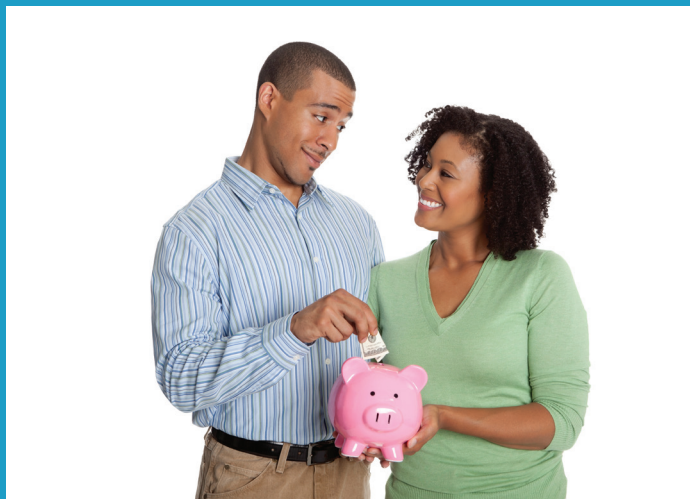


SAVE it UP '12
take the challenge



**Take the Challenge
and Win!**

 **FORUM**[®]
CREDIT UNION

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THE CHALLENGE

FORUM Credit Union's **SaveltUp** Program was created to encourage better saving and spending habits and to promote financial wellness. Be entered to win once you complete two financial **STEPS** and at least one **GOAL!** Don't worry, you don't have to do it alone. FORUM offers Financial Accountability Partners (FAPs) that are available to help you along the way. Enrollment period runs January 1, 2012 through August 31, 2012. The Challenge ends October 31, 2012.

Visit www.SaveltUpChallenge.com for more savings tips and contest details.

STEPS

Complete both steps below to enroll.

DEBT IN FOCUS

Complete a *Debt In Focus* analysis at forumcu.com/DebtInFocus. Enter your income, debt, and expenses. You will be presented with a results page that covers a summary of your debt and income. Click to **enroll** in the SaveltUp Challenge and fill out your contact information.*

FREE CREDIT CHECK & ANALYSIS

After completing *Debt In Focus*, you will be contacted by a FORUM Financial Accountability Partner (FAP) to set up a time to review your free credit report.

GOALS

Complete one, two, or all three goals with the help of an FAP.

SAVINGS

Save 2% of your annual total household income or \$20 per week, whichever is higher.**

Target: \$_____

DEBT REDUCTION

Reduce revolving debt (credit cards, home equity loan, moneyline, etc.) by 10% or \$1,000, whichever is higher.**

OR

Reduce total debt (excluding 1st mortgage) by 20%.**

Target: \$_____

FINANCIAL EDUCATION

Complete 1 of 4 financial education pieces during the 2012 Challenge and provide proof.

- Graduate from Dave Ramsey's Financial Peace University.
- Attend/Complete a financial literacy class.
- Complete FORUM's Financial Literacy Questionnaire with a score of 80% or higher.
- Establish an Estate Plan: create a will, assign power of attorney, and develop a living will or health-care proxy (medical power of attorney). For some people, a trust may also make sense.

ENTER TO WIN

Enter to win one, two, or all three prizes!

- Complete Steps & Savings Goal → **Enter to Win \$1,000!**
- Complete Steps & Debt Reduction Goal → **Enter to Win \$1,000!**
- Complete Steps & Financial Education Goal → **Enter to Win \$500!**

Visit www.SaveltUpChallenge.com for our savings blog, Financial Peace University information, official rules, and more!

* If you do not have access to a computer, ask a FORUM Representative for a paper Financial Packet.

** Target goal may be prorated based on start time of Challenge.