Credit Cards

Credit cards, which were held exclusively in the name of the deceased, should be canceled. Any payments due on these credit cards should be paid by the estate.

In the case of a spouse, you may have credit cards in both names, or you may have used cards which listed only the name of the deceased. In this situation, you will want to try to make payments in order to keep your own good credit rating. You should begin to notify the credit card companies that your spouse is deceased, and that the card should list your name only. Some people, particularly widows, may have trouble getting a new card if they do not have their own credit rating. When applying for a card, be sure to inform the lender about credit cards you shared with your spouse, even if your name was not listed.

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