

For questions or inquiries, contact:



**360 Federal Credit Union**  
191 Ella Grasso Turnpike  
Windsor Locks, CT 06096  
(860) 627-4200 (800) 544-4728

## TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

This credit union is federally insured by the National Credit Union Administration

### SAVINGS, MONEY MARKET & CHECKING ACCOUNTS

EFFECTIVE DATE:

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividend Compounded	Dividend Credited	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY
<b>Share Savings Account</b> (Includes all Club, Special Purpose Accounts & RealSaver)	%	%	Variable	Monthly	Monthly	\$5.00 *First Share Savings Account only	None	\$0.00
<b>Basic Checking</b>	%	%	Variable	Monthly	Monthly	None	\$50,000.00	\$5,000.00
<b>Premium Checking*</b>								
If requirements are met:								
Up to \$20,000	%	%	Variable	Monthly	Monthly	None	None	\$0.00
\$20,000.01 and up	%	%	Variable	Monthly	Monthly	None	None	\$20,000.01
If requirements are not met:								
	%	%	Variable	Monthly	Monthly	None	None	\$0.00
<b>CashBack Checking**</b>	N/A	N/A	N/A	N/A	N/A	None	None	N/A
<b>Free Checking***</b>	N/A	N/A	N/A	N/A	N/A	None	None	N/A
<b>Money Market Account</b>								
\$0.01 - \$99,999.99	%	%	Variable	Monthly	Monthly	None	\$2,500.00	\$0.00
\$100,000 and up	%	%	Variable	Monthly	Monthly	None	\$2,500.00	\$100,000.00
<b>IRA Accumulator Account</b>								
<b>Traditional Accumulator</b>	%	%	Variable	Monthly	Monthly	None	None	\$0.00
<b>Roth Accumulator</b>	%	%	Variable	Monthly	Monthly	None	None	\$0.00

**1. RATE INFORMATION.** The Annual Percentage Yield (APY) reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The interest rate and Annual Percentage Yield (APY) may change at any time as determined by our Board of Directors. You must provide and maintain minimum opening deposits and/or minimum daily balances in order to earn the APYs stated above, if so indicated. There are no limitations on the amount the rate can change. The Premium Checking Account is a split rate tiered-rate account. Under this method, we pay the stated interest rate only on the portion of the account balance that falls within each specified tier.

**2. NATURE OF DIVIDENDS.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of the Dividend Period.

**3. DIVIDEND COMPOUNDING AND CREDITING.** The frequency with which dividends will be compounded and credited is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.

**4. MINIMUM BALANCE REQUIREMENTS.** The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

**5. BALANCE COMPUTATION METHOD.** We use the *Daily Balance Method* to calculate dividends on your account. The *Daily Balance Method* applies a daily periodic rate to the balance in the account each day.

**6. ACCRUAL OF DIVIDENDS.** Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account.

**7. BALANCE INFORMATION:** To open any account, you must deposit or already have on deposit at least the par value of one full share in a Regular Savings account. The par value amount is stated in the Fee Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are stated in the Rate Schedule. For Money Market and Basic Checking accounts, there is a Minimum Daily Balance required to avoid a service fee for the Dividend Period. If the minimum Daily Balance is not met during each day of the Dividend Period, there will be a service fee as stated in the Fee Schedule. For Money Market and Premium Checking there is a minimum Daily Balance required to earn the Annual Percentage Yield disclosed for the Dividend Period. If the Minimum Daily Balance is not met each day of the Dividend Period, you will not earn the stated Annual Percentage Yield. For accounts using the Daily Balance method as stated on the Rate Schedule, dividends are calculated by applying a daily periodic rate to the balance in the account each day.

**8. FEES FOR OVERDRAWING ACCOUNTS:** Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information. For ATM and one-time debit transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the Credit Union uses to capture the member's opt-in choice for overdraft protection and the Schedule of Fees and Charges. Please see your Overdraft Governance Documents for additional information and details.

**9. VARIABLE RATE INFORMATION.** If your rate is variable as indicated above, the rate is based on the Board of Director's discretion. We may change the rate at any time. There are no limitations on the amount the rate can change.

**10. CHECKING ACCOUNT REQUIREMENTS AND INFORMATION: For CashBack and Premium Checking Accounts:** Qualifying transactions for each statement cycle must clear by the last business day of the month. All qualification transactions must be posted to the account and cleared during the qualification cycle. Transactions could take anywhere from, but not limited to, 1-5 business days to post to an account from the date the transaction is made. An ACH transaction could either be a deposit or a withdrawal. Debit card transactions must be point-of-sale transactions. ATM- processed transactions do not count towards qualifying debit card transactions. In order for a Visa Debit Card purchase to count for the month, it must have posted and cleared during the qualification cycle.

**\*For Premium Checking:** Your Premium Checking Account is a Tiered Rate account. Under this method, we pay the stated interest rate only on the portion of the account balance that falls within each specified tier. This program is limited to two (2) accounts per Social Security Number and is for personal accounts only. If your Daily Balance is \$20,000.00 or below and you meet all of the minimum service requirements disclosed during the qualification cycle, the first Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply. If your balance is greater than \$20,000.00 and you meet all of the minimum service requirements, the second Dividend Rate and range of Annual Percentage Yields listed for this account will apply. Each rate will apply only to that portion of the account balance within each balance range. The Annual Percentage Yield (APY) disclosed on the Premium Checking account assumes that dividends earned in Premium Checking compound. If you do not meet all of the minimum service requirements during the qualification cycle, the third Dividend Rate and Annual Percentage Yield listed for this account will apply to the entire balance in the account. Should you close or restructure your account prior to the close of the qualification cycle your unrealized dividends will be forfeited. Dividends: In order to meet all the minimum service requirements and qualify for the dividend rate and fee refunds, you must: 1) Have 12 Visa Debit Card point-of-sale transactions posted and cleared through your account; 2) minimum of one (1) direct deposit, ACH auto debit or Bill Pay transaction posted and cleared to your account; and 3) you receive monthly statements electronically (e-statements). **ATM fee refunds** up to \$20 are provided only if qualifications are met within qualification cycle. The qualification cycle begins on the first day of the month and ends on the last day of the month. Only ATM transactions posted and cleared to your Premium Checking account are refundable. ATM fees of \$4.99 or less will be reimbursed per individual transaction. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable. For Premium Checking, qualifying transactions for each statement cycle must clear by the last business day of the month.

**\*\*For CashBack Checking:** This account earns 2% cashback on purchases up to \$500.00 (up to \$10.00 cash back) on point of sale transactions when you use your Visa® Debit Card and qualifications are met. This program is limited to two (2) accounts per Social Security Number and is for personal accounts only. Excludes returns and ATM transactions. CashBack: In order to meet all the minimum service requirements and qualify for the CashBack rate and fee refunds, you must: 1) Have 12 Visa Debit Card point-of-sale transactions posted and cleared through your account; 2) minimum of one (1) direct deposit, ACH auto debit or Bill Pay transaction posted and cleared to your account; and 3) you receive monthly statements electronically (e-statements). **ATM fee refunds** up to \$20 are provided only if qualifications are met within qualification cycle. The qualification cycle begins on the first day of the month and ends on the last day of the month. Only ATM transactions posted and cleared to your CashBack Checking account are refundable. ATM fees of \$4.99 or less will be reimbursed per individual transaction. If you believe that you have not been reimbursed the correct amount, please contact us. We must hear from you no later than 30 days after the statement cycle when the reimbursement was applicable. For CashBack Checking, qualifying transactions for each statement cycle must clear by the last business day of the month. No minimum balance required to earn cash back rewards. No monthly service fee. Should you close or restructure your account prior to the close of the qualification cycle your unrealized cashback will be forfeited.

**Basic Checking:** The monthly service fee (\$4.00) is waived if you are under 18 years of age or have a balance of \$50,000 or more in your Basic Checking account. Additional ways to have the monthly service fee refunded to your account: Sign up for eStatements, (\$2.00 refund) or conduct at least 8 Visa® Debit Card transactions monthly (\$2.00 refund).

**\*\*\*For Free Checking:** This account requires eStatements. No minimum balance required. No monthly service charge.

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## TRUTH-IN-SAVINGS DISCLOSURES AND RATES AND FEES SCHEDULE

### CERTIFICATE ACCOUNTS

EFFECTIVE DATE:

Account Type	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	Rate is Fixed or Variable	Dividend Compounded	Dividend Credited	Minimum Opening Deposit	Additional Deposits	Early Withdrawal Penalty?	Renewals
Share Certificate	Traditional IRA Certificate	Roth IRA Certificate							
3 Month	%	%	Fixed	Monthly	Monthly	\$1,000.00	Not Allowed	90 Days Dividends	Automatic with 10 calendar day grace period
6 Month	%	%						90 Days Dividends	
1 Year	%	%						180 Days Dividends	
15 Month	%	%						180 Days Dividends	
2 Year	%	%						180 Days Dividends	
3 Year	%	%						180 Days Dividends	
4 Year	%	%						360 Days Dividends	
5 Year	%	%						360 Days Dividends	
18 Month	%	%	Fixed	Monthly	Monthly	\$1,000.00	Allowed - \$500.00 Minimum Deposit	180 Days Dividends	Automatic with 10 calendar day grace period

**1. RATE INFORMATION.** The Annual Percentage Yield (APY) reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. The dividend rate and Annual Percentage Yield (APY) are fixed and will be in effect for the initial term of the account. The APY stated is based on the assumption that interest will remain on deposit until maturity; a withdrawal of interest will reduce earnings.

**2. DIVIDEND COMPOUNDING AND CREDITING.** The frequency with which dividends will be compounded and credited is set forth above. The "Month" begins on the first calendar day of the month and ends on the last calendar day of the month.

**3. MINIMUM BALANCE REQUIREMENTS.** The minimum balance requirements for each account are set forth above. Minimum balance requirements may include a minimum opening deposit, the minimum balance that you must maintain in the account to avoid service fees, and the minimum balance that you must maintain each day to earn the stated Annual Percentage Yield for that account. The Par value of a share in this credit union is disclosed on the Fee Schedule.

**4. BALANCE COMPUTATION METHOD.** We use the Daily Balance Method to calculate interest on your account. The Daily Balance Method applies a daily periodic rate to the balance in the account each day.

**5. ACCRUAL OF DIVIDENDS.** Dividends will begin to accrue on the business day that you deposit noncash items (e.g. checks) to your account. If you close your account before dividends are paid, you will receive the accrued dividends in the amount earned during the period of time the account was open. You will not receive any accrued dividends after the date your account is closed.

**6. MATURITY.** Your account will mature according to the term indicated above, and as indicated on your Account Receipt, Renewal Notice or statement.

**7. EARLY WITHDRAWAL PENALTIES.** We will impose a penalty if you withdraw any of the principal in your account before the maturity date. The amount of the penalty is disclosed on page 3. The penalty is calculated as a forfeiture of part of the dividends that have been or would have been earned on the account, and applies whether or not the dividends have been earned. The penalty may be deducted from the principal amount of the deposit. The Annual Percentage Yield disclosed for your account is based on an assumption that dividends will remain in the account until maturity; a withdrawal will reduce earnings. Exceptions to Early Withdrawal Penalties: We may, at our option, pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (1) If an account owner dies or is determined to be legally incompetent by a court or other body of competent jurisdiction; (2) If the account is an IRA Account and any portion is paid within seven days after the establishment of the account; or (3) if the account is an IRA or Keogh Account and the owner attains the age of 59 1/2 or becomes disabled.

**8. RENEWAL POLICY.** Unless you otherwise instruct us, your certificate account will automatically renew at maturity. You will have a grace period as indicated on page 3 after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty. Unless notified in writing, ownership will not change on the maturing certificate.

**9. NON-TRANSFERABLE / NON-NEGOTIABLE.** Your account is not transferable or negotiable.

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**FEES.** Fees are subject to change. Contact us for the most current information regarding fees. The following fees and charges are applicable to your account(s), services, and/or transactions, as of \_\_\_\_\_:

## FEE SCHEDULE

### Account and Service Fees

Returned NSF Fee	\$35.00 per item
Overdraft Fee*	\$35.00 per item
Returned Item Fee	\$25.00 per item
Stop Payment Fee	\$25.00 per request
Stop Payment of Official Check	\$25.00 per item
Returned Monetary Instrument Fee	\$25.00 per item
Copy of Official Check	\$5.00 per copy
Items Sent to Collection	\$36.00 per item
Official Check Fee	\$5.00 per check
Money Order Fee	\$3.00 per Money Order
Account Reconciliation	\$25.00 per hour
	\$10.00 minimum charge
Foreign Check Collection Fee	\$25.00 per check
Account Research	\$25.00 per hour
	\$10.00 minimum charge
Emergency Special Cash	\$100.00 per order
Statement Copy Fee	\$25.00 per hour
	\$10.00 minimum charge
Account Activity Printout	\$7.00 per printout
Non-360 FCU ATM Fee	\$2.00 per item
Inactive ATM/Visa Debit Card Fee	\$12.00 per month after 1 year
Inactive Account Fee	\$25.00 per month charged after 1 year of inactivity (certain exclusions apply)****
Negative Balance Fee	\$20.00 per occurrence (after 30 days of being negative)
Overdraft Transfer Sweep Fee**	\$5.00 per transfer
Temporary Checks	\$5.00 per Request Max 12
Rush ATM / Visa Card	\$27.00 per item
Replace ATM / Visa Check Card	\$12.00 per card
Copy of Transaction Fee Receipt	\$6.00 per item (includes Visa debit and credit cards)
Empty ATM Envelope Fee	\$30.00 per item
Bad Address Fee	\$10.00 per month
Closure of Membership within 1 year	\$10.00 per account
IRA Rollover	\$25.00 per transfer to another financial institution
ACH eTransfer Fee (Initiate)	\$10.00 to initiate other than to pay for 360 FCU loan
ACH eTransfer Fee (Modify)	\$10.00 to modify an existing eTransfer other than to pay for 360 FCU loan
IRA Plan Closure	\$25.00 per plan within 1 year of opening
Legal Process Fee	\$40.00 per item
Visa Foreign Currency International Service Assessment Fee	1% of converted transaction amount

### Wire Transfer Fees

Outgoing Domestic	\$25.00 per transfer
Outgoing Foreign	\$45.00 per transfer
Incoming Domestic	\$15.00 per transfer

### Checking Account Fees

Check Printing Fee	Prices Vary
Rush Check Order	Prices Vary
Copy of Check (share draft)	\$5.00 per copy
Basic Checking***	\$4.00 per month

### Money Market Account Fees

Money Market Below Minimum Balance	\$15.00 per month
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### Safe Deposit Box Fees

Annual Rental Size 3x5	\$55.00
Annual Rental Size 3x10	\$65.00
Annual Rental Size 5x5	\$65.00
Annual Rental Size 5x10	\$90.00
Annual Rental Size 10x10	\$150.00
Drilling of Boxes	Actual cost to drill
Key Deposit Fee	\$30.00 per key
Key Duplication / Replacement Fee	Actual cost of key

### Share Value

Par value of one share	\$5.00
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\*Overdraft fee is imposed for overdrafts created by checks, in-person withdrawals, ATM withdrawals, or by other electronic means, as applicable.

\*\*An Overdraft Transfer Sweep fee is imposed on checks and other payments that would have otherwise been returned or declined for "NSF" and available funds are automatically transferred from your linked 360 FCU accounts.

\*\*\*The service fee is waived if; you are under 18 years of age or have a balance of \$50,000+ in your Basic Checking account. To avoid the monthly service fee: Sign up for eStatements, \$2.00 refund or conduct at least 8 Visa® Debit Card transactions monthly, \$2.00 refund.

\*\*\*\*The service fee is waived if; you are under 18 years of age or have aggregate balances totaling \$1,000+ in your Membership or have an open Visa Credit Card.

