

make a plan for managing your accounts



Life can change quickly. Having a plan for your financial accounts helps you stay prepared and gives you peace of mind. Whether you're traveling, recovering from an illness, temporarily unavailable, or want someone you trust to help manage your finances, there are safe ways to make sure your banking needs are covered.

Remember: Never share your password or other login credentials. Instead, choose one of these roles to add to your account.

Role	Can they access your funds?	Are they an owner of your funds?	What can they do?	When can they access your account?
Joint Account Holder	Yes, full access at any time.	Yes, they share ownership immediately.	Help manage your account immediately: <ul style="list-style-type: none"> • Deposit/withdraw funds using their debit card • Pay bills/view transactions • Use Online Banking/Mobile app with their login 	They have access immediately; some features are limited.
Beneficiary	No. Beneficiaries never have access to your account itself.	No, not during your lifetime. After your lifetime, yes, they will be an owner of your funds.	Beneficiaries should contact us after a death certificate is provided. Once beneficiary identity is verified, funds will be disbursed by mail.	Beneficiaries never have access to the account even after death.
Power of Attorney (POA)	Yes, they can access your funds and act on your behalf.	No, but they are authorized to access them.	Act on your behalf to manage your finances: <ul style="list-style-type: none"> • Pay bills • Deposit or withdraw money • Use Online Banking, the Mobile app, and your debit card 	They have access immediately once the POA has been accepted and placed on file.

Before you travel internationally, consider taking these steps:

- Update your contact information
- Review/update any joint account holders, beneficiaries, or POAs
- Add a joint account holder
- Set travel alerts in Online Banking

we're here to help

If you have questions or want help choosing the right option, we're ready to support you. These designations are available at any financial institution. For your UFCU accounts, you can add a joint account holder, a beneficiary, or a POA at any time by visiting any branch or calling Member Services.