

# LEARN ABOUT YOUR CHECKING



**Your Checking** is simple. There's just one checking account to choose from; the way you use it makes it unique to you.

## What's free?

- No monthly fee
- No minimum balance
- Four free non-FORUM ATM transactions per month
- Free unlimited signature or PIN-based MasterCard® Debit Card transactions
- Mobile apps, featuring mobile check deposits, for Android and iOS devices

## What comes with my Checking?

FORUM members can take advantage of free benefits, including:

- Free Credit Report and Analysis
- Free Shred Days
- Branch Activity Days
- Notary Services
- Over 5,000 Shared Branches
- Over 4,800 Surcharge-Free ATMs

## What can I add-on to my Checking?

Get even more out of YOUR Checking with our additional services:

- Overdraft protection line to cover unexpected expenses
- Save money with every signature based debit transaction with CommonCents Savings
- Mobile payments with Apple Pay™

## Do I receive any discounts?

Of course. As a special perk, FORUM members can take advantage of various discounted services, including:

- Automotive
- Conference & Events
- Financial Security
- Home, Phone & Internet
- Insurance
- Legal & Tax Services

Check out [forumcu.com/community/your-perks/member-perks](http://forumcu.com/community/your-perks/member-perks) to learn more about special discounts.

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## Talk To Us

For more information about YOUR Checking account, please **Contact Us** at **317.558.6299** or **800.382.5414** or email us at [forum@forumcu.com](mailto:forum@forumcu.com).



FORUM NMLS #469848

# REWARDS



## Can I earn rewards?

Absolutely – your rewards are based on your lifestyle. By enrolling in our rewards program through **CU Online** you could receive credits.

To enroll in our rewards program within CU Online, go to “My Accounts” and simply click on the rewards icon next to YOUR Checking and select your reward type. By completing certain items, you’ll earn credits. If you earn at least 4 credits from a combination of reward items (2 credits must be earned from a category other than the length account open item) and complete 2 or more checking account transactions per month, you’ll receive rewards.

### Rewards Items

### Credits Per Month

Loan balance*	1 credit per \$5,000 (limit 20 credits)
Savings balance**	1 credit for \$500 or more; 1 additional credit for \$50,001 or more (limit 2 credits)
Checking transactions	2 credits for 20 transactions or more (limit 2 credits)
Length account open***	0 - 4 years: 1 credit 5 - 9 years: 2 credits 10 - 19 years: 3 credits 20 or more years: 4 credits (limit 4 credits; must earn at least 2 credits from a different rewards item category to receive rewards)

\*Loan balance excludes first mortgages. Delinquent loans more than ten days past their due date excluded from credits. \*\*Savings balance based on all non-checking deposit balances on account with YOUR Checking. \*\*\*Based on membership account open date on account with YOUR Checking. Rewards items based on last day of the previous month through the second to last day of the current month. Rewards are credited to the account as dividends and will be reported to the Internal Revenue Service on a 1099-INT.

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## Rewards Selection

Choose how you would like to receive your monthly rewards when you earn at least 4 credits and complete 2 or more checking account transactions. You may change your reward option selection through **CU Online** at any time to optimize your rewards.

Dividends	Cash	Bank Your Credits
<p>Receive the current checking account dividend rate. See FORUM's <b>deposit rate sheet</b> (at <a href="http://forumcu.com/Media/Files/pdfs/DepositRates.pdf">forumcu.com/Media/Files/pdfs/DepositRates.pdf</a>) for current dividend rate. Dividends paid on <b>average daily balances of \$.01 to \$25,000.*</b></p>	<p>Have your credits deposited as cash to your checking account. See FORUM's <b>deposit rate sheet</b> (at <a href="http://forumcu.com/Media/Files/pdfs/DepositRates.pdf">forumcu.com/Media/Files/pdfs/DepositRates.pdf</a>) for the current dollar exchange.</p>	<p>Bank your credits to offset any fees incurred on your account or to save money throughout the year. When you choose to bank your credits, credits can only be withdrawn during the year to offset eligible fees. By banking your credits, you'll receive one lump dividend payout at the end of the year. Account must be open on 12/31 to receive credits for the past year. (Credits are forfeited if the account is closed prior to 12/31.)</p>

\*Average daily balance is calculated by adding the account balances at the end of the day together and dividing the total by the number of days in the month. See Truth-In-Savings Disclosure for full details and disclosures.

Check out the **Rewards Calculator** at [forumcu.com/Calculator/YourChecking.aspx](http://forumcu.com/Calculator/YourChecking.aspx).

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# ASSOCIATED FEES



## What about fees?

Nobody likes unpleasant surprises. Here is a list of fees associated with YOUR Checking:

- Purchasing checks
- Overdraft transfer
- Over four non-FORUM ATM transactions per month
- Negative account
- Non-sufficient funds

For more details on fees, visit [forumcu.com/Media/Files/pdfs/FeeDisclosure.pdf](http://forumcu.com/Media/Files/pdfs/FeeDisclosure.pdf).

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# ACCESSING YOUR ACCOUNT



## How do I access my money?

FORUM offers its members 13 convenient branch locations as well as access to over 5,000 shared branch locations and more than 4,800 surcharge free Alliance One ATMs nationwide.

Visit [forumcu.com/branch-and-atm-locations](http://forumcu.com/branch-and-atm-locations) for a list of locations.

## Does FORUM offer online banking?

Yes. Access your funds at your convenience. **CU Online** is FORUM's secure online banking system with the following features:

- Personal financial management tools (create budgets and assign transactions).
- Custom daily and real time alerts via text or email so you can stay informed on your account.
- The ability to transfer, pay and track all your accounts in one place.
- The ability to review pending debit card transactions.

## What are my mobile options?

Get the convenience and security of CU Online, but while you're on-the-go.

Our **mobile banking app** is available for both Apple iOS and Android and conveniently brings FORUM's online banking program, CU Online, to users. Visit [forumcu.com/resources/online-banking/mobile-banking](http://forumcu.com/resources/online-banking/mobile-banking) to learn more.

## Can I deposit checks electronically?

FORUM offers **mobile deposits**, a service that allows you to make check deposits to your FORUM account from the convenience of your mobile device or home computer.

Using the camera from a supported device along with the software we provide, you can send secure digital images of checks for deposit into your account from anywhere.

Visit [forumcu.com/resources/online-banking/mobile-banking](http://forumcu.com/resources/online-banking/mobile-banking) for more information on mobile banking.

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# SWITCHING TO FORUM



## How do I switch to FORUM?

It's easy. With the **FORUM Switch Kit**, you will have everything you need to switch from your current financial institution to FORUM.

See the following pages for the **Switch Kit Checklist** along with the prewritten forms for you to fill in the blanks and sign.

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It's **easy and convenient** to switch your accounts to **FORUM Credit Union**. With the **FORUM Switch Kit**, you will have everything you need to switch from your current financial institution to FORUM. We have included a **Switch Kit Checklist** along with prewritten forms for you to fill in the blanks and sign.

**Switch Kit Checklist:**

- Open FORUM Account(s)
- Make sure checks have cleared your current checking account
- Make sure enough funds are available to cover any automatic payments that need to be withdrawn
- Send written notice to your direct deposit vendors (Payroll, Social Security, Interest Payments, etc.)
- Send written notice to vendors who automatically take payments from your checking account (Utilities, Insurance, Cable, etc.) that you are closing the account
- Send notification of new account information to vendors who you want to continue to generate automatic withdrawals
- Send written notice to old financial institution for account closure

**Forms Provided by FORUM:**

- **Direct Deposit Form** Use this form to change your direct deposit from your old account to your new FORUM account. Or, use this form to sign up for a new direct deposit.
- **FORUM Direct Deposit Form** Use this form to sign up for direct deposit and to allocate funds within your FORUM account.
- **Automatic Payment Form** Use this form to transfer automatic payments from your old account to your new FORUM account. Or, use this form to start a new automatic payment from your FORUM account.
- **Automatic Payment Cancellation Form** Use this form to cancel your automatic payment(s) from your old financial institution account.
- **Account Closing/Transfer Form** Use this form to close your existing account and have the remaining balance transferred to your new FORUM account.

**DIRECT DEPOSIT CHANGE OR AUTHORIZATION FOR NEW DIRECT DEPOSIT**

**Employer and/or Company Information:**

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City, State Zip \_\_\_\_\_

**Your Information:**

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City, State Zip \_\_\_\_\_  
 Phone \_\_\_\_\_

**Please check one of the following:**

- Direct Deposit Change
- Authorization for New Direct Deposit

**New Direct Deposit Information:**

Name of Financial Institution FORUM Credit Union  
 Address P.O. Box 50738, Indianapolis, IN 46250  
 FORUM Credit Union Routing Number 274074037  
 Account Number \_\_\_\_\_

Please deposit  my entire check or  
 part of my check \$ \_\_\_\_\_  
 to the following:  Checking  Savings

I hereby authorize my employer to initiate credit entries to my account as indicated above. If funds to which I am not entitled are deposited in my account, I authorize my employer to direct FORUM to return said funds. This authority is to remain in effect until the company has received timely written notice from me of termination or until the company or FORUM has sent me ten days written notice of termination of this arrangement. The company may also suspend this arrangement to fulfill lawful wage attachment orders. I understand I am responsible for the validity of the information on this form.

Signature \_\_\_\_\_ Date \_\_\_\_\_



**FORUM DIRECT DEPOSIT**

**Your Information:**

Name \_\_\_\_\_  
 Social Security Number \_\_\_\_\_  
 Address \_\_\_\_\_  
 City, State Zip \_\_\_\_\_  
 Phone \_\_\_\_\_  
 Employer \_\_\_\_\_  
 Address \_\_\_\_\_  
 City, State Zip \_\_\_\_\_

**Section 1 Net Pay**

New  Change  
 ABA/Routing Number 274074037  
 Account Number \_\_\_\_\_

**Section 2 Fixed Amount**

New  Change  
 ABA/Routing Number 274074037  
 Account Number \_\_\_\_\_  
 Deduction Amount \$ \_\_\_\_\_  
 Until further notice, deduct the above each  
 W/K  BI-WK  SM  MO and remit to:  
**FORUM Credit Union, P.O. Box 50738, Indianapolis, IN 46250.**

**Section 3 Pay Distribution**

Savings \$ \_\_\_\_\_ Share Draft/Checking \$ \_\_\_\_\_  
 Santa Savings \$ \_\_\_\_\_ Special Savings \$ \_\_\_\_\_  
 Loan Payment \$ \_\_\_\_\_ Other \$ \_\_\_\_\_  
 Related Account # \_\_\_\_\_ \$ \_\_\_\_\_

I hereby authorize my employer to initiate credit entries to my account as indicated above. If funds to which I am not entitled are deposited in my account, I authorize my employer to direct FORUM to return said funds. This authority is to remain in effect until the company has received timely written notice from me of termination or until the company or FORUM has sent me ten days written notice of termination of this arrangement. The company may also suspend this arrangement to fulfill lawful wage attachment orders. I understand I am responsible for the validity of the information on this form.

Signature \_\_\_\_\_

Date \_\_\_\_\_

**ACCOUNT CLOSURE/TRANSFER**

Name \_\_\_\_\_  
 SSN \_\_\_\_\_  
 Co-owner/Applicant \_\_\_\_\_  
 Co-owner/Applicant SSN \_\_\_\_\_  
 Address \_\_\_\_\_  
 City, State Zip \_\_\_\_\_  
 Phone \_\_\_\_\_

**Transfer my Account FROM:**

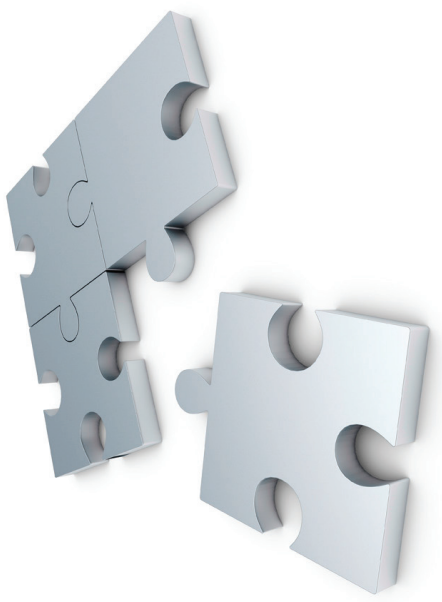
Name of Financial Institution \_\_\_\_\_  
 Address \_\_\_\_\_  
 City, State Zip \_\_\_\_\_  
 Existing Account Number \_\_\_\_\_

**Please check one of the following:**

- Please close my account and send the remaining balance to me at the address noted above.
- Please close my account and send the remaining account balance to:  
 FORUM Credit Union  
 PO Box 50738 • Indianapolis, IN 46250  
 Please reference Account #: \_\_\_\_\_

I hereby authorize you to complete the requested transfer and account closure from my existing account.

Signature	Date
Co-owner's Signature	Date



**AUTOMATIC PAYMENT CANCELLATION**

**Company Information:**

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City, State Zip \_\_\_\_\_

**Your Information:**

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City, State Zip \_\_\_\_\_  
 Phone \_\_\_\_\_  
 Account # with above Company \_\_\_\_\_  
 Payment Amount \$ \_\_\_\_\_  
 Date of Automatic Payment \_\_\_\_\_

- Please discontinue making withdrawals from

Present Financial Institution \_\_\_\_\_  
 Routing Number \_\_\_\_\_  
 Account Number \_\_\_\_\_

Signature	Date
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**AUTOMATIC PAYMENT CHANGE OR AUTHORIZATION FOR AUTOMATIC PAYMENT**

**Company Information:**

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City, State Zip \_\_\_\_\_

**Your Information:**

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City, State Zip \_\_\_\_\_  
 Phone \_\_\_\_\_  
 Account # with above Company \_\_\_\_\_

**Please check one of the following:**

- Automatic Payment Change**  
 I have recently changed financial institutions and would like to have my automatic payment(s) with your company changed to my new account. Please discontinue debiting my previous account and begin making automatic withdrawals from my FORUM Credit Union Account according to the following information:
- Authorization for Automatic Payment**  
 Please begin making automatic withdrawals from my FORUM Credit Union Account according to the following information:

Name of Financial Institution FORUM Credit Union  
 Address P.O. Box 50738, Indianapolis, IN 46250  
 FORUM Credit Union Routing Number 274074037  
 FORUM Account # \_\_\_\_\_

- Checking  Savings

**Date(s) or Frequency of Payment**

- Amount Due
- Specific Amount \$ \_\_\_\_\_

Signature	Date
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