



# TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:  
01/03/2012

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure.  
The Credit Union may offer other rates for these accounts from time to time.

## RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	See Section 6
Savings (Regular, Special, and Aware)	0.10% / 0.10%	Daily	Quarterly	Quarterly (Calendar)	\$5.00	---	\$100.00	Average Daily Balance	Account transfer limitations apply.
Santa Savings	0.10% / 0.10%	Daily	Quarterly	Quarterly (Calendar)	\$5.00	---	---	Average Daily Balance	Account transfer and withdrawal limitations apply.
IRA Savings	0.10% / 0.10% 0.10% / 0.10% 0.20% / 0.20% 0.30% / 0.30% 0.40% / 0.40%	Daily	Quarterly	Quarterly (Calendar)	---	---	---	Average Daily Balance	Account transfer limitations apply.
HSA Savings	---	---	---	---	\$5.00	---	---	---	---
Safe Savings	---	---	---	---	\$5.00	---	---	---	Account transfer limitations apply.
CommonCents	1.98% / 2.00%	Daily	Quarterly	Quarterly (Calendar)	---	---	---	Average Daily Balance	Account transfer and deposit limitations apply.
Prestige Money Market	0.10% / 0.10% 0.10% / 0.10% 0.15% / 0.15% 0.20% / 0.20% 0.25% / 0.25%	Daily	Monthly	Monthly (Calendar)	---	\$5,000.00	---	Average Daily Balance	Account transfer limitations apply.
Platinum Money Market	0.10% / 0.10% 0.25% / 0.25% 0.30% / 0.30% 0.40% / 0.40% 0.50% / 0.50%	Daily	Monthly	Monthly (Calendar)	---	\$50,000.00	---	Average Daily Balance	Account transfer limitations apply.
Investment Plus	---	---	---	---	\$2,500.00	---	---	---	Account withdrawal, deposit, and transfer limitations apply.
Crossover Money Market	0.00% / 0.00% 0.30% / 0.30%	Daily	Monthly	Monthly (Calendar)	---	---	---	Average Daily Balance	Account transfer limitations apply.
Health Savings Money Market	0.00% / 0.00% 0.50% / 0.50% 0.60% / 0.60% 0.70% / 0.70% 0.80% / 0.80%	Daily	Monthly	Monthly (Calendar)	---	---	\$2,000.00	Average Daily Balance	Account transfer limitations apply.
Classic Checking	---	---	---	---	---	\$2,500.00*	---	---	---
Free Checking	0.05% / 0.05%	Daily	Monthly	Monthly (Calendar)	---	---	\$1,500.00	Average Daily Balance	---
Premium Checking	0.10% / 0.10%	Daily	Monthly	Monthly (Calendar)	---	\$1,500.00	\$7,500.00	Average Daily Balance	---
Premier Checking	---	---	---	---	---	---	---	---	---
Premier 50+ Checking (Age 50 and over)	---	---	---	---	---	\$1,500.00	---	---	---
Dividend Rewards Checking	1.73% / 1.75%	Daily	Monthly	Monthly (Calendar)	---	---	---	Average Daily Balance	---
Cash Rewards Program	---	---	---	---	---	---	---	Average Daily Balance	---

Student Checking	---	---	---	---	---	---	---	---	---
Paws and Claws Checking	---	---	---	---	---	---	---	---	---
Direct Checking	---	---	---	---	---	---	---	---	Account deposit limitations apply.
Business Rewards Checking	---	---	---	---	---	---	---	---	---
Business Analysis Checking	0.05% / 0.05% 0.15% / 0.15% 0.25% / 0.25%	Daily	Monthly	Monthly (Calendar)	---	---	\$25,000.00	Average Daily Balance	---
Business Essentials Checking	---	---	---	---	---	\$25,000.00*	---	---	---
Free Business Checking	---	---	---	---	---	---	---	---	---

**Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-In-Savings Disclosure are share accounts.**

**1. RATE INFORMATION** — The annual percentage yield is a percentage rate that 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. For Savings (Regular, Special, and Aware), Santa Savings, IRA Savings, and CommonCents accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Prestige Money Market, Platinum Money Market, Health Savings Money Market, Free Checking, Premium Checking, Dividends Rewards Checking and Business Analysis Checking accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. For Crossover Money Market accounts, the dividend rate and annual percentage yield may change every six months as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. The IRA Savings accounts are tiered rate accounts. If your average daily balance is \$2,499.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$2,500.00 to \$4,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$5,000.00 to \$24,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$25,000.00 to \$74,999.99, the fourth dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$75,000.00 or greater, the fifth dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. The Prestige Money Market accounts are tiered rate accounts. If your average daily balance is \$4,999.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$5,000.00 to \$9,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$10,000.00 to \$24,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$25,000.00 to \$49,999.99, the fourth dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$50,000.00 or greater, the fifth dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. The Platinum Money Market accounts are tiered rate accounts. If your average daily balance is \$49,999.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$50,000.00 to \$74,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$75,000.00 to \$99,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$100,000.00 to \$249,999.99, the fourth dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$250,000.00 or greater, the fifth dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. The Crossover Money Market accounts are tiered rate accounts. If your average daily balance is \$24,999.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$25,000.00 to \$49,999.99, the second dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. The Health Savings Money Market accounts are tiered rate accounts. If your average daily balance is \$1,999.99 or below, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$2,000.00 to \$2,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$3,000.00 to \$4,999.99, the third dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is from \$5,000.00 to \$7,499.99, the fourth dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$7,500.00 or greater, the fifth dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. For Dividend Rewards Checking accounts, the Dividend Rate and Annual Percentage Yield listed for this account in the Rate Schedule will apply to Average Daily Balances of \$25,000.00 or below if you meet all of the following minimum service requirements during the dividend period: 1) you have a direct deposit of at least \$50 to your Dividend Rewards Checking account; 2) you have at least ten (10) signature-based debit card transactions (transaction must post to your account during the month); and 3) you receive your monthly statement electronically. You will not be paid dividends on balances that exceed \$25,000.00. In addition, you will not be paid dividends on any balances in your account if you do not meet all of the minimum service requirements during the dividend period. The Business Analysis Checking accounts are tiered rate accounts. If your average daily balance is from \$25,000.00 to \$49,999.99, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply. If your average daily balance is from \$50,000.00 to \$99,999.99, the second dividend rate and annual percentage yield listed for this account will apply. If your average daily balance is \$100,000.00 or greater, the third dividend rate and annual percentage yield listed for this account will apply. Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.

**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 compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

**4. ACCRUAL OF DIVIDENDS** — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account (except Dividends Rewards Checking) before accrued dividends are credited, you will receive the accrued dividends. If you close a Dividends Rewards Checking account before accrued dividends are credited, you will not receive the accrued dividends.

**5. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Prestige Money Market, Platinum Money Market and Premium Checking accounts, there is a minimum average daily balance required to avoid a service fee for the dividend period. If the minimum average daily balance requirement is not met, you will be charged a service fee as stated in the Fee Schedule. \*For Classic Checking and Business Essentials Checking accounts, there is a minimum average daily balance required to avoid a service fee. If you do not maintain the required relationship balance in combined deposit and loan balances, you will be charged a fee as stated in the Fee Schedule. To avoid a fee you must meet the minimum balance requirement as of the last day of the previous calendar month. For Premier 50+ Checking accounts, there is a minimum daily balance required to avoid a service fee for the dividend period. If the minimum daily balance requirement is not met during each day of the dividend period, you will be charged a service fee as stated in the Fee Schedule. For Savings (Regular, Special, and Aware), Health Savings Money Market, Free Checking, Premium Checking and Business Analysis Checking accounts, there is a minimum average daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum average daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the average daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**6. ACCOUNT LIMITATIONS** — For Savings (Regular, Special, and Aware), Santa Savings, IRA Savings, Safe Savings, CommonCents, Prestige Money Market, Platinum Money Market, Investment Plus, Crossover Money Market, Health Savings Money Market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Santa Savings accounts, the entire balance will be transferred to another account of yours on or after October 1 and the account will remain open. You may make one (1) withdrawal from your Santa Savings account during the club period from October 1 through September 30 and you will be charged a fee as stated in the Fee Schedule. If you wish a second withdraw of funds in your account at any other time, your account will be closed and you will be charge a fee as stated in the Fee Schedule. However, no fee will be charged if the withdrawal occurs within seven (7) days of the date the account is opened. For CommonCents accounts, you may make one automatic transfer of up to \$200.00 from your checking account each month on a transfer date as determined by you at account opening. No other deposits are allowed. For Investment Plus accounts, all deposits must be in amounts of at least \$250.00 and all withdrawals must be in amounts of at least \$500.00. For Crossover Money Market accounts, you may make a withdrawal at the end of each six-month period as determined at account opening; for all other withdrawals, you will be charged a fee as disclosed in the Fee Schedule. For Direct Checking accounts, all deposits to your account must be cash deposits. For Business Rewards Checking accounts, only one signer on account is allowed.

**7. 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.

**8. BONUS.** For CommonCents Savings and Cash Rewards Checking accounts, you may be eligible for a cash bonus if you meet applicable balance and/or service requirements. Please refer to the applicable "Account Features" section below for details.

## **9. CommonCents ACCOUNT FEATURES.**

### Monthly Reward

You will earn a cash reward of \$2.00 if you have 30 or more signature-based debit card transactions during the month.

### Additional Features

You may designate an amount ranging from \$0.01 to \$1.00 to be transferred from your checking account to your CommonCents account for each signature-based transaction you make during any month. For example, if you choose a transfer amount of \$0.50 and you make 40 signature-based debit card transactions, \$20.00 will be automatically transferred to your CommonCents account on the last day of the month.

## 10. CASH REWARDS CHECKING ACCOUNT FEATURES.

### Monthly Rewards

To qualify for monthly rewards, you must have an average daily balance of at least \$1,500.00 in your Cash Rewards Checking account for that month. The following monthly rewards are available:

- \$0.10 for every signature-based debit card transaction.
- \$0.50 for receiving your statements electronically.
- Cash rewards for maintaining higher account balances:
  - \$2,500.00 average daily balance - \$1.50
  - \$3,000.00 average daily balance - \$2.00
  - \$5,000.00 average daily balance - \$5.00
- ATM rebates of \$1.50 per transaction after the first four (4) free non-FORUM ATM transactions – up to four (4) per month.

In addition, you will earn a cash reward of \$1.00 if you have an average daily balance of \$100,000 in all share accounts for the month.

### Yearly Rewards

To qualify for yearly rewards, you must have an average daily balance of \$1,500.00 in your Cash Rewards Checking account for the month of December. The following yearly rewards are available:

- Refund of an additional 1% on any interest paid on loans during the year (Auto Loan or Signature Loan only; all equity products excluded).
- Premium of 0.10% on all fourth quarter deposits to your regular share savings account.

### Additional Features

Cash Rewards Checking accountholders also qualify for the following benefits:

- Four (4) free non-FORUM ATM transactions per month
- No monthly service fee regardless of balance.
- Free CU Online and Bill Pay

**11. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

The rates and fees appearing with this Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

The rates, fees and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure.  
The Credit Union may offer other rates for these accounts from time to time.

**RATE SCHEDULE**

	Dividend Rate (%)	Annual Percentage Yield (APY) %	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
<b>Term Share Certificate (Including IRAs and Business)</b>										
91 Days	0.15%	0.15%	Fixed	\$500.00	Daily	Monthly	Account's Term	Not Allowed	Allowed – See Transaction Limitations	Automatic
6 Month	0.20%	0.20%								
12 Month	0.30%	0.30%								
18 Month	0.40%	0.40%								
24 Month	0.45%	0.45%								
36 Month	0.70%	0.70%								
48 Month	0.995%	1.00%								
60 Month	1.34%	1.35%								
72 Month	1.49%	1.50%								
84 Month	1.49%	1.50%								
96 Month	1.49%	1.50%								
108 Month	1.49%	1.50%								
120 Month	1.49%	1.50%								
<b>Term Share Flex Certificate (Including IRAs and Business)</b>										
15 Month	0.35%	0.35%	Variable Rate – Member has discretion	\$500.00	Daily	Monthly	Account's Term	Not Allowed	Allowed – See Transaction Limitations Section	Automatic
30 Month*	0.50%	0.50%								
	*no longer	available								
33 Month	1.24%	1.25%								
<b>Term Share Liquid IRA Certificate</b>										
60 Month	1.98%	2.00%		\$500.00	Daily	Monthly	Account's Term	Allowed – No Limit	Allowed – See Transaction Limitations Section	Automatic
<b>Term Share AWARE Certificate (Birth to age 19)</b>										
16 Month	0.50%	0.50%	Fixed	\$100.00	Daily	Monthly	Account's Term	Allowed – \$20.00 minimum/dep osit	Allowed – See Transaction Limitations Section	Automatic
<b>Sprout Certificate (Birth to age 18)</b>										
1 Day to 6,570 Days	0.995%	1.00%	Variable Rate – Member has discretion	---	Daily	Monthly	Account's Term	Allowed – No Limit	Allowed – See Transaction Limitations Section	Not Automatically Renewable
<b>Weekly 5 Club Certificate (18 years of age and over)</b>										
3 Month to 12 Month	0.30%	0.30%	Fixed	\$25.00	Daily	Monthly	Account's Term	Allowed - \$5.00 minimum/dep osit	Allowed – see Transaction Limitations Section	Automatic

## ACCOUNT DISCLOSURES

***Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.***

**1. RATE INFORMATION** — The annual percentage yield is a percentage rate that 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. For Term Share Certificate, Term Share AWARE Certificate, and Weekly 5 Club Certificate accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For Sprout Certificate accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. During the term of your Term Share Flex Certificate account, you may increase the rate one time to the rate currently in effect for accounts of this type with the same term. The dividend rate and annual percentage yield on Term Share Liquid IRA Certificate accounts may change if you exercise your right to add \$1,000.00 or more to the certificate balance and increase the dividend rate and annual percentage yield during the rate adjustment period of January 1 through April 15 of each year during the certificate term. The dividend rate and annual percentage yield may increase only if the current rate offered by FORUM on the Liquid IRA Certificate with an identical term has increased and \$1,000.00 or more is added to the certificate balance. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

**2. DIVIDEND PERIOD** — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

**3. DIVIDEND COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends are stated in the Rate Schedule. At your option, you may choose to have dividends credited to your certificate account, or transferred to another account of yours. If you elect to have dividends transferred to another account, compounding will not apply.

**4. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For all accounts, dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the dividend period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**5. ACCRUAL OF DIVIDENDS** — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

**6. TRANSACTION LIMITATIONS** — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule. After your account is opened, you may make withdrawals of principal subject to the early withdrawal penalties stated below. For all accounts except Sprout Certificate accounts, withdrawals of dividends are not subject to penalty.

**7. MATURITY** — Your account will mature as stated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

**8. EARLY WITHDRAWAL PENALTY** — We may impose a penalty if you withdraw funds from your account before the maturity date.

**a. Amount of Penalty.** For Term Share Certificate, Term Share Flex Certificate, Term Share Liquid IRA Certificate, and Term Share AWARE Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 60 months or less - all accrued dividends up to 90 days' dividends but not less than seven (7) days' dividends.

Terms longer than 60 months - all accrued dividends up to 180 days' dividends but not less than seven (7) days' dividends.

For Sprout Certificate accounts, the amount of early withdrawal penalty for your account is 10% of lifetime dividends and all matched funds on account.

For Weekly 5 Club Certificate accounts, the amount of early withdrawal penalty for your account is Early withdrawal fee of \$15.00 for each withdrawal.

**b. How the Penalty Works.** The penalty is calculated as a forfeiture of part of the dividends that have been or would be earned on the account. It applies whether or not the dividends have been earned. In other words, if the account has not yet earned enough dividends or if the dividends have already been paid, the penalty will be deducted from the principal.

**c. Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; or where the account is a Keogh Plan (Keogh), provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 70½ and is withdrawing a required minimum distribution (RMD) or becomes disabled.

**9. RENEWAL POLICY** — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. For Sprout Certificate accounts, the balance will remain in your account until you transfer or withdrawal the balance.

**10. WEEKLY 5 CLUB ACCOUNT BONUS.** For Weekly 5 Club accounts, you may be eligible for cash or other prizes based on your account balance and/or deposits to your account. You will be provided a unique number for each Weekly 5 Club account you have. Match your number to the number drawn to claim your prize. You must claim prize prior to next drawing. For official rules, please logon to [www.forumcu.com](http://www.forumcu.com) or telephone 1-800-382-5414.

Weekly Prizes

- One prize awarded per week (valued at \$10).
- Must deposit \$5 per week to be eligible for weekly prizes.

Monthly Prizes

- One prize awarded per calendar month (valued at \$50).
- Must maintain a balance of \$25 and deposit \$5 per month to be eligible for monthly prizes.

Quarterly Prizes

- Four prizes awarded per calendar quarter (valued at \$25, \$50, \$100 and \$250).
- Must deposit \$5 per quarter to be eligible for quarterly prizes.

Yearly Prizes

- Four prizes awarded per calendar year (valued at \$100, \$250, \$500 and \$1,500).
- Must deposit \$5 per year to be eligible for yearly prizes.

**11. SPROUT CERTIFICATE ACCOUNT BONUS.** You will earn an annual cash bonus if you meet any of the following deposit requirements for the calendar year:

- Deposits of \$200.00 - \$499.99 - \$20.00 bonus
- Deposits of \$500.00 - \$749.99 - \$50.00 bonus
- Deposits of \$750.00 - \$999.99 - \$75.00 bonus
- Deposit of \$1,000.00 or more - \$100.00 bonus

**12. NONTRANSFERABLE/NONNEGOTIABLE** — Your account is nontransferable and nonnegotiable.

**13. MEMBERSHIP** — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

The rates and fees appearing with this Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

## FEE SCHEDULE

<b>SHARE SAVINGS ACCOUNTS</b>	
Inactive	\$10.00/Month <i>No activity for 36 months and balance less than \$200.00</i>
Early Closure Fee	\$50.00 <i>Closed within six months</i>
<b>MONEY MARKET ACCOUNTS</b>	
Average Daily Balance below minimum Investment Plus: \$2,500.00 Prestige: \$5,000.00 Platinum: \$50,000.00	\$15.00/Month
Crossover Withdrawal	\$25.00/Each
Checks	\$15.00 in excess of 3 per month <i>Will be returned</i>
<b>CHECKING ACCOUNTS</b>	
Classic	\$5.00/Month <i>\$2,500.00 relationship balance on the last day of the previous month waives fee</i>
Direct Application fee	\$10.00/Month \$50.00 one time fee
Premium	\$7.00/Month <i>\$1,500.00 fall below fee</i>
Premier	\$7.00/Month
Premier 50+	\$5.00/Month <i>\$1,500.00 daily balance waives fee</i>
Business Rewards	\$9.95/Month
<b>OTHER FEES</b>	
Inactive Checking Account	\$10.00/Month <i>No activity for 12 months and balance less than \$200.00</i>
Overdraft transfers from savings	\$5.00 <i>Limit 6 per month</i>
Overdraft transfers from MoneyLine	\$4.00 <i>Transfers occur in increments of \$200.00</i>
Non-Sufficient Funds (NSF)	\$34.00/Each <i>Fee is imposed for overdrafts due to ATM, check, debit card or by other electronic means</i>
Overdraft Privilege (ODP)	\$34.00/Each <i>Fee is imposed for overdrafts due to ATM, check, debit card or by other electronic means</i>
Return item due to Regulation D limit	\$34.00/Item <i>(more than six electronic transactions per month)</i>
NSF and ODP Multi-Use <i>(including returned items due to Regulation D limit of 6 electronic transactions per month)</i>	
2-3 per calendar year	\$2.00/Each
4-5 per calendar year	\$4.00/Each
6+ per calendar year	\$5.00/each
Non-Sufficient Funds Payable to FORUM/Cash by Account Owner	\$20.00/Each
Returned deposited item	\$5.00/Each
Stop Payment	\$27.00/Each
Check drawn on closed account	\$37.00/Each
Negative Account	
5 calendar days negative	\$5.00
10 calendar days negative	\$10.00/Additional
15 calendar days negative	\$15.00/Additional
20 calendar days negative	\$20.00/Additional
MasterCard Gift Cards	\$3.50/Purchase
MasterCard Travel Cards	\$7.00/Purchase
MasterCard Reloadable Card	\$7.00/Purchase

MasterCard Reload Fee	\$3.00/Monthly <i>For Travel and Reloadable Cards. Fee after first month without direct deposit. No monthly fee with direct deposit.</i>
Statement copy or history	\$5.00/Month
Official Check <i>(Excludes checks generated from a FORUM loan disbursement, drawn from a FORUM line of credit, and/or made payable to FORUM or an affiliated CUSO.)</i>	\$3.00/Each
Non-Member Official Check	\$5.00/Each
Check Printing	Prices Vary
Counter Checks	\$0.50/Each
Check cashing fee	\$10.00 <i>(except FORUM checks) \$100.00 relationship balance waives fee</i>
Reopen account	\$50.00 <i>closed by FORUM due to adverse usage</i>
Reconciliation/Research of all accounts	\$30.00/Hour <i>Minimum charge \$30.00</i>
Dividends Rewards Early Closure	\$15.00 <i>Closed within 6 months</i>
Verification of Deposit	\$10.00
Garnishment Fee & Court Hold Order	\$20.00/Each
Accounts coded "Need Address"	\$5.00/Month
Incoming Wire	\$10.00
Outgoing Wire	\$20.00
International Wire	\$45.00
Foreign item transaction	\$25.00
Tellerphone draft inquiries	\$0.25/Each <i>2 free draft number inquiries per day</i>
Santa Savings	\$10.00 <i>Early withdrawal/Closure</i>
Health Savings Account Application	\$15.00
Health Savings Account Early Closure	\$10.00 <i>Closed within 6 months</i>
Weekly 5 Club	\$15.00 <i>Per each early withdrawal</i>
MasterCard Currency Conversion	Up to 1% <i>Based on total transaction amount</i>
MasterCard Issuer Cross-Border	Up to 1% <i>Based on total transaction amount</i>
<b>ATM</b>	
ATM Withdrawal	\$1.00/Each <i>single service savings account with no other deposits or loans, no other household accounts, 18 years or older, average balances below \$200.00</i>
Reissue of Revoked Card	\$30.00
Reissue of Card and PIN	\$10.00
Non-FORUM ATM Balance Inquiries/Withdrawals/Transfers	\$2.00/Each <i>ATM fees based on type of account</i>
Point of Sale Transaction with PIN use	\$0.75/Each
Empty Envelope Deposit	\$50.00

All fees are subject to change.

