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What is a Certification of Trust?

A Certification of Trust is a summarized version of a trust agreement that proves the existence and validity of a trust without revealing all of its private details.

What It Includes:

- The name and date of the trust
- The name(s) of the trustee(s)
- The powers granted to the trustee
- Whether the trust is revocable or irrevocable
- The trust's taxpayer identification number (usually a Social Security number or EIN)
- Any limitations on the trustee's authority, if relevant

Why It's Used:

It's often provided to banks, title companies, or financial institutions when a trustee needs to act on behalf of the trust (e.g., open an account, sell property, transfer assets), but the full trust document is too lengthy or private to share.

Legally Binding Summary:

In many states (including Wisconsin), financial institutions can be liable for damages if they don't accept a valid Certification of Trust that meets the statutory requirements (Wis. Stat. § 701.1013).

Bottom Line:

It's a privacy-protecting tool that allows trustees to demonstrate their authority without disclosing sensitive information like beneficiaries, distributions, or full trust terms.