



**WELCOME TO
THE 360FCU
FAMILY**



VISIT A BRANCH

Headquarters
191 Ella Grasso Turnpike
Windsor Locks, CT 06096

159 East Main Street
Clinton, CT 06413

385 Enfield Street
Enfield, CT 06085

421 Talcottville Road
Vernon, CT 06066

Virtual Branch
Call 860.627.4200

Collins Aerospace: 1-1-BC38
1 Hamilton Road
Windsor Locks, CT 06096
(Not open to the Public)

WE'RE SO HAPPY YOU'RE BANKING WITH US.

360fcu.org | 860.627.4200



Mobile Banking

All the convenience of banking at your fingertips!

In order to use the Web24 mobile app, you must first register to Web24 online to establish your account credentials and agree to the terms and conditions.

1

Go to 360fcu.org and click **enroll** on the Web24 Sign In box on the homepage. Fill out the information requested.



Or scan the QR code.



The screenshot shows the Web24 sign-in interface. It features the 'Web24' logo at the top. Below the logo are two input fields: 'Username:' and 'Password:'. At the bottom left is a 'Sign In' button. At the bottom right, there is a red circle around the 'Enroll' link, with a 'Disclaimer' link next to it. A 'Forgot Password' link is located at the bottom center.

2

Search for 360FCU in the App Store or Google Play; download and install it. Login to the App using the same Web24 credentials that you use on our website.



360FCU - Web24 Mobile Banking

It's that easy! Perform convenient and secure transactions such as bill payment, mobile check deposit and person-to-person payments, all from your smart phone or tablet device.

Questions? Call 860.627.4200 or 800.544.4728



eStatements

User Guide & User Agreement

Free. Convenient. Secure.

Receive your monthly account statement electronically instead of through the regular mail. eStatements are a free, easy and a secure way to receive your monthly 360FCU statements.

- 1** Go to 360fcu.org and login to your Web24 account or scan the QR code.
Don't have a Web24 account? Refer to the Mobile Banking page.



- 2** Click on the Accounts tab, select any of your accounts, then Online Statements.

- 3** A new tab will open confirming eStatements. Complete the verification questions.

That's it! At the end of the month, you will receive an email letting you know that your eStatement is ready. Simply login to Web24 and click on the Online Statements link.

User Agreement

By selecting the eStatement service, you agree to receive your periodic account statements and notices online through our eStatement service from this point forward. Your online periodic statements will include the periodic account and transaction activity for your deposit and loan accounts; and may also include notices for insufficient funds, certificate maturity, and other similar account notices; year-end tax statements; disclosures; and periodic informational email regarding products and services. We will send you an e-mail whenever your monthly statement, account notice, or tax form is available for review.

You will need Internet access, a Web24 login and Adobe Acrobat Reader software to read your statements, which can be downloaded at no charge. You will be able to access your statements and other documents online for a rolling period of 12 months. You also have the option to download or print the documents for your future reference. You have the right to request and receive your statements and other documents in paper form, and you may withdraw your consent to receive online statements at any time. To do this, first sign on to Web24 and click on the Online Statements link, then select "settings" and then "discontinue/resume accounts". Select the account(s) you wish to discontinue, and click "discontinue." There are no fees or account restrictions for choosing to withdraw your consent for online statements.



24/7 Banking Access

*Can't make it to a branch or need to bank after hours?
Here are 5 ways to bank on your time.*

1 Online & Mobile Banking
Go to 360fcu.org or download the 360FCU app and log into Web24 to access your accounts.
*For more information, please see the Mobile Banking page.

2 Mobile Wallet
Add your 360FCU debit or credit card to your mobile wallet on your smartphone, smartwatch, or tablet to shop securely and 100% contact-free.

3 Interactive Teller Machine (ITM)
Visit a branch anytime to use our ITM. Make deposits, make payments, transfer between accounts, & more!

4 Bill Pay
Manage your bills with ease! Login to your Web24 account, go to your checking account, click Pay Bills, and add payees to schedule automatic payments.

5 Zelle
Fast, free, & easy way to send money digitally. Login to your Web24 account to get started.



Federal Credit Union®

Direct Deposit Enrollment

Forward completed form to your employer to set up automatic deposit to your savings or checking accounts.

Member Name: _____

Address:

Street _____ City _____

State _____ Zip Code _____

I hereby authorize the company named below to initiate direct deposits to the account indicated.

Company Name: _____

Account Information

360 Federal Credit Union - Routing Number: 211180133

Account Number:

Account Type

Checking

Savings

Amount of Deposit

Net Pay

Other \$ _____

Account Number:

Account Type

Checking

Savings

Amount of Deposit

Net Pay

Other \$ _____

This authorization is to remain in effect until the payment office has received written notification from me to terminate the direct deposit.

Signature: _____

Date (MM/DD/YY): _____



ACH Information

Member Name: _____

Account Type: _____

Bank Information: 360 Federal Credit Union
191 Ella Grasso Turnpike
Windsor Locks, CT 06096

Routing Number: 211180133

Account Number: _____



Checking Accounts

Find the checking that is right for you.

All of our checking accounts include:

- Free Visa® Debit Card
- Mobile wallet for simple and secure payments using Apple Pay®, Google Pay™, and Samsung Pay®
- Overdraft Protection options
- eStatements

CashBack Checking

*Earn \$10 cash back each month!*¹

- Earn 2.00% cash back a month on your first \$500 in purchases when using your Visa® debit card in qualified transactions¹
- ATM fee refunds up to \$20 per qualification cycle²

Premium Checking

*Earn monthly dividends on up to \$20,000!*¹

- Earn 0.75% APY³ on balance up to \$20,000
- .25% APY on balances over \$20,000³
- ATM fee refunds up to \$20 per qualification cycle²

Basic Checking⁴

- Basic and simple checking
- No rewards or refunds

¹ CashBack Checking earn 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. Excluding returns and ATM transactions. No minimum balance required to earn cash back rewards. No monthly service fee. Available to personal accounts only. Maximum of two (2) CashBack Checking accounts per social security number. No minimum balance required. No monthly service fee. Maximum of two (2) Premium Checking accounts per social security number. Available to personal accounts only.

² ATM fee refunds up to \$20 are provided only if qualifications are met within qualification cycle. Only ATM transactions posted to your Premium Checking or CashBack Checking account and cleared during the qualification cycle are refundable. EX: if the member were to make an ATM withdrawal on Jan 31 and is charged a fee, it would be reflected in the Feb qualification period. ATM fees up to \$20 will be refunded (if qualifications are met) in the qualification period in which they were made. ATM fees of \$4.99 or less will be reimbursed per individual transaction.

³ Premium Checking Annual Percentage Yield (APY). Rates may change after the account is opened. No minimum balance required. No monthly service charge. Available to personal accounts only. This offer may be revised or withdrawn at any time. 0.75% APY applies to balance of \$0.01 – \$20,000 and 0.25% APY applies to balances over \$20,000 as long as qualifications are met each statement cycle. 0.05% APY applies to all balances if qualifications are not met.

⁴ \$4 Monthly Service Fee. The 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.



Savings Accounts

Choose an account that works for you.

Choose an account that fits your needs:

- Savings Account/Share Certificates
- Club Accounts (Holiday or Vacation)
- Special Purpose Account
- IRA Accumulator Account

Share & IRA Certificates

Certificate accounts from 360FCU have terms ranging from 3-60 months. Let your funds grow without monthly fees or service charges.

- \$1,000 minimum balance
- Terms from 3-60 months
- No monthly fees or service charges

IRA Accounts

Traditional

Save for retirement in the future and you may be able to trim your income taxes now.

- Contributions may be income tax deductible (consult your tax advisor)
- Pay tax only when you withdraw money with qualified withdrawals

Roth

More flexible IRA and save more on taxes over time.

- Contributions may be income tax deductible (consult your tax advisor)
- Withdrawals are tax-free in retirement

Money Market Account

With a Money Market Account from 360FCU, you earn a competitive interest rate that's higher than your average savings account rate. Features also include:

- \$2,500 minimum balance required to avoid monthly fee
- Higher yields than savings
- Greater liquidity than a certificate
- Add or withdrawal funds at any time without a penalty



Mobile Wallet

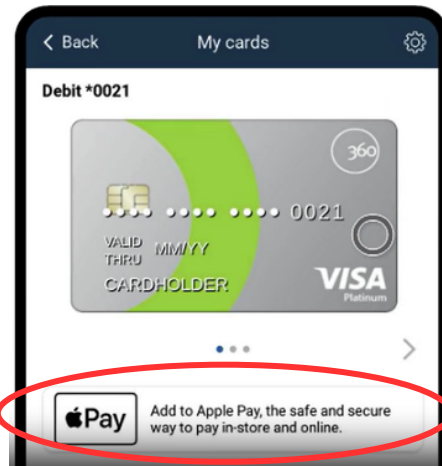
Use your card from your smart device.

Adding Your Card

Did you know using your digital wallet is safer than using your physical card? When using your digital wallet, your card information is encrypted and hidden from stores and online retailers.

Adding your 360FCU credit/debit card to your Mobile Wallet is easy:

1. Log into your 360FCU Mobile App
2. Go to "My Cards"
3. Below your card information, select "Add to Apply Pay" (or Samsung Wallet, Google Pay, etc.)
4. Confirm Selection



Using Your Card in Your Mobile Wallet

Now that your card is in your mobile wallet, you can use it anywhere you see the Contactless Payment symbol. →



To use it:

Apple Devices

1. Double click the side button
2. Enter passcode or Face ID to authenticate it's you
3. Simply tap your device to the payment terminal and your transaction is complete

Android/Google Devices

1. Unlock phone
2. Enter passcode or Face ID to authenticate it's you
3. Hold back of phone to the payment terminal and your transaction is complete



Card Management

Manage your card controls at your fingertips.

Card Controls & Alerts

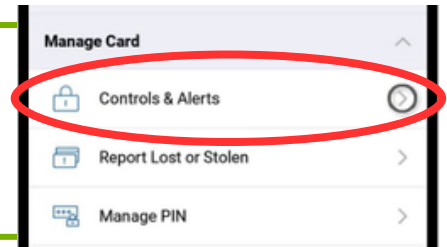
Ever wish you could control your debit/credit card without making a phone call? Now you can control your cards right from your finger tips:

1 Download the 360FCU Mobile App or Log into Web24 at 360fcu.org



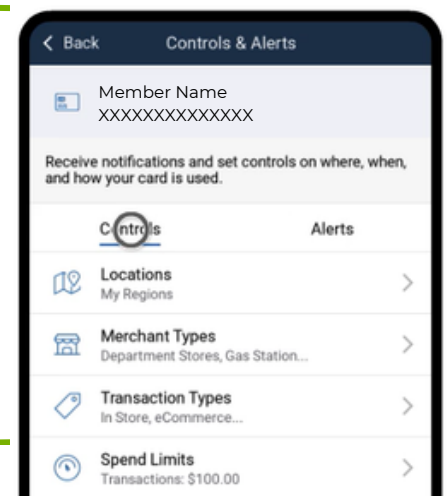
2 Select “My Cards”

3 Scroll down to the “Manage Cards” drop down menu, select “Controls & Alerts”



4 From here, you will have access to update your preferences. This includes:

- Locations
- Transaction/Merchant Types
- Spend Limits
- Travel
- Lost/Stolen Report
- Turn Card ON/OFF





Let's Stay Connected
**FOLLOW US
ON SOCIAL MEDIA**



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360 Federal Credit Union



Stay up to date with the latest
branch updates, exclusive offers, &
community happenings