



THE SURVIVOR'S GUIDE TO ACCOUNT SETTLEMENT



ARMY
MARINE CORPS
NAVY
AIR FORCE
COAST GUARD
VETERANS

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INTRODUCTION

We realize the loss of a loved one can be a difficult and overwhelming time for you and your family, so we designed this guide to simplify the account settlement process and help you sort through the next steps. In this guide, we explain the general responsibilities of a personal representative (i.e., executor or administrator) and provide useful information you will need to handle the account settlement process. Survivors have several options for contacting the Survivor Support Branch:

- > By phone: 1-800-883-3323
- > By fax: 703-255-7963
- > By mail: Navy Federal Credit Union
PO Box 3002
Merrifield, VA 22116-9887
Attn: Survivor Support
- > Online: navyfederal.org
- > In person: Visit your nearest branch

Please note that the information contained in this Survivor's Guide is for informational purposes only and not for the purpose of providing legal, tax, financial planning or investment advice. We encourage you to seek financial, tax and legal advice from professional advisors with respect to any particular issue or problem you may encounter. Where appropriate, contact the probate court or its equivalent in the jurisdiction where the property is located for further information on the probate process.

Survivor Support Settlement Services

Upon contacting Navy Federal, you will be assigned a Survivor Support Case Specialist. Your Case Specialist will review the deceased member's accounts and determine necessary account adjustments. He or she can assist you with debt cancellation claims, verifying required legal documents and determining entitlement of funds. Case Specialists can be reached at 1-800-883-3323. Once settlement is complete, we will provide the survivor and/or administrator with a summary letter of all actions taken.

Continuing Your Family's Membership

Upon the death of a Navy Federal member, the deceased's family remains eligible for membership in their own right. Eligible family members include spouses, parents, children (natural, born, step and adopted), siblings, grandparents and grandchildren. Once family members have joined, they can extend the membership opportunity to their immediate family members. For more information about membership eligibility, call 1-888-842-6328.

Updating Your Family's Estate Plans¹

Navy Federal Financial Group² offers no-cost estate planning consultation through MEMBERS Trust Company. They then provide written recommendations for your family's overall estate plans to help settle your loved one's estate. Navy Federal Trust Services can also help establish estate plans for surviving family members. This can pre-empt future complications with probate or guardianship court, and it can also help you avoid estate taxes. It can even assist with managing assets for minors or heirs who may need assistance. Call Navy Federal Financial Group at 1-877-221-8108 to discuss your Estate Planning Options.

Your Financial Future

Need advice about what to do with the disposition of accounts and assets? Financial representatives from Navy Federal Financial Group² can offer professional re-investment guidance on accounts held at Navy Federal, and they can provide advice about stocks, bonds, mutual funds, and life and long-term care insurance. Call Navy Federal Financial Group at 1-877-221-8108 to set up a no-cost, no-obligation appointment. You can also visit their website at navyfederal.org/NFFG.

ACCOUNT SETTLEMENT AT NAVY FEDERAL

The following frequently asked questions will help you know what to expect.

SAVINGS AND CHECKING ACCOUNTS

How long will the affected Navy Federal accounts remain open?

We recommend that you settle your loved one's accounts as soon as possible. Navy Federal will continue reporting to the Internal Revenue Service (IRS) under the deceased's Social Security Number (SSN) until the account is closed or retitled to the surviving joint owner, provided they are eligible for membership. By taking prompt action, you can avoid complications resulting from continued IRS reporting under the deceased's SSN. We cannot predict how long it will take for an account to settle without understanding the scope of an individual's circumstances.

What will happen to Direct Deposits coming to Navy Federal?

If a Direct Deposit is received from one of the federal paying agencies (such as Veterans Administration, Social Security or DFAS Kansas City) on or after the member's date of death, Navy Federal is required to return the funds. All paying agencies should be notified of the member's death as soon as possible. See the Important Phone Numbers list on page 13 for key points of contact.

How do I reach the Social Security Administration concerning survivor benefits?

You can reach the Social Security Administration by using their toll-free number, 1-800-772-1213. Since it can take up to 90 days to process a claim, it's important to notify them as soon as possible. Typically, you'll be required to provide:

- > proof of death, such as a certified copy of the death certificate
- > the SSN of the deceased
- > the name of the deceased's employer
- > the deceased's most recent W-2 forms or self-employment tax return showing earnings in the year of their death
- > a certified or original copy of the birth certificates of the spouse and minor children
- > divorce papers if the divorced spouse is applying for benefits

What will happen to automatic payments that are being deducted from the affected Navy Federal accounts?

You need to notify the companies that are debiting the deceased's accounts that the member has passed away. Advise them to stop the automatic payment because the account is being closed.

If I am a joint owner on an affected account and have my own ATM and debit cards, can I still use the cards to access the account?

Yes, as long as the account is classified as "Joint Account—With Survivorship." You have the option of canceling your cards or keeping them active until the account is closed or retitled. We automatically cancel the deceased's cards.

What will happen to Direct Deposits?

When you are a joint owner with survivorship, you can still use your checks and ATM/debit cards while the deceased's accounts remain open.

If I am a joint owner on an affected Navy Federal checking account, can I still write checks from the account?

Yes, as long as the account is classified as "Joint Account—With Survivorship." Eventually, this account will be closed or retitled to the surviving joint owner. As a joint owner, you may be eligible for Navy Federal membership. If so, you can open an Estate Account (see page 9) or open your own checking account if you do not already have one. If the account is classified as "Joint Account—No Survivorship," no checks should be written from it after the date of death.

How will Money Market Savings Accounts (MMSAs) be handled?

If the account is classified as "Joint Account—With Survivorship," the MMSA will be closed and the funds will be disbursed to the joint owner. If the account is classified as "Joint Account—No Survivorship," no checks should be written from it after the date of death. As a joint owner, you may be eligible for Navy Federal membership. If so, you can open an Estate Account (see page 9) or a MMSA if you do not already have one. If there is no joint owner or if the account is classified as "Joint Owner—No Survivorship," the funds will be disbursed as determined by an affidavit or court order according to regulations of the member's home state.

An affidavit is a notarized, sworn and written declaration made before an official authority, such as a judge of the court or notary public. The affidavit states that there was no estate established, according to the bylaws of the state in which the deceased member resided. It also states who is entitled to the funds, such as a surviving spouse, child or sole heir, according to a Will. The affidavit should also mention account numbers and account values and relieve Navy Federal of all responsibility once the funds are disbursed.

If I am the designated administrator of the estate but neither a joint owner of the deceased's accounts nor a Navy Federal member, will I be able to access information on the account, such as which checks have cleared?

Yes. Once court or probate documentation is provided stating that you are the estate administrator, you will be entitled to all account information.

CERTIFICATES AND INDIVIDUAL RETIREMENT ARRANGEMENTS (IRAs)

How will certificates be handled?

The disbursement of funds from a certificate varies, based on its ownership. If the certificate has an individual owner or has a joint owner and is classified as "Joint Account—No Survivorship," the funds will be disbursed to the deceased's estate or next of kin. If the certificate has a joint owner and is classified as "Joint Account—With Survivorship," the surviving joint owner may choose one of the following options:

- > Transfer the certificate funds "as is" into a newly established certificate, keeping the same dividend rate and maturity date as the original.
- > Cash in the certificate without penalty.

If the joint owner doesn't have a Navy Federal account and is eligible for membership, they may decide to establish membership and transfer the certificate funds "as is" into a newly established certificate, keeping the same dividend rate and maturity date as the original.

How will IRAs be handled?

The IRA account(s) will be closed without a Navy Federal penalty and distributed to the designated beneficiary(ies). A spousal beneficiary may choose to accept the funds from the IRA account(s) as their own and deposit them directly into an IRA account established in their name. For (a) non-spousal beneficiary(ies), the funds will be placed into an IRA beneficiary account. A Survivor Support Case Specialist will provide the beneficiary(ies) with additional information and disbursement options.

PAYABLE ON DEATH (POD) ACCOUNTS AND DEPOSIT TRUST ACCOUNTS

Navy Federal offers two account options to help members manage their assets during their lifetime and upon their death.

How will POD accounts be handled?

POD accounts are offered with three different options: Individual POD, POD with a Joint Owner With Survivorship and POD with a Joint Owner Without Survivorship. The funds in an Individual POD account will be disbursed directly to the named beneficiary(ies) on the account. The funds in Joint Owner POD accounts classified as "Joint Account—With Survivorship" will be transferred to the joint owners for their use and discretion. Only upon the death of all account owners are funds disbursed to the designated beneficiary(ies). If a member's legal trust is the named beneficiary, this designation shall supersede any individually named beneficiary(ies), and payment will be made in full to the legal trust. If the Joint Owner POD account is classified as "Joint Account—No Survivorship," the funds shall be distributed directly to the designated beneficiary(ies). If a member's legal trust is the named beneficiary, this designation shall supersede any individually named beneficiary(ies), and payment will be made in full to the legal trust.

How will Deposit Trust accounts be handled?

Navy Federal's Trust Accounts are depository accounts that can hold funds under a legal trust. A trust account is one established in the name of a legal trust and managed by the trustee, co-trustee, successor trustee or trust administrator, as outlined in the trust agreement during the lifetime and upon the death of the grantor. Generally, funds held in the trust pass directly to the beneficiaries or the legal trust without passing through probate.

How will Deposit Trustee accounts be handled?

Deposit Trustee accounts were opened before Navy Federal began offering POD and Deposit Trust accounts. These accounts were used for a variety of purposes to include naming (a) beneficiary(ies) and managing a trust. Funds in an Individual Trustee account will be disbursed to the beneficiary(ies) or to the legal trust if one was named as the beneficiary. If the trustee account has a co-trustee, the funds will be passed to the co-trustee to manage until their death. Only upon the death of all account owners are funds disbursed to the designated beneficiary(ies).

Please note: Legal trusts are set up outside Navy Federal and generally require the service of an attorney. If you would like a referral to an attorney for assistance in setting up a legal trust, please contact Navy Federal Trust Services¹ at 1-877-221-8108.

IRA spousal beneficiaries can treat funds as their own.

Interest accrual on individual loans is waived from the date of death through the date of settlement.

CONSUMER LOANS

During settlement of the deceased's Navy Federal consumer loan(s), Navy Federal will defer interest accrual on any outstanding loan balance. The estate's point of contact will be advised of any outstanding balance. Outstanding loan balances become the responsibility of the co-signer, co-borrower or member's estate. The estate executor/administrator must pay off all existing loan balances or provide Navy Federal with the necessary documentation to properly file a claim against the member's estate. In those instances where there is no co-signer nor co-borrower, or the estate is insolvent, the loan will be referred to Survivor Support for further action.

CREDIT CARDS

How will affected Navy Federal Credit Card accounts be handled?

If the deceased was the primary cardholder, the credit card account will be closed. However, if there is a joint cardholder on the credit card account, the account can remain open and be retitled in the joint cardholder's name.

If I am the joint cardholder on an affected Navy Federal Credit Card, can I continue using the card?

Yes. You can continue using your card, and the balance becomes your responsibility.

What should I do with the deceased's credit card if he/she was the only borrower on the credit card?

The deceased's card and those of any authorized users should be destroyed.

What will happen to unpaid charges on affected credit cards?

Individual credit card accounts will be closed. Credit cards with a joint cardholder will remain open, but they will be retitled to reflect the joint cardholder as the primary cardholder.

Should I continue making monthly payments on the account?

Until the actual outstanding liability is known, please do not make any payments. No interest will accrue on the date-of-death balance during this assessment period.

Will monthly statements continue to be issued? To whom will they be addressed?

If the account has a joint cardholder, the statements will continue to be issued and addressed to the joint cardholder as the new primary cardholder. If additional charges appear after the credit card account has been closed, statements will be sent to the person handling the estate's affairs. Occasionally, merchants post charges to the credit card account after it has been closed. This "forced charge" will generate a statement.

If I am an authorized user, am I liable for the balance on an affected credit card account?

You are unable to use the account after the death of the account holder. You must either destroy or return your card to Navy Federal. You only become liable for the balance if you apply for credit in your own right and request a transfer of the outstanding balance on the deceased member's card in your name.

If I am the joint cardholder, am I liable for the unpaid balance on an affected credit card account?

Yes. You are also responsible for any charges that post after the date of death.

What will happen to automatic payments that are being made to a credit card from an affected Navy Federal account?

Automatic payments will be canceled during the decedent account audit process.

FIRST MORTGAGE LOANS, FIXED EQUITY LOANS AND HOME EQUITY LINES

If I am the co-borrower on a Navy Federal mortgage and/or fixed equity loan that was held by the deceased (the primary borrower), what happens next?

You will become the primary borrower on the mortgage and/or equity loan, and our records will be updated to reflect this change. A certified copy of the death certificate and documentation validating the property ownership interest under state law will be required.

What happens when there is no co-borrower on the mortgage loan?

Navy Federal will communicate with a potential successor or heir to discuss the available options. However, please call 1-800-243-9334 (option 2) if you have any questions you would like to discuss.

How will Home Equity Lines be handled?

If the deceased is the only borrower, the equity line will be closed, allowing no further disbursements. If there is a co-borrower on the line of credit, it will not be closed, and the co-borrower can continue to use it and be responsible for repayment.

What will happen to automatic payments that were being made to the deceased's mortgage from a Navy Federal checking account, savings account or MMSA?

If the deceased member had a joint owner on the checking account, savings account or MMSA, the payments can continue for a limited time. As the deceased member's accounts are closed, a different account can be debited or the automatic drafting will be discontinued.

What should I do if I am the new primary borrower but may not be able to afford the payments?

Contact one of our Loss Mitigation Specialists in the Mortgage Default Management Branch at 1-888-503-7102, option 4 to find out what options are available and how we can work together.

PRIVATE STUDENT LOANS

If the borrower dies, must private student loans be repaid by the estate of the deceased?

Yes. Unlike Federal Student Loans, Private Student Loans are not discharged due to the death of the borrower. The outstanding balance becomes the obligation of the co-signer and/or the borrower's estate. In those instances where there is no co-signer or the borrower's estate is insolvent, the loan will be referred to Navy Federal's Lending department for further action.

What document does Navy Federal require when the borrower dies?

Navy Federal must receive a copy of the death certificate. The estate executor/administrator must pay off all existing loan balances or provide Navy Federal with the necessary documentation to properly file a claim against the member's estate. In those instances where there is no co-signer or the estate is insolvent, the loan will be referred to Navy Federal's Lending Department for further action.

Please contact a Private Student Loan Representative at 1-877-304-9302 for additional information.

FEDERAL STUDENT LOANS

Must the estate or next of kin repay a Federal Student Loan?

No. Navy Federal must receive a copy of the death certificate, or other acceptable documentation, to discharge the loan obligation. We will forward it to our Government Education Loan Servicer, who will then forward it to the Department of Education.

A certified copy of the death certificate and documentation validating the property ownership interest under state law will be required.

Your Case Specialist will guide you through settling your loved one's Navy Federal accounts.

Local laws determine how long probate takes.

WHAT IS PROBATE?

Probate is the process by which the court determines the authenticity and validity of a Will. It is designed to protect the family and ensure that the persons who are entitled to receive the assets do receive them. It also provides a process to ensure that all debts and taxes are paid. The court will use the Will to determine who is to be appointed executor of the estate. If there is no Will, the court will appoint a personal representative (e.g., “administrator”), usually a spouse or relative. An attorney or a financial institution may also be appointed as executor or administrator. It is best to go to probate court as soon as possible and check with your local court for specific requirements in your location. This may be a trying time for you, but it is best to settle these matters as quickly and accurately as possible. The size and complexity of the deceased’s estate, plus state probate laws, will determine how long the process will take. If the estate is large or complex, the probate process can take months or years to complete. On the other hand, the probate process may not be required if the deceased’s accounts were classified as “Joint Account—With Survivorship.” It is best to consult an attorney to determine what property is or is not subject to probate.

The documents required for probate and what they must contain can vary from one probate court to another. In addition to the deceased’s full name and date of birth, most probate courts require, at a minimum, the following documents:

- > Certified copy of the death certificate (this can often be filed later)
- > Will, if there is one
- > Copy of the marriage certificate (or the date and place of marriage) if the deceased was your spouse. If the deceased was previously married, you will need to give this information to the court.
- > Names and addresses of all heirs, next of kin and beneficiaries
- > Summary of the deceased’s assets

ESTABLISHING AN ESTATE ACCOUNT

A Navy Federal Estate Account provides an efficient solution for holding estate assets in noninterest or interest-earning accounts while keeping them separate from the executor/administrator’s own personal accounts. It consists of a checking account and companion savings account. Typically, the deceased member’s assets are deposited into savings, then transferred as needed to checking for easy payment of taxes, debts and other obligations during the estate settlement process. The Navy Federal Estate Account gives the executor/administrator an accurate picture of the estate’s finances at any given time—a real benefit when completing tax returns and other documentation. Navy Federal Estate Accounts have:

- > a low \$5 minimum balance for savings
- > two checking programs to choose from: Association Checking and Flagship Checking
- > free personalized duplicate-style checks
- > free copies of paid checks
- > dividends earned from day-of-deposit to day-of-withdrawal on the savings account
- > the ability to earn dividends on Flagship Checking
- > a combined, itemized monthly statement
- > funds transferable between accounts online

It is important to keep the estate’s finances separate from your own.

To establish an Estate Account, you will need to provide:

- > court documents designating an estate executor/administrator.
- > an Employer Identification Number (EIN) for the estate. The EIN can be obtained by filing Form SS-4 with the IRS. This form is available at U.S. Post Offices, at the local library or online at www.irs.gov. The IRS can be reached by phone at 1-800-829-4933.
- > a completed Estate Account application. Call 1-888-842-6328 to request an application.

All documents above can be given to a representative at a Navy Federal branch or faxed to the Survivor Support Settlement Branch at 703-255-7963.

Specific concerns or questions regarding your responsibility as an estate administrator, the probate process or the estate settlement process should be referred to an attorney, financial advisor or probate court official.

ELIGIBILITY FOR AN ESTATE ACCOUNT

In the event that the individual was not a member of Navy Federal at the time of death, Navy Federal will permit the executor/administrator to open an Estate Account, provided all beneficiaries of the estate are members of the credit union. The estate executor/administrator does not have to be a member of Navy Federal or be eligible for membership to open an Estate Account.

DUTIES OF AN EXECUTOR/ADMINISTRATOR

An executor, also known as a personal representative or administrator, is responsible for carrying out or “executing” the Will’s instructions. Most often, an individual executor can easily settle a simple estate on his or her own. However, a large or complicated estate may require legal advice. The probate court usually requires an executor/administrator to be bonded to protect all interested parties against fraud, embezzlement or negligence by the executor/administrator. If you are named executor/administrator, it is your responsibility to pay debts or obligations, distribute the remaining assets to heirs and complete the necessary tax forms.

The following is a checklist of the typical duties of an executor when settling an estate:

- 1. Consult an attorney and a certified public accountant (CPA) about your duties as executor.**
While not required, checking with these professionals is helpful because they are familiar with local probate procedures and the steps required to settle an estate.
- 2. File the Will and initiate probate.**
As executor/administrator, it is your responsibility to file a Will with the appropriate state probate court and petition the court for “letters testamentary.” These court documents may also be called “letters of administration” or by another name. These documents provide legal proof that you are the executor of the estate. You should get several certified copies of these court documents, as they may be requested when handling certain financial transactions for the estate.
- 3. Request several copies of the death certificate.**
You will need certified copies of the death certificate to conduct estate business. These certified copies usually cost between \$5 and \$25 each, depending on the jurisdiction. They can be obtained from the County Clerk’s Office in the county of the deceased’s death, or the funeral director may order them for you.

The executor pays outstanding debts, files taxes and distributes remaining assets to the heirs.

Outstanding debts can be identified by reviewing the checkbook register and scanning the mail.

4. Retitle property if necessary.

If the estate includes property, such as unencumbered automobiles, boats, other vehicles or real estate, you can transfer titles either to the named beneficiary or to yourself as executor. If no beneficiary is designated, you may, as executor, decide to sell the property and add the proceeds to the estate. Navy Federal will require a certified copy of the death certificate and letters of administration for any real estate actions. You should seek the advice of an attorney before you decide to sell or retitle the property.

5. List any indebtedness.

As executor, it is your responsibility to pay off any debts at the time of the deceased's death. You must notify all creditors of the death and invite them to submit claims to the estate. Usually, each state sets a time limit for creditors to submit claims. Some things to look for are:

- > utility payments or bills
- > hospital, doctor or other medical expenses
- > loan payments or bills
- > credit card payments or bills

6. Close credit union, bank and investment accounts, and open an Estate Account.

You should close any account owned solely by the deceased and transfer those assets to an account that will allow you to settle the deceased's bills and other obligations. A Navy Federal Estate Account can be used for this purpose (see page 9 for details). You should seek the advice of an attorney before you open an Estate Account.

7. Locate insurance policies and file claims.

Life insurance benefits are usually payable to designated beneficiaries and are not part of the estate. To file claims, you will need the policy numbers, full name of the deceased and certified copies of the death certificate.

8. File taxes.

Federal and state taxes for the deceased will need to be filed for the year in which they passed away and for the year the Estate Account is closed. Consult the IRS or a CPA for assistance. You should also seek the advice of an attorney.

9. Close the Estate Account and distribute the remaining assets to beneficiaries.

After making sure all estate debts have been paid, you can distribute any remaining assets to the beneficiaries and close the Estate Accounts. You should seek the advice of an attorney before you close an Estate Account.

ADDITIONAL INFORMATION

Determining what taxes are due after a member's death can be complicated. You may need to contact the IRS, a tax attorney or a CPA familiar with both federal estate taxes and state and local state inheritance taxes. This section is provided for informational purposes only. We encourage you to consult with professional tax advisors.

Federal Estate Taxes

- > There is no federal estate tax due on an estate—no matter how large—when all the assets are left to the surviving spouse.
- > Beneficiaries other than the spouse are eligible for a federal gift and estate tax exemption. For the 2016 tax year, the basic exemption amount ("unified credit against estate tax") relative to taxes on combined inheritances can be up to \$5,450,000. It increases to \$5,490,000 for the 2017 tax year.
- > Federal estate tax returns are due nine months after a person's death. A penalty-free extension may be requested before that date if more time is needed. During an extension, however, interest is assessed on amounts owed.

State Inheritance Taxes

Inheritance tax regulations vary from state to state and can depend on an heir's relationship to the deceased.

Income Tax Returns

Federal and state income tax returns are due on April 15 of the year following the death. If the estate itself generated income during a certain period of time, the estate must file an income tax return.

Real Estate Property Taxes

Taxes on a home or other real estate must be paid when they are normally due. Because tax laws are complex and change frequently, it is a good idea to contact an attorney, a tax advisor or the Department of Revenue in the state in which the deceased resided.

IMPORTANT PHONE NUMBERS

Navy Federal Credit Union

Survivor Support
Toll-free 1-800-883-3323
Fax 703-255-7963

Navy Federal Financial Group

Toll-free 1-877-221-8108

Affordable Funeral Services 703-876-1755

Air Force Survivor Benefits

Air Force Casualty

Toll-free 1-800-433-0048
www.afpc.af.mil/air-force-casualty-operations

Arlington National Cemetery (Jefferson Barracks)

Toll-free 1-800-535-1117

Army Survivor Benefits

Army Casualty

Toll-free 1-800-626-3317
www.hrc.army.mil

Army-Air Force Mutual Aid Association

Toll-free 1-800-522-5221
www.aafmaa.com

Bereavement Counseling 202-461-6530

vetcenter.bereavement@va.gov

Coast Guard Headquarters

Decedent Affairs

Active Duty/Retired 1-800-772-8724
www.uscg.mil

Defense Finance and Accounting Service

Toll-free 1-800-321-1080
www.dfas.mil

Department of Veterans Affairs

Benefits 1-800-827-1000
Life Insurance 1-800-669-8477
TDD 1-800-829-4833
www.va.gov

IRS

Toll-free 1-800-829-1040
or 1-800-829-4933
www.irs.gov

Marine Corps Headquarters

Casualty Assistance 1-800-847-1597

Marine Locator

Toll-free 1-800-268-3710

Military Funeral Honors

Families of eligible veterans may request honors through their funeral director.

Military Officers Association of America

Survivors Assistance 1-800-234-6622
www.moaa.org

National Association for Uniformed Services

Toll-free 1-800-842-3451
www.naus.org

National Cemetery Administration

Toll-free 1-800-827-1000
Headstones and Markers 1-800-697-6947
Memorial Programs Service 1-800-697-6947
Presidential Memorial
Certificate Program 202-565-4964
www.cem.va.gov

National Military Family Association

NMFA 703-931-6632
www.nmfa.org

Navy Casualty Assistance Program

Active Duty 1-800-368-3202
www.public.navy.mil/bupers-npc

Navy Locator

Toll-free 1-901-874-0088

Navy-Marine Corps Relief Society

N&MCRS 703-696-4904

Navy Mutual Aid Association

Toll-free 1-800-628-6011
www.navymutual.org

Office of Servicemembers Group Life Insurance (SGLI)

Toll-free 1-800-419-1473
www.benefits.va.gov/insurance/sgli.asp

Social Security Administration

Toll-free 1-800-772-1213
www.ssa.gov

Society of Military Widows

Toll-free 1-800-842-3451, ext. 1011
www.militarywidows.org

Tragedy Assistance Program for Survivors (TAPS)

Toll-free 1-800-959-8277
www.TAPS.org

US Treasury

General Information 1-202-622-2000
www.treasurydirect.gov

WE SERVE WHERE YOU SERVE®

navyfederal.org 1.888.842.6328

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¹Nondeposit investment and insurance products are offered through Navy Federal Financial Group, LLC (NFFG) and through its subsidiary, Navy Federal Brokerage Services, LLC (NFBS), a member of FINRA/SIPC and an SEC registered investment advisory firm. Brokerage and advisory products are offered through NFBS. These 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. Products may be offered by an employee who serves both functions of accepting member deposits and selling non-deposit investment and insurance products.** 1-877-221-8108. Navy Federal Financial Group offers Trust Services through MEMBERS Trust Company (MTC), 14025 Riveredge Dr., Suite 280, Tampa, FL 33637. MTC is available at 855-358-7878. ²Navy Federal Financial Group is a wholly owned subsidiary of Navy Federal Credit Union. App StoreSM is a service mark of Apple Inc. Google PlayTM is a trademark of Google, Inc. Amazon and all related logos are trademarks of Amazon.com, Inc. or its affiliates. © 2017 Navy Federal NFCU 1214 (6-17)

