Your credit union already looks after the member. LegacySteps helps look after their family.

A complete bereavement aftercare service for your members' families, offered under your credit union's own name, with nothing to build and one action by your staff.

THE PROBLEM

When a member dies, the family is left to tell the banks, the credit union, An Post, pension providers, insurers, Revenue, Social Protection, the utilities and the phone companies, each with its own form and its own idea of what proof it needs. Most families have never done it before, do it at the worst possible time, and have no way of keeping track of who has replied and who is still waiting. Along the way the credit union's own benefits, nominations, Death Benefit Insurance, Life Savings Insurance and Loan Protection, are often claimed late or not at all, because the family did not know to ask.

WHAT YOUR CREDIT UNION OFFERS THE FAMILY

One place, in your name, where the whole of that paperwork is handled. The family answers a few plain questions once. The letters to every organisation are written in their name and sent together; replies come back into their account; anyone who has not replied is reminded weekly; and whenever an organisation wants a certified certificate or its own form, the family is told exactly what to send. Your credit union provides the invitation. LegacySteps takes care of the administration. The family is never charged.

HOW THE INVITATION WORKS

1

Your staff invite the family

Type the family member's name and email into the set-up card, or hand them a card with your credit union's LegacySteps number. About fifteen seconds. No member data is passed to us.

2

The family gets one place, from you

The invitation carries your name and logo, opens with one tap and needs no password. The family reads the terms and decides for themselves whether to go ahead.

3

You see progress, not private affairs

Your screen shows each family: invited, opened, letters sent, replies in. Never the correspondence or the figures. A family that does not open the invitation is not charged.

WHAT THE FAMILY RECEIVES

- One list of everyone who needs to be told, with the letter for each already written and sent in one go.
- Told, replied or still waiting against each organisation, with weekly reminders to any that have not replied.
- A plain explanation whenever an organisation asks for its own form, a certified death certificate or proof of identity, with the covering letter to send.
- The four credit-union questions asked in every case: nomination, Death Benefit Insurance, Life Savings Insurance and Loan Protection, along with the balance at the date of death. Your credit union confirms what applies and handles the claim, as it does now.
- Help preparing an Additional Needs Payment application where money for the funeral is short.
- An estate summary of the balances reported, for the solicitor or the probate application.

PRICING

€40

per activated family, including VAT, invoiced to the credit union monthly. A family is activated only when they open their invitation and accept the terms. Nothing is ever charged to the family, and their personal information is never sold.

- ✓ No implementation or set-up fee
- ✓ No subscription
- ✓ No minimum number of families
- ✓ No contract term
- ✓ No training programme and nothing to install

STAFF INVOLVEMENT

One simple action by your staff. Everything else is handled by LegacySteps.

When a family tells you a member has died, a staff member types the family member's name and email address into the set-up card and presses send, or hands the family a card carrying your credit union's LegacySteps number to enter at legacysteps.ie/families. That is the whole job.

Your staff never collect documents, chase replies or handle the family's correspondence; that goes directly between the family and each organisation. Your own bereavement procedure continues exactly as it does now.

DATA PROTECTION AND SECURITY

No member data leaves the credit union. You give us the family member's name and email address for the invitation, or nothing at all if you hand them your number. Beyond the member's name and date of death, nothing about the member, their accounts or their benefits is passed to us. The family gives the rest themselves, reads the terms and agrees to them on their own screen.

Who is responsible for what. When your staff enter the family member's contact details and send the invitation, your credit union is the data controller and LegacySteps processes those details on your behalf under a written data processing agreement. From the moment the family opens the case and accepts the terms, Alderidge Fusion Limited is the data controller for the case and everything in it. Your credit union remains the controller for its own records.

Stored in Ireland. Cases are stored on servers in the EU (Ireland region) and used only for the notifications the family chooses to send.

Seen only by those who need to. The family sees its own case. Your staff see progress, never correspondence or figures. Nobody else sees anything.

Deleted when done. Personal details are removed six months after a case is closed, or sooner on request.

The data processing agreement, retention schedule and list of sub-processors are available to your compliance officer before any decision is made.

Three-month pilot, with no obligation to continue

- ✓ Three-month pilot, starting whenever suits you
- ✓ €40 per activated family, including VAT
- ✓ No implementation or set-up fee
- ✓ No subscription
- ✓ No minimum number of families
- ✓ No obligation to continue

Nothing to approve beyond a decision to try it, and nothing to unwind if it does not suit.

WHO IS BEHIND IT

LegacySteps was built in Ireland by Derek Fitzgerald after going through the process himself for a parent. It is offered to families only through funeral directors and credit unions, under their own names. It does not replace a solicitor: wills, probate and the estate itself remain matters for a solicitor.

Arrange a demonstration. Fifteen minutes, in your office or on a call.

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