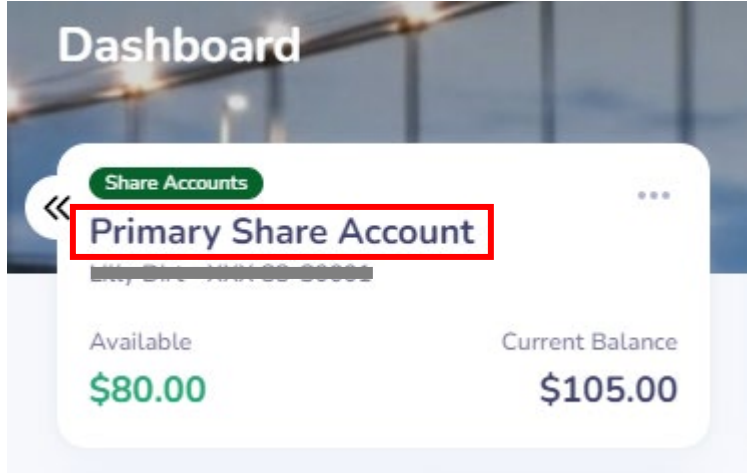
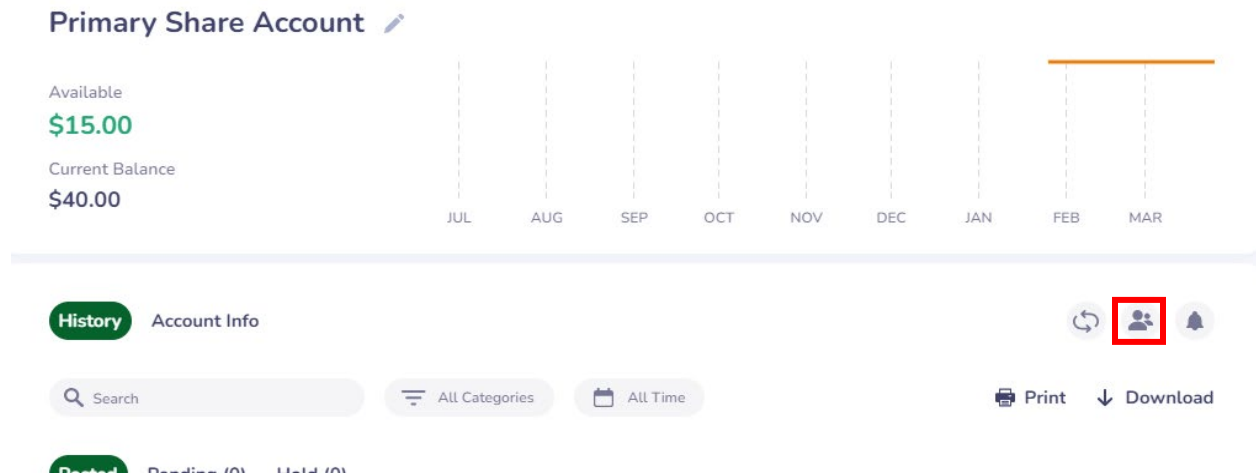


Log in to Home or Mobile Banking.

In the Dashboard, click on “Primary Share Account”



Click on the “Person Icon”



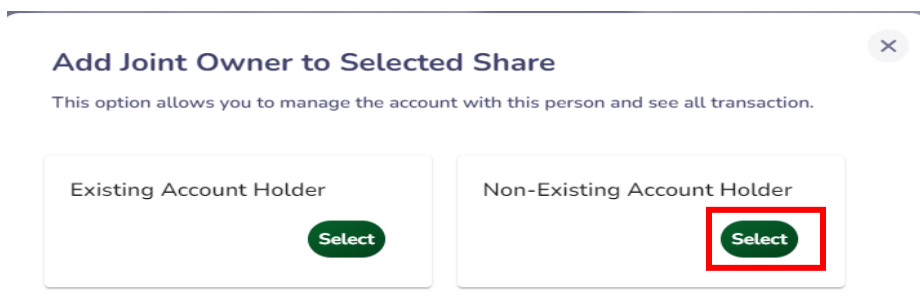
Adding a Joint Owner on Home & Mobile Banking

How to add a Non-Existing Member

You will be given two options to add a joint owner to your Glass City account(s): “Existing Account Holder” or “Non-Existing Account Holder”

- For the **Non-Existing Account Holder** option: ID verification is required.

Under “Non-Existing Account Holder” click the “Select” button



The screenshot shows a dialog box titled "Add Joint Owner to Selected Share" with a close button (X) in the top right corner. Below the title is a descriptive sentence: "This option allows you to manage the account with this person and see all transaction." There are two main options presented in separate boxes:

- Existing Account Holder**: This option has a green "Select" button.
- Non-Existing Account Holder**: This option has a green "Select" button, which is highlighted with a red rectangular border.

Adding a Joint Owner on Home & Mobile Banking

How to add a Non-Existing Member

Select the accounts that you would like to add the joint owner to by clicking the account name.

Please note: When adding a joint owner to a Primary Share Account, the new joint owner will also be added to the Secondary Saving(s), Christmas Club(s) and Vacation Club(s) accounts.

Once you have selected the preferred accounts, click **“Next”**

Add Joint Owner to Selected Share ✕

Select the shares the person should have access to.

<input checked="" type="checkbox"/> Account Name	Account Number
<input checked="" type="checkbox"/> Primary Share Account	████████████████████
<input checked="" type="checkbox"/> Christmas Club	████████████████████

2 accounts selected

[Go Back](#) [Next](#)

Adding a Joint Owner on Home & Mobile Banking

How to add a Non-Existing Member

Enter the joint owner's full First and Last Name and the joint owner's Email Address in the designated fields.

Click "Send Invite"

Add Joint Owner to Selected Share ✕

Enter joint owner account information

Name*

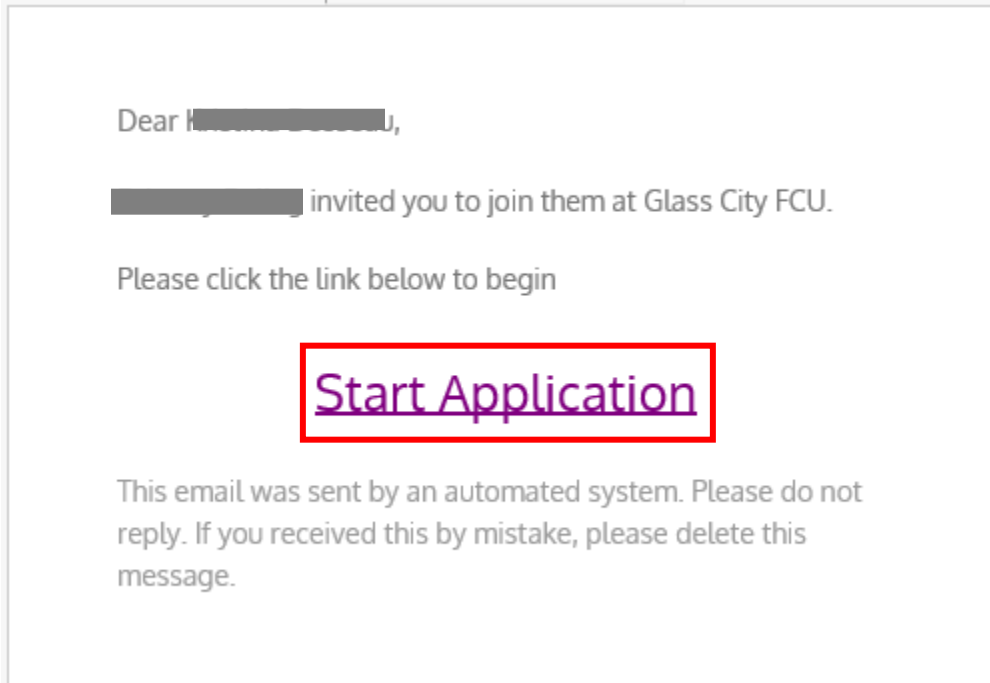
Email*

[Go Back](#) [Send Invite](#)

A message will appear at the bottom of your screen that an email has been sent. The Joint Owner will then receive an email from Glass City with a link to start their online application.

Adding a Joint Owner on Home & Mobile Banking How to add a Non-Existing Member

Instruct the joint owner to find the email and click “**Start Application**” and follow the instructions as listed below.



Click “**Get Started**”

What you need to be added as a joint account owner



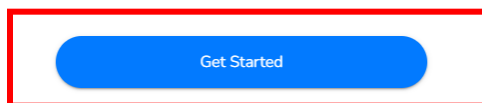
Social Security Number or Tax ID

U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person



Drivers License or Passport

For your identity protection, we require a photo of your drivers license as well as a photo of yourself to verify you are a real person




Enter your First Name and Last Name in the designated fields.

Click “Next”




Tell us about yourself

First Name

Last Name


 

Enter your Email Address and Phone Number in the designated fields.


Click “Next”

How should we contact you?

Email

Phone Number

Click on the Membership Account Disclosures, Fee Schedule, and Savings Rates and review.

Select the open circle to agree to the terms.

Click **“Next”**

Terms and Disclosures

I, [REDACTED], have received, read and agree to the following:

- [Membership Account Disclosures](#)
- [Fee Schedule](#)
- [Savings Rates](#)

Back


Next

Enter your Date of Birth and Social Security Number in the designated fields.


Click **“Next”**

Identity Verification

Date of Birth

Social Security Number

Why do we need your Social Security Number?

U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person

How do we keep your Social Security Number safe?

We use 256-bit encryption to keep your personal information and identity safe

Back

Next

Adding a Joint Owner on Home & Mobile Banking How to add a Non-Existing Member

You must then continue the application on your mobile phone in order to confirm your identity. You can either receive and click on the confirmation link via text message to the phone number that you provided (*this will happen automatically*) or, if that option does not work, you can scan the QR code provided with your phone's camera in order to continue your application.



Verify your identity

Continue on your phone

Here's how you do it:

Option 1: Link sent via SMS

Send text message to



Option 2: Scan QR code

Scan the QR Code below on your mobile device if you previously entered a home phone number



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Once you have opened the link (via text message or by scanning the QR code), you must follow several prompts.

First, review and agree to the Terms and Conditions and select **"I Agree"**

Then select **"Start Verification"** and you will be prompted to select a Government-Issued ID that you will use to verify your identity.

Adding a Joint Owner on Home & Mobile Banking

How to add a Non-Existing Member

Follow the prompts to take a picture of the front and back of the required identification.

Then, take a photo of your face and once satisfied with the image, select **"Yes, confirm"**

If not successful, you may have to re-upload your Government-Issued ID or the photo of yourself.

If successful, you will receive a message that states, "Your verification has been uploaded!"

You may now proceed with opening your account.

Next, there will be a message asking you to verify your email address.

If time has lapsed, you can resend the email by selecting **"Resend Email"**



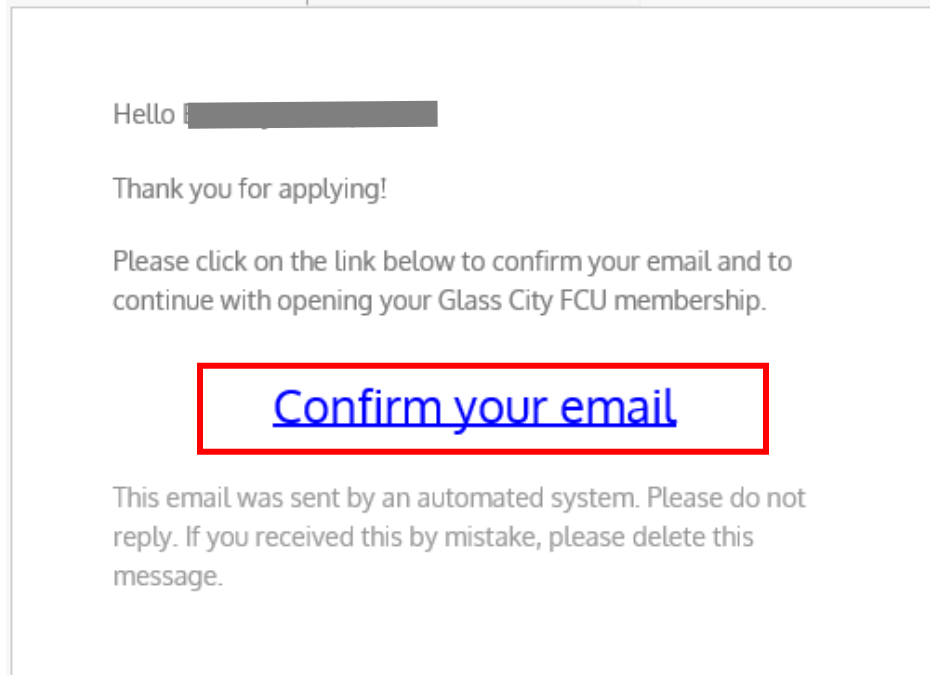
Verify Email Address

We sent you an email with a confirmation link to [redacted]. Please open your email and click the confirmation link.

If you did not receive the email, check your spam folder or contact us.

Resend Email


Open the email from Glass City and select “**Confirm your Email**”



You will then be prompted to confirm your address. Depending on the Government-Issued ID you used, some of the fields may be auto-populated. Review the designated fields, make any necessary corrections to your address, and click “**Next**”


Where do you call home?

Address

Address Line 2 (optional)

City

State

Zip

Next

Review the accounts listed on the screen for accuracy.

Click "Next"

Accounts Review

You will be added as a joint owner on the following accounts

- Primary Share Account - ***** [REDACTED]
- Christmas Club - ***** [REDACTED]

Next

You will then be prompted to create a username and password for your Home and Mobile Banking account. *(Please follow the specifications as listed.)*

Click **“Next”**

Create your online account

Username

Password

- Must be at least 8 characters
- Must contain at least 1 number
- Must contain at least 1 letter capital case
- Must contain at least 1 letter in small case
- Must contain at least 1 special character

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Next

Adding a Joint Owner on Home & Mobile Banking How to add a Non-Existing Member

Once you have successfully created a username and password, you will receive the message “Welcome to Glass City FCU.”

Click “**Login to Online Banking**” to log in to your account.

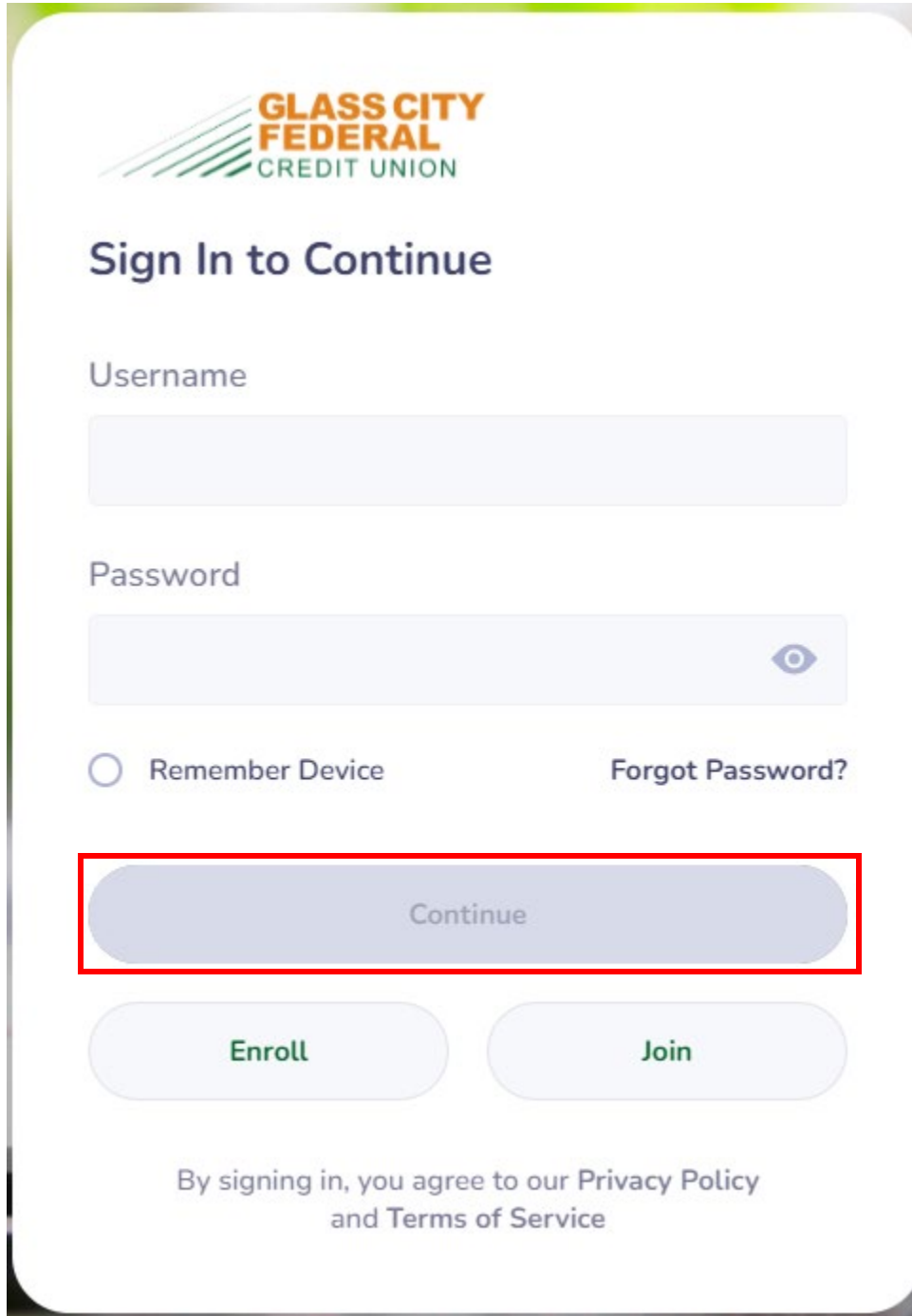


Welcome to Glass City FCU!

Log In to Online Banking

Home & Mobile Banking Login:

Enter the Username and Password you just created and click “**Continue**” to log in to your account.



**GLASS CITY
FEDERAL**
CREDIT UNION

Sign In to Continue

Username

Password

Remember Device [Forgot Password?](#)

Continue

Enroll **Join**

By signing in, you agree to our [Privacy Policy](#)
and [Terms of Service](#)

You will now be able to view the account information that you were added as a joint owner to.