

For questions or inquiries, contact:



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

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

## 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

Insufficient Funds Charge (Returned)	\$35.00 per presentment
Insufficient Funds Charge (Paid)*	\$35.00 per presentment
Uncollected Funds Charge (Paid)	\$35.00 per presentment
Uncollected Funds Charge (Returned)	\$35.00 per presentment
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
Check Deposit Duplicate	\$5.00 per check
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
ATM Withdrawal 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)****
OD Protection Tran Fee**	\$5.00 per transfer
Temporary Checks	\$5.00 per Request Max 12
Rush ATM / Visa Card	\$27.00 per card
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

### Loan Fees

Skip A Pay	\$35.00
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### 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
Safe Deposit Box Late Fee (30 days delinquent)	\$25.00 (this is a one-time charge at 30 days)
Safe Deposit Box Drilling	Actual cost to drill + \$25.00 service fee
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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*\*Insufficient Funds Charge (Paid) 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.*

