is joint may find it is in one name only, which changes the whole path. Confirm it before acting.

THE PAPERWORK

7. What the Bank Will Ask You For

Banks are careful with a deceased person's account, and that care shows up as paperwork. The exact mix varies by bank and by how the account is titled, but the list is short and familiar. Knowing it in advance saves repeated trips and calls.

- A certified copy of the death certificate — the single most-requested item.
- Proof that you are the executor, often a court-issued document.

- For a small estate, some states allow a simpler sworn form instead.
- The deceased's account details and your own identification.
- Sometimes a bank form you sign in the branch or have notarized.

WATCH OUT

The court paper that names an executor is sometimes called letters testamentary or letters of administration. If the bank asks for it and you do not have it yet, your attorney or the probate court can explain how it is obtained.

If no executor has been formally appointed, a meaningful balance may require that step first. An attorney can advise whether the estate needs to go through probate before the bank will release funds, and how to handle a smaller estate more simply.

PROVING AUTHORITY

8. Why the Bank Needs More Than a Death Certificate

Families are sometimes surprised that a death certificate alone is not enough to access an account in the deceased's name. The certificate proves the death, but the bank also needs proof that you are the right person to act for the estate. The two documents answer two different questions.

The death certificate says the person has passed away. The executor paperwork says who is legally allowed to manage their money. The bank needs both before it will let anyone close an individual account or move its funds, because releasing money to the wrong person would be a serious error on the bank's part.

GOOD TO KNOW

This can feel like a hurdle, but it is protection. The same rules that slow you down also stop anyone else from walking in with a death certificate and emptying the account. The care cuts both ways.

- Death certificate: proves the person has died.
- Executor papers: prove you may act for the estate.
- Your own ID: confirms you are that named person.
- The bank needs the set, not just one piece.

BILL-PAY OUT

9. Stopping Automatic Bill-Pay

Many people set up automatic payments through their bank — the electric bill, the insurance premium, a charitable donation, a loan payment. These keep going out on schedule until someone stops them or the account closes. Some should stop, and a few should keep going for a while, so this takes a moment's thought rather than a blanket cancel.

- 1 Ask the bank for a list of scheduled bill-payments and autopay arrangements.
- 2 Note which are for a home still lived in — power, water, insurance — and keep those going for now.
- 3 Identify payments that can stop at once, like a gym or a club.
- 4 Work with the bank to cancel or redirect each one, rather than letting them bounce.
- 5 Record what you stopped, what you kept, and the date.

WATCH OUT

Do not simply close the account and let every autopay fail. A bounced insurance or utility payment on a lived-in home can cause real harm — a lapsed policy or a winter shutoff. Redirect the ones that must continue before closing anything.

There are two kinds of automatic payment to watch for: ones the bank sends out as bill-pay, and ones a company pulls from the account on its own. The bank can help you see both, so ask for the full picture.

SOCIAL SECURITY

10. Social Security Direct Deposits

Social Security benefits often arrive by direct deposit, and they need careful handling after a death. As a rule, a benefit is not payable for the month in which the person dies, even if they lived most of it. Payments that arrive after the death may need to be returned, and the bank and Social Security have a process to handle this together.

- A funeral home often reports a death to Social Security, but confirm it was done.
- You can also notify Social Security directly to be sure.
- Payments received for the month of death or later generally must be returned.
- Do not spend a benefit that may have to be returned — leave it in the account.

WATCH OUT

Do not withdraw or move a Social Security payment that arrived after the death until you know whether it must be returned. Spending it first can create a debt to the government that the estate then has to settle.

There may also be a small one-time payment available to a surviving spouse or child, and survivor benefits in some cases. These are separate matters to ask Social Security about directly. Keep the account open long enough for any return or adjustment to be processed cleanly.

PENSIONS & BENEFITS

11. Pensions, Annuities, and Other Deposits

Beyond Social Security, many people receive a pension, an annuity payment, military or railroad benefits, or other regular deposits. Each of these has its own rules about what happens at death, and each organization must be notified separately so the payments stop and any overpayment is handled.

- 1 List every regular deposit you see on recent statements.
- 2 Contact each payer — the pension, the annuity company, the benefit office.
- 3 Tell them the date of death and ask how final payments are handled.
- 4 Ask whether a surviving spouse is owed a survivor benefit going forward.
- 5 Keep any payment that may need to be returned sitting in the account.

GOOD TO KNOW

Some pensions continue a reduced payment to a surviving spouse, while others stop entirely. Do not assume either way — ask the pension office directly, because a survivor benefit can be a meaningful source of ongoing income.

As with Social Security, a deposit that arrives after the death may need to be returned. The safest habit is to leave anything uncertain untouched in the account until the payer confirms what is owed and what must come back.

MONEY THAT RETURNS

12. Payments That May Have to Go Back

It surprises many families that some money arriving after a death is not theirs to keep. Benefits and some pension payments are often paid for a period the person must have lived through, so a payment covering time after the death may be reclaimed. Understanding this early prevents an awkward debt later.

- A benefit for the month of death may not be payable and may be reclaimed.
- A direct deposit can be pulled back automatically by the payer through the bank.
- A pension may overpay a final month and ask for part of it back.
- Leaving the money in place lets the reclaim happen cleanly.

GOOD TO KNOW

When a payer reclaims a direct deposit, it usually happens quietly through the bank, without a bill in the mail. That is one more reason not to empty the account the moment the person passes — the reclaim needs funds to be there.

If you are unsure whether a particular deposit is yours to keep, the plainest answer comes from the payer. Call Social Security, the pension, or the benefit office and ask directly. They would far rather answer than chase a repayment later.

CLOSE OR TRANSFER

13. Closing an Account or Transferring It

Once the flows in and out are handled, each account is either closed or transferred. Which path depends on how the account is titled and what the estate needs. The bank will guide you, but it helps to understand the choices before you walk in.

- An individual account is usually closed, with its balance moving into the estate.
- A joint account often simply continues in the survivor's name.
- A payable-on-death account is paid to the named beneficiary, then closed.
- The estate may open a new account to gather and manage the estate's money.

GOOD TO KNOW

The executor often opens a separate estate account to collect the deceased's funds, pay final bills, and eventually distribute what remains. The bank can set this up once the executor paperwork is in hand.

Do not rush to close an account the first week. It is often useful to keep it open for a short while, so that final deposits settle, any reclaimed benefits process, and outstanding checks clear. Close it once the dust has settled, not before.

THE SURVIVING OWNER

14. If You Share a Joint Account

If you are the surviving owner of a joint account, your situation is gentler than most. The money is generally yours, and the account usually keeps working. Still, a few steps keep everything clean and prevent confusion down the road.

- 1 Notify the bank of the death even though the account continues.
- 2 Ask the bank to update the account into your name alone.
- 3 Review the automatic payments and deposits, keeping what you still need.
- 4 Order new checks and cards in your name if the old ones carry both names.
- 5 Update any direct deposits of your own income if the account details change.

TIP

Even on a joint account that is clearly yours, tell the bank of the death. It keeps the account records accurate, stops benefits that belonged only to the deceased, and avoids questions later about payments that should have ended.

A surviving spouse sometimes worries that notifying the bank will freeze a joint account. On a true joint account that is usually not so — the survivor keeps access. If you are uncertain, ask the bank plainly before you assume the worst.

LEAVE THE LOGIN

15. Why to Stop Using the Online Login

It is worth returning to the online login, because it is the single most common misstep. The deceased's username and password often still work, and it can feel natural to keep paying bills and checking balances through them. For an individual account, this is exactly what to avoid.

Once you have notified the bank, let the bank's process carry the account forward. Using the deceased's login to move money blurs the clean line between the person and the estate, and it is that clear line the probate court and the other heirs will want to see. The record should show the estate acting, not the deceased's login.

WATCH OUT

Changing the password to 'take control' of the deceased's online banking is not a solution — it is the same misstep in a different form. Notify the bank and let them manage access through the estate instead.

- On a joint account you keep access, in your own right, which is different.
- On an individual account, stop using the login once the bank is notified.
- Let bill-pay changes go through the bank, not the deceased's online profile.
- A clean record of the estate acting protects everyone.

PAPER VS SCREEN

16. Paper Statements and E-Statements

Settling an estate is far easier with statements on paper. Many people had switched to paperless e-statements, which live behind the online login — exactly the login you should stop using. So an early, practical step is to make sure the executor can see the account's history without logging in as the deceased.

- 1 Ask the bank to provide printed statements for the estate's records.
- 2 Request the recent months first, to map deposits and automatic payments.
- 3 Ask the bank to switch the account back to mailed paper statements if it will stay open.
- 4 File each statement with the estate paperwork as it arrives.

GOOD TO KNOW

A bank can print and provide statements to the executor through the estate process, so you do not have to rely on the deceased's online login to see the account's history. Ask the bereavement team for this.

Statements are your map of the whole account — every deposit that must stop, every bill that pays itself, every charge to question. Getting them on paper, through the bank, is both cleaner and more complete than squinting at a screen behind someone else's login.

WATCH FOR FRAUD

17. Watching the Account for Fraud

A death, sadly, can draw the attention of thieves who read obituaries and public records. A bank account is a natural target. While you settle it, keep a close eye out for anything that was not the family's doing, and act quickly if something looks wrong.

- Watch the statements for withdrawals, transfers, or charges no one recognizes.

- Make sure the debit cards and checkbook are accounted for and secured.
- Report anything suspicious to the bank's fraud line at once.
- Ask the bank whether it can add extra monitoring on an estate account.

WATCH OUT

Notify the three major credit bureaus of the death and ask them to place a deceased flag on the file. This helps stop anyone from opening new credit in the deceased's name — a common form of after-death fraud.

Securing the account quickly, then settling it through the bank's process, protects the estate from both honest mix-ups and dishonest actors at a vulnerable moment. Our companion guide on protecting a late loved one's identity goes deeper on this.

BOUNCED PAYMENTS

18. Overdrafts and Payments That Bounce

When deposits stop but automatic payments keep going, an account can run low and start bouncing payments or running into overdraft. This causes a cascade of fees and missed-payment notices that can alarm a grieving family. A little foresight prevents most of it.

- Know the balance and the scheduled payments before you stop any deposits.
- Redirect essential bills for a lived-in home before income stops flowing in.
- Ask the bank to pause or remove overdraft arrangements once the person has passed.
- Watch for missed-payment notices and handle them calmly with each company.

GOOD TO KNOW

If a payment bounces or a fee appears during this transition, it is usually fixable. Explain the situation to the company or the bank — most have a bereavement process and will reverse fees caused by a death.

The goal is a smooth wind-down, not a sudden stop. Keep enough in the account to cover the payments that must continue, stop the ones that should not, and close it only once the balance has done its final work.

LINKED TRANSFERS

19. Zelle, External Links, and Transfers

Modern bank accounts are often linked to other things — a Zelle contact list, external bank links for transfers, a payment app, or a brokerage account. These links can keep money moving in both directions, so it is worth mapping them before you close anything.

- Zelle and similar services may have recurring or scheduled transfers set up.
- The account may be linked to an external bank for automatic transfers.
- A payment app may draw from or deposit into the account.
- A brokerage or savings link may sweep money back and forth.

WATCH OUT

Do not use Zelle or a linked transfer to move the deceased's money to yourself. Like logging in to the account, it looks as though the deceased acted. Let the bank handle the balance through the estate instead.

Ask the bank to list every linked service and scheduled transfer on the account. Each one is a door that should be closed in an orderly way, not left open to keep moving money after the owner is gone.

THE SAFE-DEPOSIT BOX

20. If There Is a Safe-Deposit Box

Some bank accounts come with a safe-deposit box, and it may hold the very documents you need — the will, the deed, insurance papers. A box is handled under its own rules, which can be stricter than the account itself, so it is worth asking about early.

- A box may be sealed at death until the estate process allows access.
- A co-renter on the box can usually still get in.
- The bank may allow a limited look to retrieve a will, with the right paperwork.
- Full access often waits for the executor's court authority.

GOOD TO KNOW

Because a safe-deposit box can be sealed until probate, it is not the ideal place to keep the one copy of a will or the instructions your family needs right away. A home safe or your attorney's office is often more reachable.

Ask the bank what it needs to open the box, and bring the executor paperwork. If the will itself is inside, many banks have a process to retrieve just that document so the estate can

move forward.

CARDS & CREDIT

21. Debit Cards and Bank Credit Cards

The account usually comes with a debit card, and the bank may also have issued a credit card. Both need handling after a death, and they are handled a little differently from the deposit account itself.

- The debit card draws straight from the account and should be secured right away.
- A credit card is a debt of the estate, to be paid from estate funds.
- An authorized user on a credit card is not usually responsible for the balance.
- A joint credit-card holder may remain responsible — ask the issuer.

WATCH OUT

Do not keep using the deceased's debit or credit card for everyday purchases, even for estate expenses, unless the bank tells you that is proper. Estate bills are generally paid from the estate account through the executor instead.

Tell the bank about every card tied to the person. They will guide you on closing the debit card, settling the credit-card balance, and handling any rewards, which our companion guide on payment and loyalty accounts covers in more detail.

SAVINGS & CDS

22. Savings, CDs, and Interest

Beyond the everyday checking account, the person may have had savings accounts, certificates of deposit, or money-market accounts at the same bank. These are gathered into the estate like the checking account, but a few have their own wrinkles worth knowing.

- A certificate of deposit may have a maturity date and an early-withdrawal penalty.
- A savings account is handled like checking — closed or transferred by title.
- A payable-on-death designation may route a savings account straight to a beneficiary.
- Interest keeps accruing until the account is settled, which the estate accounts for.

GOOD TO KNOW

Banks often waive the early-withdrawal penalty on a certificate of deposit when the holder has died. It is worth asking kindly; many banks are gracious in these circumstances.

Ask the bank for a full list of every account the person held there, not just the one you knew about. People sometimes have a forgotten savings account or an old certificate, and the bank can surface them all at once.

THE ESTATE ACCOUNT

23. Opening an Account for the Estate

For many estates, the cleanest tool is a separate bank account opened in the name of the estate. The executor uses it to gather the deceased's money, pay the final bills, and later distribute what remains. It keeps the estate's money entirely apart from anyone's personal funds.

- 1 Obtain the executor paperwork and a tax identification number for the estate, which an attorney can explain.
- 2 Open the estate account at a bank with that paperwork.
- 3 Move the deceased's balances into it through the bank's process.
- 4 Pay the estate's bills and expenses from this account only.
- 5 Keep careful records of everything in and out.

TIP

Keeping the estate's money in its own account, separate from your personal money, is one of the simplest ways to stay organized and to show every heir exactly how the estate was handled. Mixing funds is what causes disputes.

Setting up an estate account involves a little paperwork and often a tax number, so it is a natural moment to lean on your attorney. Once it exists, it makes the whole job tidier and far easier to account for.

THE BANKING APP

24. The Mobile Banking App on the Phone

Most banks have a mobile app, and it was probably on the deceased's phone, already signed in. The same rule applies to the app as to the website: once the bank is notified, it is not the way to manage an individual account. But the app can still be useful for one thing — seeing what accounts and payments existed.

- The app may reveal accounts, cards, and autopays you did not know about.
- Use it to make a list, not to move money on an individual account.
- On a joint account that is yours, the app is yours to use as normal.

- Note any alerts or scheduled payments the app shows.

GOOD TO KNOW

It is fine to look at the app to understand what exists — to map the accounts and the automatic payments. The line to hold is between looking and moving money. Mapping is helpful; transferring funds through the deceased's login is not.

Once you have used the app to understand the picture, bring that picture to the bank. From there, let the bank's estate process carry the accounts forward, rather than acting through the app yourself.

ALERTS & NOTICES

25. Turning Off Alerts and Notifications

Banks send text and email alerts — low-balance warnings, large-transaction notices, payment reminders. After a death these can keep arriving to the deceased's phone or inbox, which is both a small sadness for the family and a practical loose end. Handling them is part of winding the account down.

- Alerts may go to the deceased's phone number and email, which the family may keep for a while.
- They can be a useful early signal of a payment or a fraud attempt.
- The bank can redirect or stop alerts once the account is being settled.
- A surviving spouse on a joint account can update alerts to their own contact details.

TIP

Keep the deceased's phone active for a short while rather than shutting it off at once. Many bank alerts, security codes, and confirmations arrive by text, and the phone is often the key to finishing the whole job.

Once the accounts are settled, ask the bank to stop the alerts tied to the deceased's details. On a joint account you are keeping, simply update the alerts to point to you instead.

OUTSTANDING CHECKS

26. Checks, Autodrafts, and Things Still in Flight

At present someone passes, a few payments are usually still in flight — a check written but not yet cashed, an autodraft a company will pull in the days ahead, a pending transfer. Closing the account too abruptly can leave these stranded, so it helps to know what is still moving.

- A check the person wrote may still be presented for payment days later.
- A company may autodraft a bill from the account on its usual schedule.
- A pending transfer or deposit may not have finished settling.
- Closing the account before these clear can cause bounces and confusion.

GOOD TO KNOW

This is a strong reason to keep the account open for a short settling period rather than closing it the first week. Let the checks clear and the pending items finish, then close it cleanly.

Ask the bank to show you any pending items and the checks written in the last stretch of weeks. Work with them to decide which should be honored and which stopped, so nothing important bounces and nothing improper slips through.

BENEFICIARIES

27. Payable-on-Death and Named Beneficiaries

Some bank accounts have a payable-on-death designation, sometimes called a POD or a transfer-on-death. This names a person who receives the account directly when the owner passes, outside the probate estate. If an account has one, it is handled quite differently from an ordinary account in the deceased's name.

- A payable-on-death account goes straight to the named beneficiary.
- That beneficiary claims it with a death certificate and their own identification.
- It passes outside the will and the general estate.
- The account is then closed once the beneficiary has claimed it.

GOOD TO KNOW

Ask the bank whether each account has a payable-on-death beneficiary. It changes who claims the money and how, and it can mean an account is settled quickly and simply, outside the longer estate process.

Whether an account is payable-on-death, joint, or in one name is exactly the kind of detail the bank can confirm for you. Do not guess — a quick question to the bank tells you which path each account follows.

KEEP A RECORD

28. Logging Every Step You Take

With deposits to stop, payments to redirect, and accounts to close, a simple record keeps everything straight and protects you as the person acting. Because money is involved, this matters more here than almost anywhere else in settling an estate.

- 1 List every account, its title, and its balance when you began.
- 2 Note each notification you made and the date — bank, Social Security, pensions.
- 3 Record every payment stopped or kept, and every deposit that stopped or returned.
- 4 Write down who you spoke with and any reference numbers.
- 5 File this log with the estate's financial records.

GOOD TO KNOW

A clear log is also a protection for you. It shows exactly how every dollar was handled, should any heir, the court, or the tax authorities ever ask. Good records turn a stressful duty into a defensible one.

The log turns a tangle of accounts and payments into a finished checklist. When each line is marked complete, that part of the estate is truly settled, and you can set it down with confidence.

STAY SAFE

29. Scams That Target Grieving Families

Dishonest people watch for news of a death and reach out to the bereaved, sometimes posing as the bank, a debt collector, or a government office. When bank accounts are involved, the stakes are higher, so a few plain rules keep you and the estate safe.

- A real bank will never call and ask for your full password or a one-time code.
- No legitimate office demands payment by gift card, wire, or a payment app.
- Verify any caller by hanging up and calling the bank on the number on your card.
- Be wary of anyone who creates urgency or pressure to act at once.

WATCH OUT

If someone calls claiming the deceased owed a debt and demands immediate payment, do not pay on the spot. Obituary scammers read death notices and prey on grieving families. Hang up and verify through the company's official channel.

Grief can make anyone easier to rush. Slowing down is your best protection. A real bank will wait; a scammer will push. When something feels urgent, that is exactly the moment to pause and verify.

PRIVACY

30. Protecting Their Information as You Go

Handling someone's bank account means touching their most private financial information. It is worth treating that information with the same care you would want for your own, both to keep it safe and to honor the person you are caring for.

- Do this work on a device you trust, not a public or shared computer.
- Never email or text account numbers, passwords, or card details to anyone.
- Shred printed statements and notes once you no longer need them.
- Keep the estate log somewhere secure, with the other financial papers.

GOOD TO KNOW

When a death notice lists a full birth date, mother's maiden name, or home address, it can feed identity theft aimed at the bank accounts. Keeping obituaries short is a quiet but real protection.

You are acting as a careful steward of someone's financial life. Treating the details gently is not only safe — it is a last kindness to the person who trusted the family with them.

COMMON WORRIES

31. Common Worries, Answered

The same handful of questions come up for almost everyone settling a bank account. Here are plain answers to the ones heard most often.

- Can I just keep paying bills from the online login? Not on an individual account — notify the bank and let its process carry it forward.
- Will the joint account be frozen? Usually not; the surviving owner generally keeps access. Ask the bank to be sure.

- Do I have to return a Social Security payment? Often yes if it covers the month of death or later — leave it in place and ask.
- Do I need to be the executor? For an individual account, usually yes; the bank wants the person with legal authority.

GOOD TO KNOW

There is no wrong place to start. Begin by notifying the bank and gathering the death certificate. Everything else follows from those two steps, at a pace you can manage.

If a worry is holding you back, that is normal. The honest answer is almost always 'ask the bank,' and that first call is usually kinder and simpler than you fear.

FOR THE EXECUTOR

32. Handling It in the Right Order

If you are the executor, the bank accounts are central to your duty to gather and settle the estate, and a sensible order keeps it manageable. You hold the authority the bank wants to see, so you are the right person to act — in step with your attorney.

- 1 First, notify the bank and gather certified death certificates.
- 2 Map every account, card, deposit, and automatic payment before changing anything.
- 3 Stop or redirect payments; let incoming deposits stop and any overpayments return.
- 4 Open an estate account and move balances in through the bank's process.
- 5 Pay the estate's bills from that account, keeping careful records.
- 6 Close the deceased's accounts once everything has settled, and confirm in writing.

TIP

Coordinate with your attorney on anything involving ownership, taxes, or the formal estate process. Banks are used to working with executors and attorneys together, and the two of you make the job far smoother.

This is practical housekeeping, not legal or financial advice. For questions about estate authority, taxes, or how assets are divided, work with the bank and your attorney as a team.

FOR COUPLES

33. Shared Finances and the Surviving Spouse

When a couple shared their finances, the surviving spouse often faces a mix of joint accounts they keep and individual accounts they do not. The goal shifts from closing everything to sorting what continues, what updates into one name, and what must be settled through the estate.

- Joint accounts generally continue; update them into the survivor's name alone.
- Accounts in the deceased's name alone go through the estate, even for a spouse.
- Direct deposits of the survivor's own income may need the account details confirmed.
- Shared autopays should be reviewed so household bills keep flowing.

GOOD TO KNOW

A surviving spouse sometimes assumes they can keep everything exactly as it was. Joint accounts usually continue, but an account in the deceased's name alone still needs the estate process, even between husband and wife.

For couples, this is also a good moment to make sure the survivor knows where the accounts are, how the bills are paid, and who to call. A calm afternoon of sorting now spares a great deal of worry later, especially if one partner always handled the money.

A SIMPLE START

34. If You Only Do Three Things

If the whole list feels like too much, start small. These three steps handle the most important risks and give you a foundation to build on at your own pace.

- 1 Stop using the deceased's online login to move money, and secure the cards and checkbook.
- 2 Notify the bank of the death and ask for its estate or bereavement department.
- 3 Leave incoming benefit deposits untouched until you know what must be returned. That alone protects the money and the record, and gives you a calm starting point. Everything else — mapping the autopays, opening an estate account, closing or transferring — can follow once the bank is aware and the obvious risks are covered.

WATCH OUT

Remember the one rule above all others: do not keep logging in to move money yourself. Hold to that, notify the bank, and even a slow, imperfect effort will keep the estate clean.

WHEN TO ASK

35. You Don't Have to Do It Alone

Banking after a death can feel heavy, and the fear of doing something wrong with money is real. There is no shame in asking for help with the practical side — understanding the online account, reaching the right department, or sorting which payment is which.

- If the online banking is confusing, a patient helper can sit with you and map it.
- If you cannot tell which deposits must stop, a second set of eyes helps.
- If a payment keeps coming or bouncing, someone can help you trace why.
- If it simply feels overwhelming, company makes it lighter.

GOOD TO KNOW

Sitting with families to understand a loved one's online banking, map the payments and deposits, and reach the right department — calmly and privately — is exactly the kind of help I offer. No question is too small.

Just remember that anything touching ownership, taxes, or the estate itself belongs with your attorney. For the technical steps and the sorting, a steady hand is only a call away.

FINISH THE JOB

36. Finish the Job Soon

You now know the shape of it: notify the bank, send the proof they ask for, stop the payments going out and the deposits coming in, and close or transfer each account the proper way — without simply logging in to move money yourself. Begin with the notification and the paperwork, and work outward at a pace you can manage.

If a step gives you pause — an online account you cannot make sense of, a deposit you are not sure about, a payment that will not stop — that is exactly the kind of thing I help neighbors with. There are no silly questions here, and nothing you are facing is unusual to me.

GOOD TO KNOW

You do not have to remember all of it. You just have to remember you can call. Friendly, in-home help, and I come to you — (330) 200-8042.

Settling the banking cleanly protects both the family and the memory of the person you are caring for. Work with the bank and your attorney, take it one account at a time, and finish the job. Then set it down, knowing it was done right.

CHEAT SHEET

Everyday Cheat Sheet

Keep this page handy. It points you straight to what to do for each task. I want to... Do this

Notify the bank Call and ask for the estate or bereavement department; give the date of death Don't keep logging in Moving money through the deceased's login complicates the estate Know the account type Joint, individual, or payable-on-death — each is handled differently Gather the paperwork Certified death certificate plus the court papers naming the executor Stop bill-pay carefully Cancel what can stop; redirect utilities and insurance on a lived-in home Handle deposits in Stop pensions and benefits; leave Social Security that may need returning Get paper statements Ask the bank to provide and mail statements for the estate's records Watch for fraud Flag the credit bureaus; report anything unrecognized to the bank Get help Call Bill: (330) 200-8042

AT A GLANCE

A Picture to Follow Along

What the Bank Touches

A bank account reaches into more of daily life than it first appears.

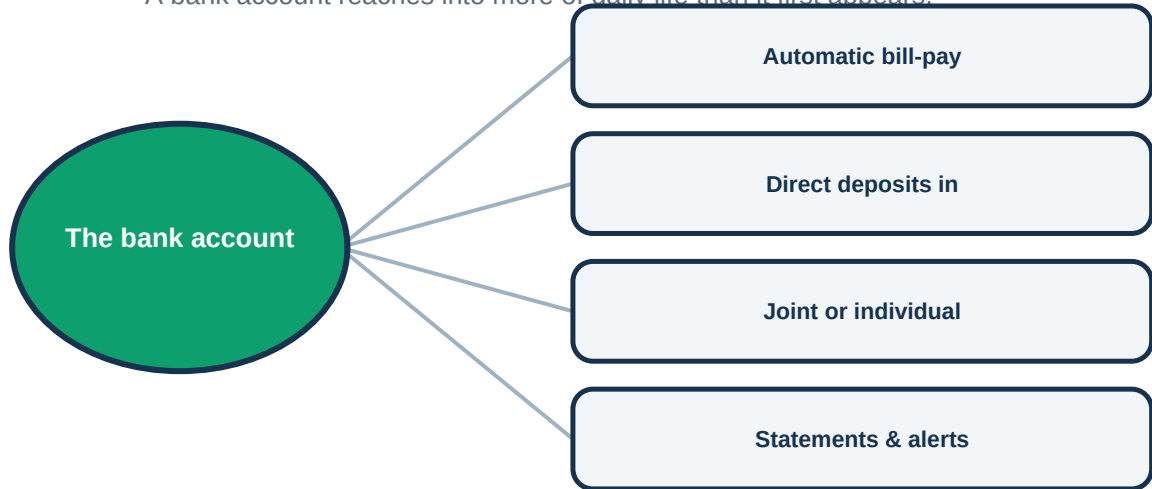


Illustration — a schematic. Set-up screens differ; each takes only a few minutes.

AT A GLANCE

A Second Look

The Careful Way, Step by Step

Notify, prove, then close or transfer — don't just keep logging in.

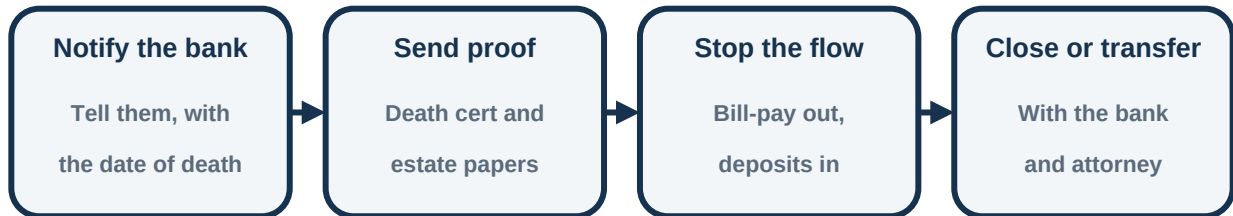


Illustration — a schematic. The order is a suggestion; do one box at a time.

A schematic of the plan — company steps vary; the order does not have to.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.



HOW I CAN HELP

Your Visit — and My Promise

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full \$99. No questions, no awkwardness. That's how I'd want to be treated.

Call or text **(330) 200-8042** · Book a visit: **billshometech.com/book** · **bill@billshometech.com**

This free guide is for general information only — not professional advice, and no substitute for your device's own manual. Any prices or outside products mentioned can change; please confirm current details before you buy. Please use your own good judgment and follow it at your own risk — for anything involving electricity, gas, water, or heights, stop and call a licensed professional. Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results. © 2026 Bill's Home Tech, LLC.