

# Powers of Attorney

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A power of attorney is a document that allows another person to act as your legal agent. The person who issues the power of attorney is called the principal and the person you appoint to act as your agent is called the attorney-in-fact.

## Common Types of Special Powers of Attorney

### Financial Transactions

- Cash checks
- Start allotment
- Stop allotment
- Change allotment

### Quarters

- Accept quarters
- Clear quarters

### Household goods

- Ship household goods
- Accept delivery of household goods

### Real property

- Sell real property
- Buy real property
- Rent or lease property
- Manage real property

### Motor Vehicle

- Use and operate
- Accept delivery
- Buy and sell vehicle—

*contact the Vehicle Registration office for a power of attorney to buy or sell a vehicle*

### Children

- Guardianship
- Medical care

You may hear that you need a **general** power of attorney so that someone else can take care of all your affairs in your absence. This is probably not true. In fact, it is highly unlikely that you will ever need a general power of attorney. It is better to limit the powers you grant to your attorney-in-fact to meet the specific needs of the situation with a **special** power of attorney.

**General Power of Attorney.** A general power of attorney is a very broad grant of power that allows your agent to do almost anything you could do by signing your name. However, there are some things that are so personal in nature they cannot be delegated to an agent (for example, a marriage ceremony or the execution of a will).

**Special Power of Attorney.** This type of power of attorney lists a particular act or acts that your agent is authorized to do and limits the agent to those acts. You can authorize your agent to do more than one legal act in a single special power of attorney.

**Durable Power of Attorney.** A general power of attorney is usually **durable**. That means it remains effective even if you, the principal, become incapacitated or legally incompetent. Some states require that a durable power of attorney be recorded (filed) in the county clerk's office in the county where you reside.

With all types of powers of attorney your agent has the power to act as if he or she were you. This means that *you* are fully responsible for your agent's actions and *you* may be held liable in a court of law for your agent's acts.

**All powers of attorney are automatically terminated and cease to be effective upon your death.**

## **WHO ACCEPTS A POWER OF ATTORNEY?**

**USAA**- has their own POA

**Community Bank**- GPOA for anything other than opening an account

**Service Credit Union**- GPOA only if it states the specific transactions authorized

**AIG**- GPOA

**ID Office**- GPOA

**Finance**- only SPOA

**Vehicle Registration**- GPOA only if it is between spouses. RMV only excepts AE Form 190-1 when disposing of a vehicle in conjunction with a move out of USAREUR.

**Inbound/Outbound Household Goods**- GPOA

**Housing**- GPOA

**WIC**- GPOA

**Schools**- only SPOA

**Hospital**- only SPOA

**Legal Assistance**- GPOA

**Claims**- GPOA

**Heidelberg Tax Center**- GPOA

**Passport Office** – SPOA Only

Although these places said they accept a GPOA, it is still at their own discretion.