

How to claim or close a bank account for a deceased owner



When you're ready, we're here to help.

Step 1: How do I get started?

Call our Customer Service Center at 833-833-8305 during regular business hours.

What you'll need for the call:

- The account owner's full name, Social Security Number, and date of death
- If you're aware of specific accounts with us that are now closed, please provide those account numbers so we can retrieve historical information for you

During the call, we'll ask you about your role with the estate (e.g. if you're a relative or have power of attorney), confirm your contact information, and give you the case reference number you'll need to move forward.

Step 2: Once I have a case number, how can I request the balance or liquidate an account?

Before we can provide you with an account balance or help you liquidate an account, you'll need to provide us with certified copies of the account owner's:

- Death Certificate
- Court Appointment of Executor or Administrator ("Certificate of Appointment")
- A notarized letter of instruction or authorizations from the executor, co-holder, or beneficiary (as appropriate)
- We may ask for additional documentation as we move through this process

We're required to ask for some of these documents to comply with privacy laws affecting bank accounts. We're also required by law to provide account information only to people authorized to receive it.

Once we receive everything we need from you, we'll place a hold on the account and follow up with information about how to proceed.

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Step 3: Where do I send documents?

Please mail all certified copies of official documentation to:

Life Events-Decedent Team
MA-CPK-COP-B1
P.O. Box 84100
Boston, MA 02284

Step 4: Is there anything else I should know?

There are a few additional pieces of information that you may also find helpful:

- Accrued interest is not included in an account's date of death balance
- For Certificates of Deposit held in the name of a decedent, there is no penalty for withdrawals prior to maturity.
- If the account was opened in New Jersey, special rules apply. [Please visit our FAQs to learn how to access account information or liquidate the account.](#)