



Guiding you through bereavement

While it's never going to be easy to handle the financial affairs of someone close to you who has died—particularly while you're grieving—we're here to share best practices and work through this with you.

Who passed away? Note this key information here for easy reference:

Full Name _____ Date of birth ___ / ___ / ___

Address _____

Things to do first

Find out if there's a Will

Wills outline the wishes of the person who's passed away and name an Executor/Personal Representative who is responsible for carrying out those wishes. If there is no Will, you'll need to determine who will be responsible for the estate. That person should contact probate court in the county in which the person died for further instruction on applications that will be necessary to handle the deceased's estate.

Have copies of the death certificate on hand

Having extra copies on hand is a good idea, as some organizations may need a certified copy of the death certificate before they can assist with any affairs. The funeral home will often be able to assist in obtaining sufficient copies of death certificates.

Did you know? In Maine, an estate is considered to be a "small estate" if the total amount of the estate is worth \$40,000 or less. In this case, a Small Estate Affidavit can be filed. Other states may have different qualifications.

Notify banks and other organizations

You'll find several ways in which you can notify us of the death on the back of this page, along with next steps. Other organizations, such as an electricity company or cell phone provider, will have their own processes in place to help. If the deceased individual was receiving benefits or Social Security, timely notification of the appropriate organization is important in order to stop payments that will otherwise be reclaimed.

Prepare to manage the estate

During the process of Estate administration, the Executor collects information about any relationships with financial institutions and/or property ownership(s) so that final expenses can be paid and the remaining assets distributed to heirs and beneficiaries.



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How to let us know



Stop by

Visit any of our banking centers to talk with us in person. We recommend scheduling an appointment online at [CamdenNational.com](https://www.camdennational.com) so you're less likely to have to wait when you arrive.



Go online

A paperless way to let us know that someone has passed away. You can reach out to us with a secure message through "Connect with Us" in digital banking.



Call

Call us 24/7 at (800) 860-8821 to speak with a live phone support representative.



Send us a note

Camden National Bank
Attn: Customer Care Team
PO Box 310
Camden, ME 04843

What we'll need from you

- Certified copy of the death certificate
- Valid form of your identity (Driver's License, State ID, or Passport)
- Tax ID Number of the estate, if applicable, which would be required in order to open an estate account with us
- Probate documents, when available and only if applicable

What we'll do next

- Freeze the solely owned account(s)
- Amend any jointly owned account(s) at the request of the joint owner (removing the deceased's name)
- Help guide you through the next steps

