

360 Checking®

- **Say hello to an all-electronic, paperless checking account with booster cables**
Earn a great rate on your money, pay your bills automatically with our free online bill pay service, have easy access to your cash, and much more. 360 Checking provides the convenience of checking with the earning power of savings.
- **Make money while managing your money**
360 Checking will allow you to earn high interest on your hard-earned money unlike other checking accounts!
- **MasterCard® Debit Card convenience**
With your 360 Checking MasterCard® Debit Card you can make secure purchases anywhere MasterCard® is accepted – sign the receipt or enter your Card PIN and go.
- **Free ATM access at more than 38,000 Allpoint® ATM locations**
In addition to worldwide cash access, you can make free withdrawals at ATM locations in all 50 states through the Allpoint® Network – America’s largest Surcharge-Free ATM Network.
- **Pay Yourself First**
The Automatic Savings Plan allows you to automatically have a fixed amount of money regularly transferred to your high-interest 360 Savings from your linked checking account.
- **No more bulky checkbooks to carry around**
With 360 Checking, you can send money to an individual’s bank account with Person2Person Payments for free. Simply enter the person’s information, the details of the payment, and an email will be sent to the recipient with a link to a secure page to pick up the money. The individual just has to enter his or her account information and the money is transferred quickly and safely.
- **Safe, secure and smart**
You can rest easy knowing the money in your 360 Checking is FDIC-insured. It’s also protected by our unique and innovative Secure Login Process and PIN Pad. Plus, you can set up secure Email Notifications to tell you if a card transaction is over a certain amount, or if your balance drops below a certain level.



Check out capitalone360.com for more information.



360 Checking FAQs

What is an electronic checking account?

360 Checking is a checking account without the paper. We can imagine what you're thinking – huh? Well, with 360 Checking you may never need those annoying checks again! You won't receive a checkbook to write checks. You can do everything – pay bills, send a paper or electric check, transfer money – securely online at capitalone360.com. And with your 360 Checking Debit Card, you can access cash at ATMs worldwide or make purchases at merchants accepting MasterCard®.

You'll even receive all communications from us electronically. Taking paper out of the equation increases security – you won't have checks floating around with your account information and it provides safety from lost or stolen checks. Plus it's environmentally friendly and saves money on processing so we can offer you great deals. It's the wave of the future.

How do I send money to someone for free?

360 Checking gives you options. You can use our Send Paper Checks feature to send them a check. Or you can transfer money back to your linked checking account and write a check from that account. Even better, you can ask that person for their Capital One 360 account number or their external bank account information, and use our Person2Person feature to transfer the money electronically. It helps to be ready to do all your banking without any paper checks.

After my 360 Checking is opened, will I receive paper checks to write?

You won't automatically receive a checkbook but, if you really need to write a check, you can order a checkbook online. Just sign in, click on your 360 Checking and select the 'Checkbook' tab. Please don't order paper checks from a third-party provider – we won't accept them.

Do I need to have a Capital One 360 account in order to get 360 Checking?

No, you must be a U.S. citizen or permanent resident with a valid Social Security number, be over 18, and have a personal (non-business) checking account at another U.S.-chartered bank.

Can I set up my personal finance software, like Quicken® or Money®, to track my 360 Checking transactions?

Sure. Downloading your financial transactions works just the same as it does for our other money-saving products. To download your transactions, click on your 360 Checking and click on the download icon.

How do I add a joint account holder to my 360 Checking?

To add a joint account holder online:

- 1 Sign in to capitalone360.com with your Customer Number or Saver ID and PIN.
- 2 Click on the account you would like to add your joint account holder to.
- 3 Go to the 'Account Details' tab.
- 4 Next to 'Secondary Account Holder', click 'Add' and follow the steps.



Check out capitalone360.com for more information.



Please note: If the joint account holder you're adding is an existing Capital One 360 Customer, they will be asked to enter their Customer Number / Saver ID and PIN as part of the process.

In order for the joint account holder to transfer money in or out of the account, they must have a linked account.

Please note that minors under the age of 18 cannot be added to 360 Checking and Customers can only have one 360 Checking.

How do I remove a joint account holder from my 360 Checking?

You will have to close your 360 Checking and open a new account in just your name in order to remove your joint account holder.

Can my 360 Checking be a living trust?

Yes, if you have a living trust, you may add the living trust feature to your account. Simply complete the Certification of Trust document and return it to us by:

Email: livingtrust@capitalone360.com

Fax: 1-877-464-3714

Mail: Capital One 360, PO Box 60, St. Cloud, MN 56302



Check out capitalone360.com for more information.

