

Shared Accounts

With Shared Accounts, you can grant select family and friends who have an account at Alhambra, access to your accounts or link your multiple accounts at Alhambra for easy access.

1. After logging into your home page, select the **Share My Accounts** option from the **Accounts** content box.

The screenshot shows the MyFinancial online banking interface. The top navigation bar includes links for Home, Inquiries, Transactions, Services, User Settings, Annual Credit Report, My Finances, Credit Card, Bill Pay, and Mobile Banking. The user is identified as DAVID REED, last accessed on 5/28/2013 at 9:06:36 AM. The main content area is divided into several sections:

- Accounts:** A table showing Deposits, Loans, Cross Accounts, and Shared Accounts. The 'Share My Accounts' link is circled in red.
- Credit Union Announcements:** A section with a video thumbnail and text: "Accessing your account and paying your bills is now easier than ever! Watch our online banking video, mobile banking video and online bill pay video to learn more."
- Authorization Holds:** A table listing holds on accounts.

Deposits	Balance	Available
My Savings	\$3,011.10	\$3,011.10
My Checking	\$5,617.67	\$5,617.67
Total:	\$8,628.77	\$8,628.77

Loans	Amount Due	Balance
Truck Loan	\$87.64	\$12,314.02
Line of Credit (C001) Delinquent	\$775.00	\$775.00
Visa Credit Card	\$250.00	\$2,324.55
Total:		\$15,413.57

Cross Accounts
C BRANDON (*191) (D010)
DAVID REED (*191) (S000)

Shared Accounts	Balance	Available
Shelby's Savings	\$707.78	\$707.78
Joe's Checking	\$3,028.95	\$3,028.95
Mobile (D010)	\$5,128.71	\$5,128.71
Total:	\$8,865.44	\$8,865.44

Account	Amount	Date	Expiration
My Checking	\$85.00	08/22/2011	12/31/9999
My Savings	\$225.00	08/26/2011	12/31/9999

Shared Accounts

2. Once this option is selected, you will be redirected to **User Preferences / Share My Account** section. You can view and/or edit your current Shared Accounts you have setup or you can select the **Add New Share** option to create a new shared account.

[Update Email Preferences](#)

Share My Account

Account	Expires	Permissions
Share My Checking with member 000006191		<input checked="" type="checkbox"/> Allow Transfers To <input checked="" type="checkbox"/> Allow View Balance <input checked="" type="checkbox"/> Allow View History <input checked="" type="checkbox"/> Allow Transfers From Unlimited Access
Share My Checking with member 000006188		<input checked="" type="checkbox"/> Allow Transfers To <input checked="" type="checkbox"/> Allow View Balance <input checked="" type="checkbox"/> Allow View History <input checked="" type="checkbox"/> Allow Transfers From Unlimited Access
Share My Checking with member 000000007		<input checked="" type="checkbox"/> Allow Transfers To <input type="checkbox"/> Allow View Balance <input type="checkbox"/> Allow View History <input type="checkbox"/> Allow Transfers From
Share My Checking with member 000006039		<input checked="" type="checkbox"/> Allow Transfers To <input checked="" type="checkbox"/> Allow View Balance <input checked="" type="checkbox"/> Allow View History <input checked="" type="checkbox"/> Allow Transfers From Unlimited Access
Share My Checking with member 000005819		<input checked="" type="checkbox"/> Allow Transfers To <input checked="" type="checkbox"/> Allow View Balance <input checked="" type="checkbox"/> Allow View History <input checked="" type="checkbox"/> Allow Transfers From Unlimited Access

[Add New Share](#)

Personal Info

Shared Accounts

3. You will be presented with the following options:

Share My Account

Member: 7

Last Name: REED

Account: My Checking

Name: Joe's Checking

Expires: Does Not Expire

Permissions:

- Allow Member to transfer money to my account
- Allow Member to view my balance
- Allow Member to view my account history
- Allow Member to transfer money from my account

Unlimited transactions may occur

Limit the transactions on a Monthly basis.

- Limit the number of transactions that can occur to 5 transactions.
- Limit the total amount that can be withdrawn to \$ 1000.00

Add New Share Cancel

Member: Enter the Member Number of the member that you want to share your account with.

Last Name: Enter the Last Name of the member that you want to share your account with.

Account: Select which Share/Loan account you want to share with another member.

Name: This is how the account name will appear on the other member's home page.

Expires: Select the date you want this Shared Account to expire or, it can be set to never expire.

Permissions: You will have various permissions you can choose from that will limit the account access.

Shared Accounts

- Once you create the new Shared Account, the member you shared the account with will see that account on their home screen within the Accounts content box under the Shared Accounts section. Based on the permissions that were granted, the recipient member can now view the balance, review history transactions, transfer to/from or rename the account.

The screenshot displays the MyFinancial online banking interface. At the top, the MyFinancial logo is visible. Below it, a navigation bar includes links for Home, Inquiries, Transactions, Services, User Settings, Annual Credit Report, My Finances, Credit Card, Bill Pay, and Mobile Banking. A welcome message for DAVID REED is shown, along with the last accessed time: 5/28/2013 9:06:36 AM.

The main content area is divided into several sections:

- Accounts:** A table showing Deposits, Loans, Cross Accounts, and Shared Accounts. The Shared Accounts section is circled in red. It lists Shelby's Savings with a balance of \$707.78 and Joe's Checking with a balance of \$3,028.95.
- Credit Union Announcements:** A section with a video thumbnail titled "My Branch. On My Time." and a "Learn how to BANK ONLINE" button. Below the video, there are links to watch online banking, mobile banking, and online bill pay videos.
- Authorization Holds:** A table showing a hold on the My Checking account for \$85.00, dated 08/22/2011, with an expiration date of 12/31/9999.

- Should you want to discontinue this service please delete the Shared Account under User Preferences.

Shared Accounts Disclosure:

You agree to allow the members specified by you - whether joint on your Alhambra Credit Union accounts or not - to view your account information and perform transactions on the accounts you have specified.

You also agree to be jointly and individually liable for any account deficit resulting from charges or overdrafts, whether caused by you or another authorized to withdraw from this account, and our costs to collect the deficit including, to the extent permitted by law, our reasonable attorneys' fees. You also agree that any check or pre-authorized transfer presented to us for payment on your account when your account lacks sufficient collected funds to pay any such item may, at our option, be returned for nonsufficient funds or we may honor any such item and charge you a fee for doing so.