High interest, no fees, no service charges, no kidding
With a 360 Savings, you earn a competitive rate with a level of flexibility, freedom, and security you simply won’t find at other banks. And because your account is FDIC-insured your account is secure.

No required minimum balance
There is no minimum balance required to open a 360 Savings, and you don’t have to keep a specific balance in your account to qualify for a high interest rate. No matter how much you have on deposit, the rate still remains competitive.

No hidden costs, just simple savings
Capital One 360’s 360 Savings won’t burden you with fees or service charges. This lets you earn high interest on your money.

24-hour access to your account
- 360 Savings makes your money available to you whenever you need it. If you have a 360 Checking, you can transfer any or all of your available balance from your 360 Savings into your 360 Checking and have it instantly available for debit card or check purchases and payments.
- When you open your 360 Savings, it is automatically linked to the checking account used for your initial deposit. You can make deposits or withdraw funds by transferring money between your accounts online, through our Interactive Phone Service, or by speaking with a Capital One 360 Associate.

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.

- You will be saving your money effortlessly and will have money for a rainy day or to achieve your dreams. You can either call us at 1-800-289-1992 or set up your Automatic Savings Plan at capitalone360.com. You specify how much money you would like transferred, and how often you would like it moved. It is the simple, easy way to grow your 360 Savings.

Rest assured, your money is secure
Your deposits at Capital One 360 are FDIC-insured up to $250,000 per depositor. You can learn more about the FDIC at their website, www.fdic.gov. We are registered with the FDIC under the name Capital One, N.A.

Check out capitalone360.com for more information.

360 Savings®
The basics on the 360 Savings

How do I access my money?
When you open your 360 Savings, it is automatically linked to the checking account used for your initial deposit, allowing you to easily transfer funds between the two accounts. You can initiate a deposit or withdrawal between your accounts online or by phone one of the following ways:

- Sign in to your account 24/7 at capitalone360.com
- Call our Interactive Phone Service with 24/7 access at 1-888-464-7868
- Speak to an Associate at 1-888-464-0727 from 8 AM to 8 PM, 7 days a week

Keep in mind; transactions generally take 2–3 business days to be completed.

If you have a 360 Checking, you can transfer funds from your 360 Savings to your 360 Checking, which will be instantly available for debit card or check purchases and payments.

How do you calculate the interest on my account?
Interest on your savings account is accrued daily, compounded monthly and credited to your available balance at the end of each month.

When are deposits available for withdrawal?
Initial deposits begin to accrue interest the next business day after being processed. However, for security reasons, initial deposits have a 10-business-day hold before they can be withdrawn. After this initial 10-day hold has expired, funds that have been on deposit for more than five business days may be withdrawn and additional deposits may be withdrawn after five business days.

How often will I receive a statement?
The primary account holder will automatically get a statement once a quarter. If there is activity on the account – in other words, a deposit or withdrawal – the primary will get a statement for each month that activity occurs. Interest payments by themselves are not activity. Your statement will show all accounts that you have at Capital One 360 where you are the primary account holder. We recommend Customers go ‘paperless’ by enrolling in electronic statements, or ‘eStatements.’ eStatements are required for 360 Checking Customers. You can enroll in eStatements on the ‘My Info’ tab after signing in with your Customer Number / Saver ID and PIN. Customers enrolled in eStatements will receive an email notification explaining when and how you can view your eStatement on our secure website. We don’t send eStatements via email.

Opening an account

How do I open a 360 Savings?
Opening a 360 Savings is quick, easy and convenient. The only requirement is that you have a personal checking account. In a few easy steps you can open your account online, or call in and talk to one of our Associates. Still have questions? Call 1-800-289-1992.

Check out capitalone360.com for more information.
360 Savings basics

How do I know when my 360 Savings is open and ready?
If you open your account online today you will immediately receive your Customer Number and be able to view your account through this website. You will receive a separate mailing with your login PIN, which you will use with your Customer Number to sign in to the website and access your account information.

Using my account

How long does it take for money I withdraw from my 360 Savings to appear in my linked account?
You will have access to money transferred from your 360 Savings into a linked account usually in two to three business days.

How many accounts can I link to my 360 Savings?
You can have up to 3 linked checking accounts, including the personal checking account you used to open your Capital One 360 account.

Can I do direct deposit?
Yes!

Set up Direct Deposit three different ways:
1. Give your Capital One 360 Account Number and our Routing Number, 031176110, to your employer.
2. Print our blank Direct Deposit form located in the ‘FAQ’ section of capitalone360.com and fill in your information.
3. You can access our pre-filled Direct Deposit form after signing into capitalone360.com and selecting your 360 Savings. Simply print it out, fill it in and give it to your employer.

Remember, you can choose how much to direct deposit from your paycheck – all or only a portion.

What is Capital One 360’s Bank Routing Number?
Our Bank Routing Number is 031176110. If you are setting up a direct deposit, please make sure you use your Account Number and not your Customer Number.

How do I set up an Automatic Savings Plan?
To maximize your savings, you can request to automatically have a fixed amount of money regularly transferred to your high interest 360 Savings from your linked (low interest) checking account. You will be saving your money effortlessly. You can set up an Automatic Savings Plan at the time you open an account. If you’ve already opened a 360 Savings, you can set up automatic transfers by calling a Capital One 360 Associate at 1-888-464-0727, or by signing into capitalone360.com and clicking on the ‘Automatic Savings Plan’ icon.
How do I add a joint account holder to my 360 Savings?
To add a joint account holder online:

1. Sign in to capitalone360.com with your Customer Number / Saver ID and PIN.
2. Click on the account you would like to add your joint account holder to.
3. Select ‘Account Maintenance.’
4. Under ‘Account Ownership,’ click on ‘Add’ and follow the steps.

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.

To add a minor (under the age of 18 years), please give us a call us at 1-888-464-0727 from 8 AM to 8 PM, 7 days a week and an Associate will be happy to assist you.

How do I remove a joint account holder from my 360 Savings?
To remove a joint account holder online:

1. Sign in to capitalone360.com with your Customer Number / Saver ID and PIN.
2. Click on the account you would like to remove your joint account holder from.
3. Select ‘Account Maintenance.’
4. Under ‘Account Ownership,’ select ‘Remove From Account’ next to your joint account holder, click ‘Continue’ and follow the steps.

Please note: The joint account holder you’re removing will be asked to enter their Customer Number / Saver ID and PIN as part of the process.

Can my 360 Savings 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.