



Healthcare and Municipal  
Employees' Credit Union

# Estate & Legal Services

Support, guidance, and respectful service when it matters most.

# Estate & Legal Services

(Effective March 9, 2026)

## Estate Administration

SERVICE	FEE	DESCRIPTION
<b>Deceased Member Administration Fee</b>	\$50	Covers closing accounts, paying out funds, and required reporting after a member's passing
<b>Estate Disbursement &amp; Closure Fee</b>	\$100	Covers issuing payout drafts, confirming executor authority, and closing estate accounts
<b>Executor Liaison / Statement Request</b>	\$50	For preparing additional statements or information requested by executors

## Document Review & Legal Processing

SERVICE	FEE	DESCRIPTION
<b>Power of Attorney File Setup</b>	\$25	Reviewing and recording Power of Attorney documents on file
<b>Court and Trustee Orders Handling</b>	\$50	Processing legal or third-party instructions on an account
<b>Advanced Estate Administration &amp; Legal Document Review</b>	\$100/hour (min. 1 hour)	For complex estates or detailed legal document review

## Trustee & Complex Administration

SERVICE	FEE	DESCRIPTION
<b>Trustee / Administrative Fee</b>	\$300/hour (min. 1 hour)	For complex trustee files such as estate distributions or corrections
<b>T3 Filing Fee</b>	\$300/hour (min. 1 hour)	Preparing tax reporting for trust or estate distributions

*Most members and families will only encounter a few of the fees above. Fees apply in specific situations and are listed here so you know what to expect.*

# How We Support You

Managing legal authority or settling an estate can feel overwhelming, especially during times of change or loss.

Our role is to provide clear information, careful administration, and respectful service, while helping you understand what's required at each step.

We work closely with executors, attorneys, trustees, and family members to ensure accounts are handled accurately and with care.

## Our Estate & Legal Services Include:

- Power of Attorney (POA) file setup and record keeping.
- Handling court orders and trustee instructions.
- Estate account administration and support.
- Trustee and administrative services, where applicable.

We'll review your situation and explain what applies as part of the process.

## What to Bring / What We'll Ask For

To help us assist you efficiently, we may ask for:

- Government-issued identification.
- Original or notarized Power of Attorney documents.
- A notarized copy of the will and an original death certificate (for estate matters).
- Executor or trustee contact information.

We'll confirm what's needed based on your situation and explain the next steps clearly.



# Understanding Key Roles & Terms

A Power of Attorney is a legal document that gives someone authority to act on another person's behalf.

- May apply to property and financial matters, or personal care.
- Typically prepared by a lawyer.
- Ends upon the death of the person who granted it.

As part of the process, we review POA documents to ensure they meet legal and institutional requirements.

## What Is an Estate Trustee (Executor)?

An estate trustee (commonly called an executor) is the person legally responsible for administering a deceased person's estate.

Their responsibilities may include:

- Collecting and managing assets.
- Paying debts and taxes.
- Distributing remaining funds according to the will or applicable law.

## What Is Probate?

Probate is a court process that confirms an estate trustee's legal authority.

- Confirms the validity of the will and the executor's authority.
- May be required before estate accounts can be opened or funds released.

A **Certificate of Appointment of Estate Trustee** or **Small Estate Certificate** may be required. Our team will explain what applies to your situation as part of the process.

We're here to help during difficult transitions.

We'll explain the process, required documents, and any applicable fees before moving forward.

Visit [hmecu.com](https://www.hmecu.com) • Call **905-575-8888** • Visit your local branch

*Services and fees are subject to change. Legal advice is not provided. Members are encouraged to seek independent legal or tax advice where appropriate.*