



How do I add a joint owner to my account?

1. Log in to your Alliant account in Alliant Online Banking.

The image shows the Alliant Secure Log In page. On the left, there is a login form with fields for Username and Password, each with a 'Forgot' link. Below the fields is a green 'Log In' button. At the bottom of the form, there is a link for 'New to Alliant? Set Up Online Banking'. On the right, there is a large blue graphic with a house icon and other symbols like a padlock, a key, and a credit card.

2. Select **My Profile & Settings**.

The image shows the Alliant online banking dashboard. At the top right, there is a navigation bar with a red box around 'My Profile & Settings', and links for 'Help' and 'Log Out'. Below this is a header with the Alliant logo and navigation links: 'My Accounts', 'Transfer Money', 'Pay Bills', and 'Explore Products'. A blue banner below the header says 'Hello, Charles!' and includes 'Member Since 2018', 'Membership Number', and 'Credit Score'. The main content area is divided into two columns. The left column, titled 'MY BANK ACCOUNTS', lists 'Checking S40' with a balance of \$118.74, 'Savings Account S01' with a balance of \$1,871.81, 'Tim Mms S21' with a balance of \$0.00, and 'Supplemental Savings S22' with a balance of \$0.00. The right column, titled 'Checking S40', shows the account balance of \$118.74, 'YTD Interest Earned' of \$0.00, and 'Interest (APY)' of 0.00%. There are buttons for 'Pay Bills', 'Transfer', and 'Statements'. At the bottom, there is a section for 'CREDIT CARDS' and 'RECENT TRANSACTIONS (LAST 30 DAYS)'.



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3. Select **Joint Owner Management**.

The screenshot shows the Alliant online banking interface. At the top, there's a navigation bar with the Alliant logo and links for "My Accounts", "Transfer Money", "Pay Bills", and "Explore Products". Below this is a "Settings" section with a grid of options. The "Joint Owner Management" option is highlighted with a red rectangle. Other options include "Access & Security", "Alerts", "Personal Information", "ATM & Debit Card Services", "Self Service Telephone (SST)", "Login History", "Statements", and "Travel Notifications".

My Profile & Settings Help Log Out

ALLIANT My Accounts Transfer Money Pay Bills Explore Products

Settings

Access & Security »
Update your User Name, Devices, Password and Security Questions

Alerts »
Set up, edit and view your custom account alerts

Personal Information »
Manage your address, email, and phone number preferences

ATM & Debit Card Services »
Report Lost or Stolen card, replace card, order new card, activate or change PIN

Self Service Telephone (SST) »
Manage your SST PIN and learn about SST

Login History »
View the login history for your Alliant Online Banking account

Joint Owner Management »

Statements »
Manage your delivery method and notifications

Travel Notifications »

4. Select **Add a Joint Owner**.

The screenshot shows the Alliant online banking interface for "Joint Owner Management". At the top, there's a navigation bar with the Alliant logo and links for "My Accounts", "Transfer Money", and "Pay Bills". Below this is a "Joint Owner Management" section with a grid of options. The "Add a Joint Owner" button is highlighted with a red rectangle. Other options include "Print Summary" and "Learn what a Joint Owner can and cannot do".

My Profile & Settings Help Log Out

ALLIANT My Accounts Transfer Money Pay Bills

Joint Owner Management

Add a Joint Owner

Print Summary

[Learn what a Joint Owner can and cannot do](#)

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5. Select **Add a Joint Owner**

Add a Joint Owner

Before we begin, here's what to expect during the process.



Steps for adding a Joint Owner

- 1. You send the invitation**
You'll give us their name, email address and date of birth, and we'll email them with simple instructions.
- 2. Joint Owner verifies their information**
They'll provide a little more personal information and verify their identity.



Steps for the Joint Owner to get online banking access

- 1. Joint Owner applies for Alliant membership (existing members will skip this step)**
Your Joint Owner will need to apply for their own Alliant membership in order to create their own online banking credentials.
- 2. You grant online access to your account(s)**
Once your Joint Owner is an Alliant member, you'll be able to grant them access to your account(s).

[Learn what a Joint Owner can and cannot do](#)

Add a Joint Owner

Cancel

6. Fill out the form with your joint owner's contact information.

[My Profile & Settings](#) [Help](#) [Log Out](#)

 [My Accounts](#) [Transfer Money](#) [Pay Bills](#)

Send Joint Owner Invite

An email will be sent to the person you specify below to confirm they agree to the terms and conditions of becoming a Joint Owner on the account(s) you select in the next step. They must go through identity verification to complete the process.

Provide the following information as it appears on the Joint Owner's government-issued ID.

First Name

Middle Name (Optional)

Last Name

Email

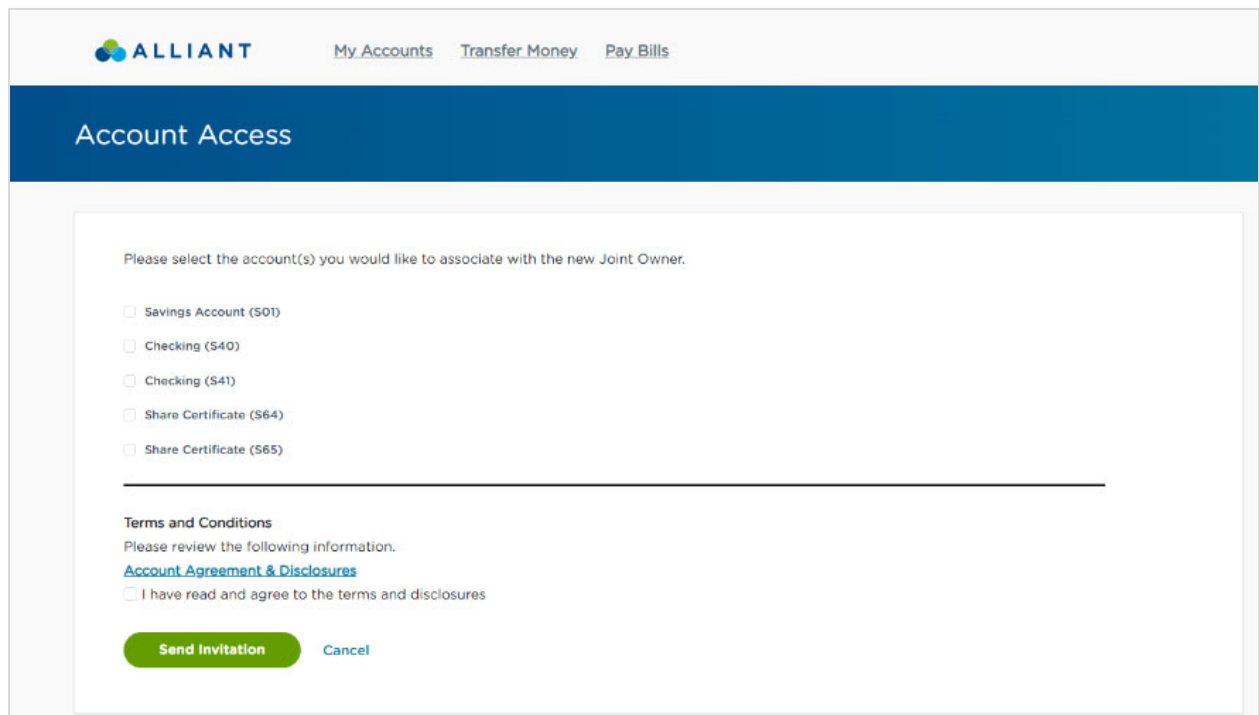
Date of Birth

Month



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7. Select the accounts you want to invite the joint owner to and send invitation.



The screenshot shows the Alliant website's 'Account Access' section. At the top, the Alliant logo is on the left, and navigation links for 'My Accounts', 'Transfer Money', and 'Pay Bills' are on the right. Below the navigation bar is a blue header with the text 'Account Access'. The main content area is white and contains a form. The form starts with the instruction 'Please select the account(s) you would like to associate with the new Joint Owner.' followed by five checkboxes: 'Savings Account (\$01)', 'Checking (\$40)', 'Checking (\$41)', 'Share Certificate (\$64)', and 'Share Certificate (\$65)'. A horizontal line separates this section from the 'Terms and Conditions' section. The 'Terms and Conditions' section begins with 'Please review the following information.' and a blue link for 'Account Agreement & Disclosures'. Below this is a checkbox for 'I have read and agree to the terms and disclosures'. At the bottom of the form are two buttons: a green 'Send Invitation' button and a blue 'Cancel' link.

ALLIANT My Accounts Transfer Money Pay Bills

Account Access

Please select the account(s) you would like to associate with the new Joint Owner.

- ☐ Savings Account (\$01)
- ☐ Checking (\$40)
- ☐ Checking (\$41)
- ☐ Share Certificate (\$64)
- ☐ Share Certificate (\$65)

Terms and Conditions
Please review the following information.
[Account Agreement & Disclosures](#)
☐ I have read and agree to the terms and disclosures

[Send Invitation](#) [Cancel](#)

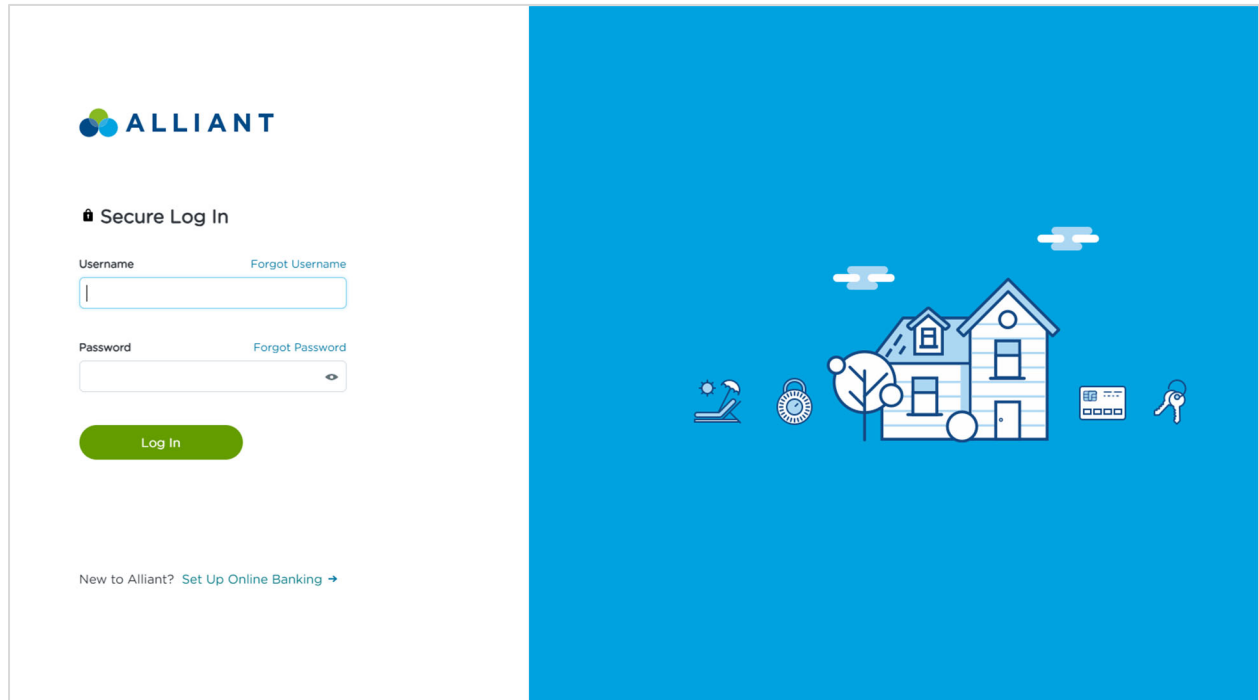
Log out and let your joint owner know to watch for an invitation-to-join email from Alliant. They'll need to verify the information you entered, and once they submit it, we'll add them to your account or follow up if we need anything else.

Note: Joint owners must become Alliant members to get online access. Once your joint owner becomes a member and sets up online banking, you can grant them online access to the account.



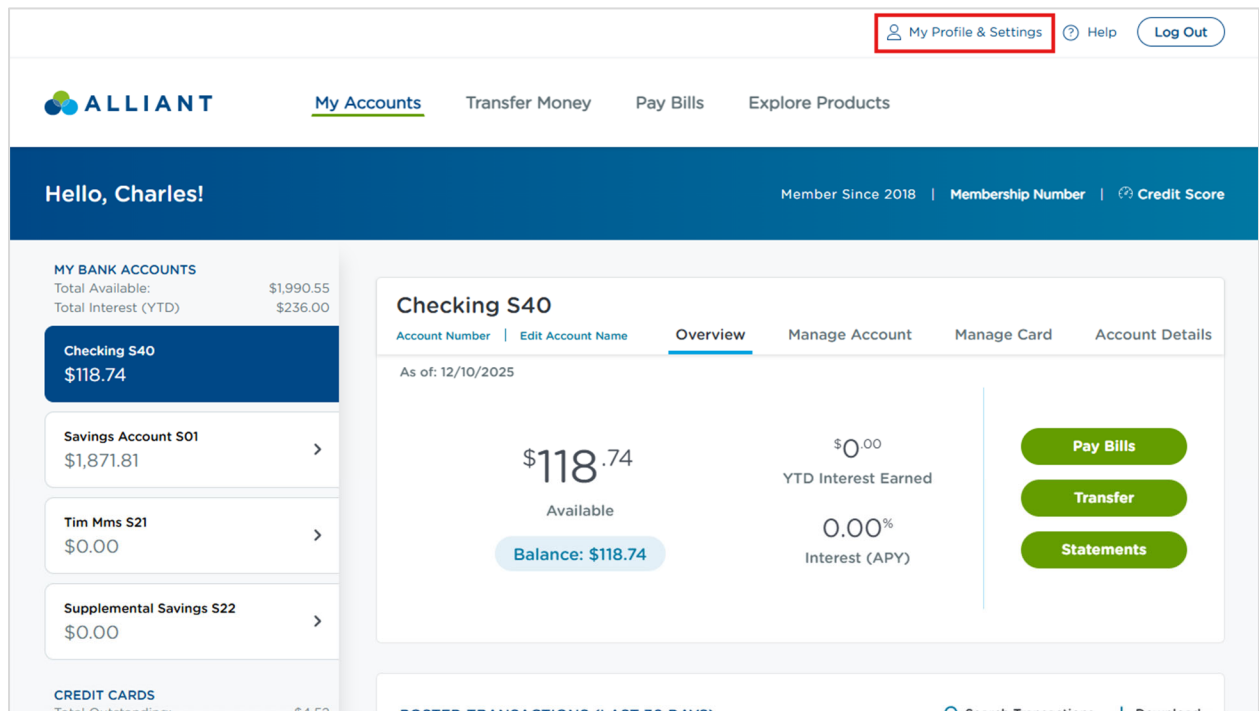
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8. Log in to your Alliant account.



The image shows the Alliant Secure Log In page. On the left, there is a white login form with the Alliant logo at the top. Below the logo is the text "Secure Log In". The form has two input fields: "Username" and "Password". Each field has a "Forgot" link next to it. Below the password field is a "Log In" button. At the bottom of the form, there is a link for "New to Alliant? Set Up Online Banking". On the right, there is a blue background with a white line-art illustration of a house, a tree, a car, and a key.

9. Select **My Profile & Settings**.

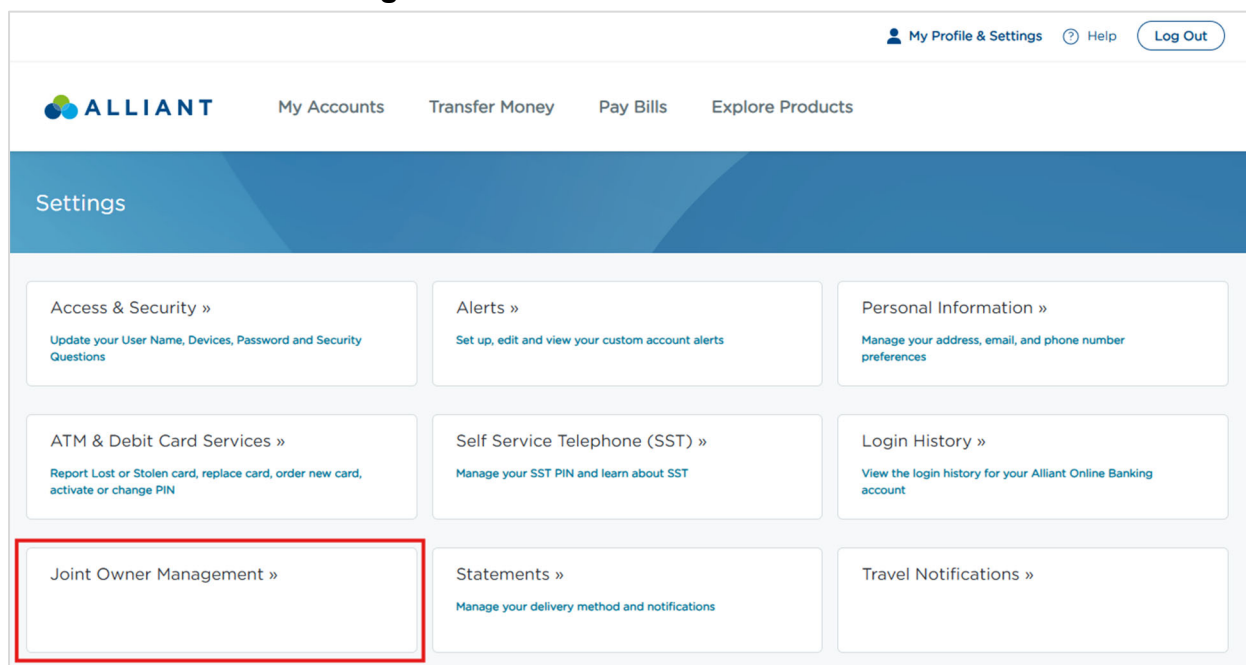


The image shows the Alliant My Profile & Settings page. The page has a dark blue header with the Alliant logo and navigation links: "My Accounts", "Transfer Money", "Pay Bills", and "Explore Products". Below the header, there is a greeting "Hello, Charles!" and a membership summary: "Member Since 2018 | Membership Number | Credit Score". The main content area is divided into two columns. The left column, titled "MY BANK ACCOUNTS", lists three accounts: "Checking S40" with a balance of \$118.74, "Savings Account S01" with a balance of \$1,871.81, and "Tim Mms S21" with a balance of \$0.00. Below these is a "CREDIT CARDS" section with a balance of \$4.52. The right column, titled "Checking S40", shows the account balance of \$118.74, the YTD interest earned of \$0.00, and the interest rate of 0.00% APY. There are three buttons: "Pay Bills", "Transfer", and "Statements".



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10. Select **Joint Owner Management**.

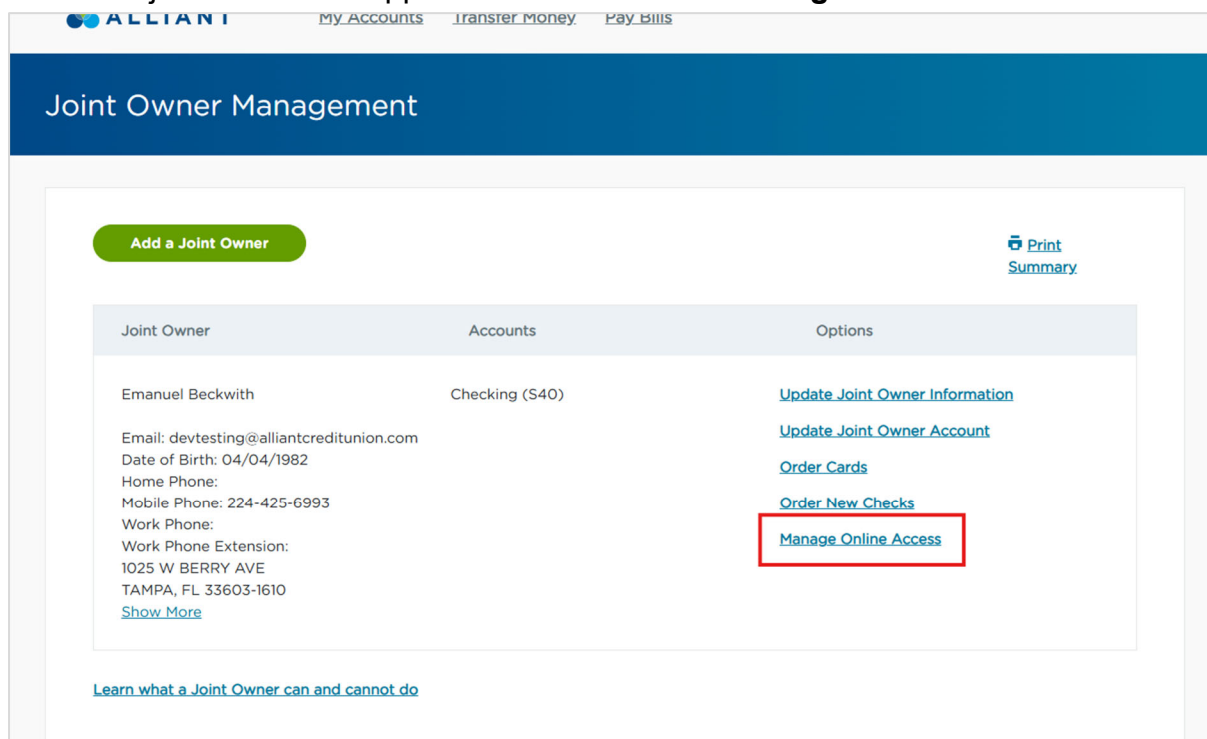


The screenshot shows the Alliant Online Banking 'Settings' page. The page has a top navigation bar with the Alliant logo and links for 'My Accounts', 'Transfer Money', 'Pay Bills', and 'Explore Products'. On the right, there are links for 'My Profile & Settings', 'Help', and 'Log Out'. The main content area is titled 'Settings' and contains a grid of nine settings cards. The 'Joint Owner Management' card is highlighted with a red border. Other cards include 'Access & Security', 'Alerts', 'Personal Information', 'ATM & Debit Card Services', 'Self Service Telephone (SST)', 'Login History', 'Statements', and 'Travel Notifications'.

Settings

- Access & Security »**
Update your User Name, Devices, Password and Security Questions
- Alerts »**
Set up, edit and view your custom account alerts
- Personal Information »**
Manage your address, email, and phone number preferences
- ATM & Debit Card Services »**
Report Lost or Stolen card, replace card, order new card, activate or change PIN
- Self Service Telephone (SST) »**
Manage your SST PIN and learn about SST
- Login History »**
View the login history for your Alliant Online Banking account
- Joint Owner Management »**
- Statements »**
Manage your delivery method and notifications
- Travel Notifications »**

11. Your new joint owner will appear on the list. Select **Manage Online Access**.



The screenshot shows the Alliant 'Joint Owner Management' page. It features a green 'Add a Joint Owner' button and a 'Print Summary' link. Below is a table with columns for 'Joint Owner', 'Accounts', and 'Options'. The table lists Emanuel Beckwith as a joint owner with a Checking (\$40) account. The 'Manage Online Access' link in the 'Options' column is highlighted with a red border. At the bottom, there is a link to 'Learn what a Joint Owner can and cannot do'.

Joint Owner Management

[Add a Joint Owner](#) [Print Summary](#)

Joint Owner	Accounts	Options
Emanuel Beckwith Email: devtesting@alliantcreditunion.com Date of Birth: 04/04/1982 Home Phone: Mobile Phone: 224-425-6993 Work Phone: Work Phone Extension: 1025 W BERRY AVE TAMPA, FL 33603-1610 Show More	Checking (\$40)	Update Joint Owner Information Update Joint Owner Account Order Cards Order New Checks Manage Online Access

[Learn what a Joint Owner can and cannot do](#)



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12. Select the account you want your joint to have access to.

Once you have granted a joint owner online access to your shared accounts, they will see the accounts selected below listed on the account summary page the next time they login to their own primary account in online banking.

For the accounts that you designate, a joint owner will be able to perform the following:

- Transfer funds between their primary account and available joint accounts
- Report a card lost or stolen, order a replacement card, activate a new card, or change their PIN
- Inquire about transactions on joint accounts through secure online messages
- View account details and transaction history

Regardless of which accounts you do or do not grant access to, joint owners can always access the accounts for which they are joint owners by calling the Member Contact Center at 800-328-1935 (24/7) or by visiting a Member Service Center. To add or remove a joint owner from an account, please go to [Joint Owner Management](#).

To review joint owner account information, refer to the [Account Agreement and Disclosure Page 1, Section 2d](#).

Joint Owner	Online Banking Access
Emanuel Beckwith	☐ S40 CHECKING

[Update](#) | [Cancel](#)

13. Select **Update**. Next time the joint owner logs in using their own credentials, they will see your joint accounts.

We're enhancing the joint-owner experience by enabling joint owners and co-borrowers to create their own online banking login and broadening their access. Expect more updates in 2026.



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