

Special Accounts



Thank you for choosing Lake Michigan Credit Union for your Special Account needs! Below is a list of documentation that will be required to establish your Membership. For questions regarding IRA/HSA/Deferred Compensation please call 616-234-6335. For all other Special Accounts please contact 616-265-3130. **Valid Identification is required for all account types.**

Health Savings Account (HSA)

- No Documentation Required - Paperwork provided by LMCU at local branch

Individual Retirement Account (IRA)

- No Documentation Required - Paperwork provided by LMCU at local branch

Deferred Compensation (Michigan Only)

- No Documentation Required - Paperwork provided by LMCU at local branch

Power of Attorney

- Power of Attorney paperwork in its entirety

Trust

- Certificate of Trust Existence & Authority
 - o Note: If death scenario we will also need the deceased grantor's original death certificate and Tax ID verification for the Trust (IRS Letter)

Representative Payee

- Retirement, Survivor & Disability Letter from the Social Security Administration
- Social Security Number and Date of Birth of beneficiary of funds

Decedent Estate

- Original Death Certification
 - o Deceased individual must have been a member with LMCU prior to death
- Letters of Personal Representative (Michigan residents only)
- Letter of Testamentary (Florida residents only)
- Tax ID Verification

Conservatorship (Michigan Only)

- Letters of Conservatorship
- Social Security Number and Date of Birth of protected individuals

Guardianship (Florida Only)

- Letters of Guardianship
- Social Security Number and Date of Birth of protected individuals