



Medallion Signature Guarantee

What is the purpose of a Medallion Signature Guarantee?

Delta Community Credit Union offers the Medallion Signature Guarantee to assist members who need to sell, transfer or otherwise change the name registration on financial securities. We can provide this service for transactions of up to \$500,000.

When Delta Community applies the Medallion Signature Guarantee to a document, we certify that:

- The signature was applied in our presence and is genuine.
- The individual who signed the document is known to us and who they claim to be.
- The individual is the appropriate person to sign the document.
- The individual had the legal capacity to sign the document.

Since Delta Community is accepting liability for these claims, we take steps to verify and document their accuracy.

What are the requirements for getting a Medallion Signature Guarantee?

It's our goal to provide you with an excellent member service experience while meeting all the requirements of a Medallion Signature Guarantee. In order to do this, we recommend you review the following in advance of requesting a Medallion Signature Guarantee:

- We can only offer this service to members in good standing for six months or longer.
- We require a valid photo ID from all signers.
- We require a current and complete statement of the security to verify ownership.
- We often need to review additional supporting documents depending on the specific transaction under review.
- We require the document be signed by all owners in our presence, not beforehand.
- We ask our members to allow five business days to review the documentation and seek professional or legal advice before we approve the use of a Medallion Signature Guarantee.

To ensure the best experience, we recommend you review the checklist on the following page and gather the documents needed for your situation.

Notary Public services are also available to our members without charge for transactions other than the sale or transfer of securities. At this time, Delta Community only offers Medallion Signature Guarantee and Notary Public services. Delta Community does not offer Medallion services to commercial members. We do not participate in a non-Medallion Signature Guarantee program.

If you have additional questions, please call (404)677-4600 to speak with a representative.



Medallion Signature Guarantee – Checklist

All Medallion Signature Guarantee requests require the following:

- Current Delta Community Credit Union membership in good standing for six months or longer
- A valid government photo ID
- A current and complete copy of the mutual fund statement or the stock certificate (screenshots or cover pages cannot be accepted alone)
- The completed, unsigned security transfer/sale instruction form

Additional documentation may be necessary depending upon your individual situation. Please review the topics below to determine what may be applicable to you:

Sale or transfer of multiple stocks by sole owner:

- Irrevocable Stock Power

Security with multiple owners:

- Every owner must be present to sign

-OR-

- Specific Power of Attorney for Multiple Securities Owners if not all owners present

Security owned by trust:

- Trust agreements identifying trust owners, agents and trustees

-OR-

- Certified will if trustee established in will (must sign as trustee under name)

Name change:

- Legal documentation of name change such as a marriage certificate or divorce decree

Divorce settlement:

- Divorce decree and Qualified Domestic Relations Order
- A signed Letter of Intent from the spouse surrendering the assets

Joint tenants with rights of survivorship:

- Certified Death Certificate
- Affidavit of Domicile
- Inheritance Tax Waiver (only if value greater than \$25,000 and decedent resided in AL, IN, IA, KY, LA, MT, NH, NJ, NC, OH, OK, SC, SD, or TN)

Inheritance—designated on the securities account, also known as a Transferrable on Death Registration:

- Certified Death Certificate
- Documentation from the security firm listing designated beneficiaries

Inheritance—probate:

- Certified Death Certificate
- Letter of Testamentary or Administration
- Documentation from the security firm designating the estate as beneficiary

If your situation is not on this list, please contact us at 404-677-4600 for assistance.