Add a joint owner or beneficiary

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Joint owners and beneficiaries both protect the people you care about, but they work very differently.

	Joint owner	Payable-on-death beneficiary
Can use the account now	Yes, with full access	No
Receives the money if you pass away	Yes, immediately	Yes, after showing a death certificate and ID
Needs to be present to add	Yes, with photo ID	No, you just need their name and details
Can be changed later	Only with both owners' consent	Yes, by you at any time

How to add one

- **Beneficiary:** sign in, open the account, and select **Beneficiaries**. You can also do it at any branch.
- **Joint owner:** visit a branch together. The new joint owner will need photo ID and their Social Security number.

Naming beneficiaries can also increase your federal share insurance coverage. Our member service team is happy to walk through how it applies to you.