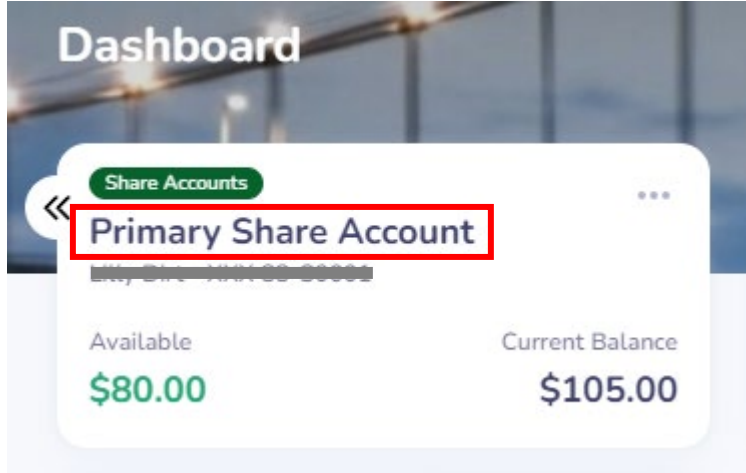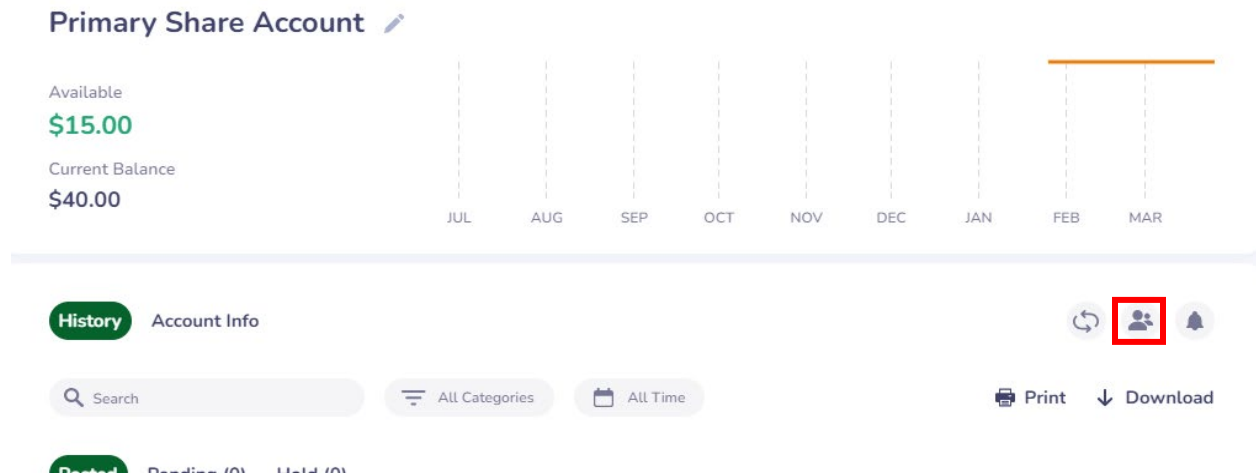# Adding a Joint Owner on Home Banking
How to add a Non-Existing Member

Log in to Home Banking.

In the Dashboard, click on **"Primary Share Account"**
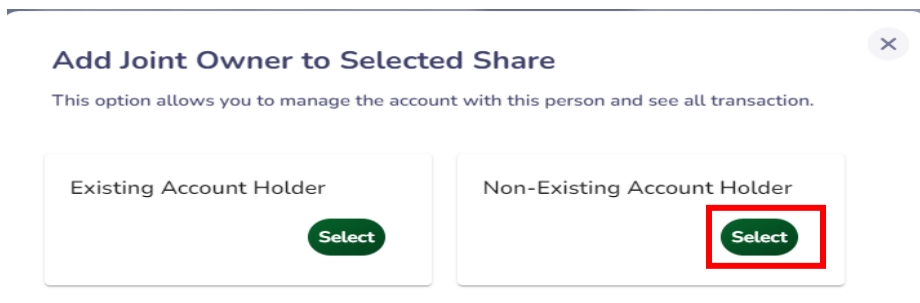

Click on the **"Person Icon"**

Adding a Joint Owner on Home 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

Add Joint Owner to Selected Share

This option allows you to manage the account with this person and see all transaction.

Existing Account Holder

Select

Non-Existing Account Holder

Select

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"**

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*

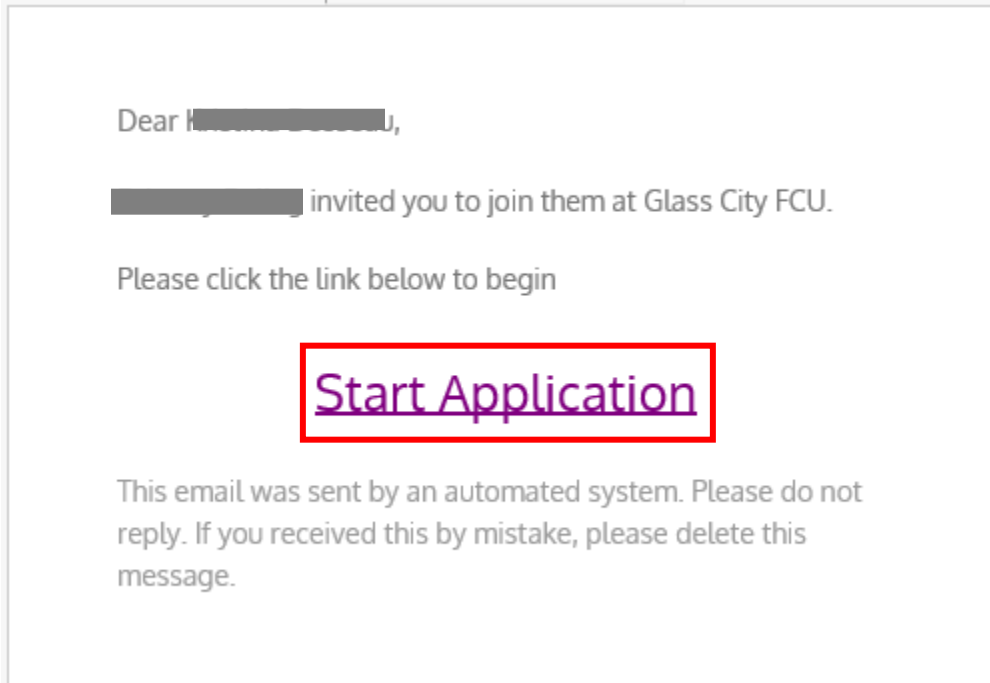Email*

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.

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

Dear ▮▮▮▮▮▮▮,

▮▮▮▮▮▮▮ invited you to join them at Glass City FCU.

Please click the link below to begin

Start Application

This email was sent by an automated system. Please do not reply. If you received this by mistake, please delete this message.

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

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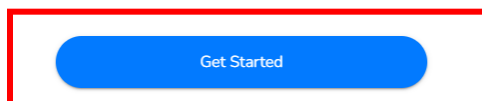
Enter your First Name and Last Name in the designated fields.

Click "**Next**"

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

Click "**Next**"

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, ▬▬▬▬▬▬▬▬▬▬, 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

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.

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.

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.

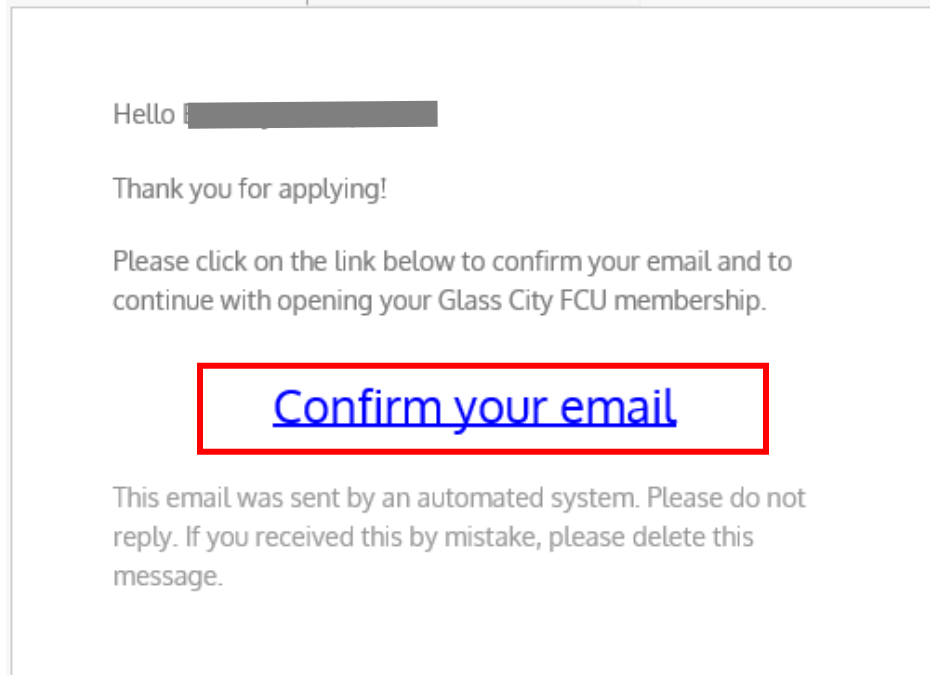If time has lapsed, you can resend the email by selecting "**Resend Email**"

Verify Email Address

We sent you an email with a confirmation link to
            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**"

Hello

Thank you for applying!

Please click on the link below to confirm your email and to continue with opening your Glass City FCU membership.

Confirm your email

This email was sent by an automated system. Please do not reply. If you received this by mistake, please delete this message.

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**"

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 - **************████

✓ Christmas Club - **************████

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

Back   Next

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

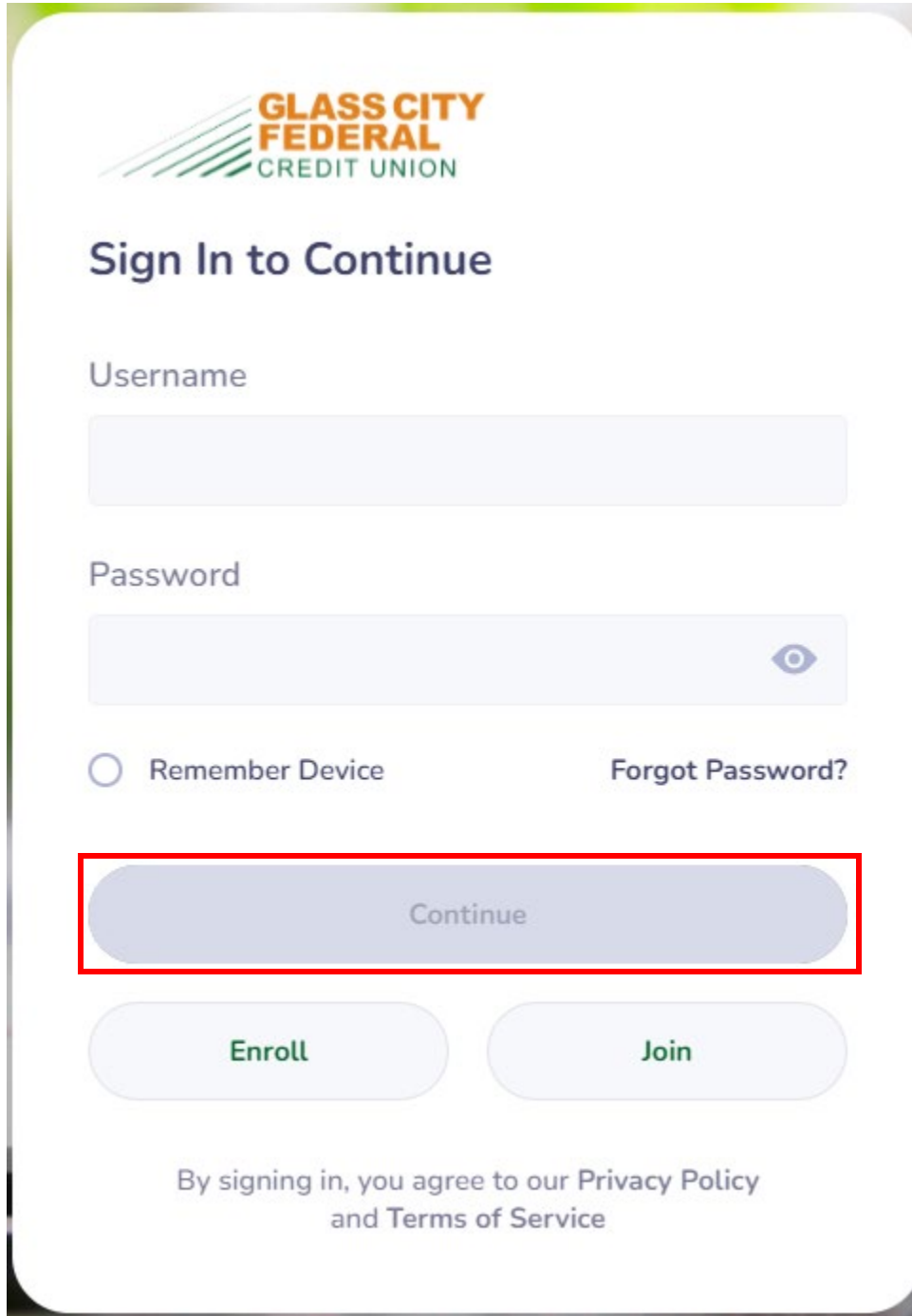Click "**Login to Online Banking**" to log in to your account.

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.

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