

What We Know

ARTICLES & INSIGHTS

ABOUT THE AUTHOR



[Cara Williams](#) is an associate attorney at Smith Debnam, concentrating her practice in creditors' rights litigation and foreclosure, estate planning, and probate litigation. She represents lenders, acting as substitute trustee on behalf of secured parties in foreclosure and providing professional counsel on loan transactions and lien issues. Cara authors a blog titled: [North Carolina Estate Litigation and Elder Law](#) - where she covers important issues with respect to estate planning and elder law. Prior to joining Smith Debnam, Cara was the Assistant Clerk Attorney for the Wake County Clerk of Court where she was the hearing officer for foreclosures, guardianships, estates, and various civil matters.

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We, as a society, are gradually moving away from paper bank statements, jars with money in them, and instructions to loved ones scribbled on notepads. With the growth of high-speed Internet access, more and more of us manage our financial, social, and professional lives via password-protected online services that are nearly impossible for our loved ones to access without having the correct login and password credentials.

Your loved ones will need to access your online accounts in order to obtain and provide a complete picture of your assets to the Court. They will need access to online banking accounts and any online merchant or subscription accounts that periodically auto-bill a credit card on file. They may also need access to flash drives, iPods, Blog sites; as well as our Facebook, Twitter, and Google email accounts. Accessing any of these accounts will be very difficult, unless the estate documents contain a comprehensive list of our online accounts along with information on how to access these accounts, including our login and password IDs, as well as security questions/answers.

To equip your loved ones with this information, make certain your estate documents include a comprehensive list of your online accounts. When planning your will and estate, you must identify the appropriate person to serve as your estate's Executor. Many estate planning attorneys will tell you to select someone responsible and financially savvy, but I would also suggest selecting someone who is electronically savvy.

We will need to provide account access authority to the person or people you select to administer your affairs. You may opt to choose a co-executor who will only handle your online assets, or you can use the websites or online accounts themselves to set up immediate access to your executor upon your death.

In today's world, it's important to incorporate our online accounts as an integral part of our estate planning. Please contact your estate planning attorney to ensure your estate planning documents are in order and up to date.

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