

1 STATE OF OKLAHOMA

2 1st Session of the 60th Legislature (2025)

3 HOUSE BILL 1517

By: Banning

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6 AS INTRODUCED

7 An Act relating to banking; providing that at the
8 discretion of a banking institution a surviving
9 spouse may take control of bank accounts owned by the
10 deceased; providing required documentation; providing
11 for maintaining records; providing for codification;
12 and providing an effective date.

13 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

14 SECTION 1. NEW LAW A new section of law to be codified
15 in the Oklahoma Statutes as Section 2301 of Title 6, unless there is
16 created a duplication in numbering, reads as follows:

17 A banking institution, at its discretion, may allow a surviving
18 spouse to take control of any bank account of the deceased, which
19 shall include but is not limited to checking and savings accounts.
20 Before allowing the surviving spouse to take control of any account
21 owned by the deceased, the banking institution shall require a death
22 certificate for the deceased which lists the name of the surviving
23 spouses along with two forms of government issued identification
24 with one being a photo identification which shall include but is not

1 limited to a driver license and passport. The name of the spouse
2 listed on the death certificate must match the name on the
3 government issued identification. The banking institution shall
4 make photo or digital copies of the death certificate and the two
5 forms of identification and maintain such copies for their records
6 and shall maintain such records for ten (10) years.

7 SECTION 2. This act shall become effective November 1, 2025.

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