

CALL 317.558.6299 or 800.382.5414

CLICK forumcu.com

VISIT any FORUM branch location

YOUR CHECKING



YOUR Checking is simple. There's just one checking account to choose from, but the way you use it makes the account unique to you.

Every YOUR Checking Account features:

- No monthly fee and no minimum balance
- Free online banking (CU Online) and bill pay
- Mobile app for Android and iOS devices, including account alerts & check deposits
- MasterCard® debit card with ID theft alerts
- Free FORUM ATM transactions and 4 free non-FORUM ATM transactions per month
- Nationwide access to shared branch locations and surcharge free Alliance One ATMs

EARN REWARDS

Earn rewards with every MasterCard® debit card purchase or choose to earn a higher dividend rate with FORUM's YOUR Checking Account. Make your rewards selection in CU Online.

- Cash & Banked - rewards for banked or cash will be earned at the rate of \$0.05 for every FORUM MasterCard® debit card transaction (PIN or signature based transaction)
- Dividends - There are two options to earn dividends on the YOUR Checking Account:
 - ❖ Maintain a total of \$1,000 or more of new money coming into your checking account each month (deposits include payroll direct deposit, social security direct deposit, etc., transfers from another account do not count toward the \$1,000 requirement).

OR

- ❖ Perform 20 or more debit card transactions each month on the account designated to earn dividend rewards (PIN or signature transactions).

If no rewards selection is made, each new account is automatically set to earn cash rewards. Members may change their reward selection at any time within CU Online.



MAKE THE MOST OF YOUR CHECKING

FORUM has automated tools to make saving money and paying for the things you need convenient and hassle-free. Follow the tips below to make the most of your FORUM Checking Account.

- Add an overdraft protection line to cover unexpected expenses
- Set up direct deposit of your monthly employer payroll or social security
- Use FORUM's free online banking software and mobile app to receive real-time account alerts
- Use your FORUM MasterCard® debit and/or credit card to make secure mobile payments using your Apple, Android, or Samsung mobile device
- Pay all your bills and make personal payments using FORUM's free online bill payment solution
- Automate your savings by opening a FORUM CommonCents Account to save with every debit card purchase
- Access nationwide shared branch locations and Alliance One surcharge-free ATMs across the country when traveling or if moving out of state

Rewards are credited to the account as dividends and will be reported to the IRS on a 1099-INT. Visit forumcu.com for full account details and FORUM's Truth-in-Savings disclosure.

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 **FORUM**[®]
CREDIT UNION
P.O. Box 50738
Indianapolis, IN 46250



SAVINGS ACCOUNTS



 **FORUM**[®]
CREDIT UNION



It's important to save money no matter what age you are and no matter how much you're putting away. Whether you're just starting out, saving for something specific, or looking to save long-term, FORUM has products to fit your needs.

GROW YOUR SAVINGS

Get in the savings habit and grow your savings with these options:

Basic Savings Account

- No monthly service fees
- Earn dividends on \$100 or more
- Free online banking and bill pay

CommonCents Account*

- Save your change with every MasterCard® debit card transaction you make
- Designate a specific amount of change (choose from \$.01 to \$1) to save with every transaction
- Receive a \$2 cash bonus for having 30 or more MasterCard® debit card transactions per month
- Ability to make one automatic transfer each month from your checking account (\$200 limit)

*Looking to set aside money for holiday spending?
Ask us about our **Santa Savings Account.***

PRIZE-BASED SAVINGS

Make saving fun and be entered to win prizes when you save:

Weekly 5 Account**

- \$25 required to open the account
- Pick your play period: 3 to 12 months
- Enter to win prizes ranging from \$25 – \$5,000 when you meet deposit qualifications
- Prize details and official rules can be found at forumcu.com/weekly5winners

52 Week Money Challenge***

- Incremental savings plan that helps you save money throughout the year
- Funds are available December 31st each year
- Enter to win a grand prize of \$1,378

LONG-TERM SAVINGS

We also offer a variety of long-term savings products, including:

Certificates

- Competitive dividend rates
- Terms from 91 days to 10 years
- Minimum balance as low as \$500

Money Market Account

- Tiered rates
- Ability to add to the balance at any time
- Withdraw without losing dividends

Individual Retirement Account

- Traditional, Roth and Educational options
- Savings, certificate or liquid accounts
- Rate increase opportunities depending on IRA type

*FORUM membership, checking account, and eStatements required to open CommonCents. Can't be opened with initial deposit. Automatic transfer and change transfer will not be completed if there are insufficient funds in checking. **No purchase necessary. See official rules for details. Minimum of \$250 is required in each Weekly 5 Account prior to opening new Weekly 5 Account. Limit 5 accounts per member. ***See official rules for full contest and account details at forumcu.com/moneychallenge.