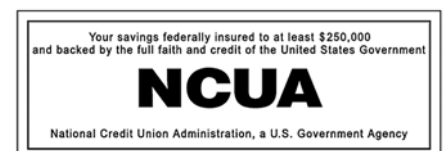


FEE SCHEDULE
Good through June 30, 2018

SHARE SAVINGS ACCOUNTS	
Inactive	\$10.00 / Month <i>No activity for 36 months and balance less than \$200.00</i>
Early Closure Fee	\$50.00 <i>If closed within six months</i>
MONEY MARKET ACCOUNTS	
Average Daily Balance Below Minimum Prestige: \$5,000.00	\$15.00 / Month
Checks	\$15.00 In excess of six per month <i>(Checks will be returned)</i>
CHECKING ACCOUNTS	
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
Business Rewards	\$9.95 / Month
Inactive Checking Account	\$10.00 / Month <i>No activity for 12 months and balance less than \$200.00</i>
OTHER FEES	
Overdraft transfers from savings	\$5.00 <i>Limit 6 per month</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 / Each <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
Visa Gift Cards	\$3.50 / Purchase
Visa Reloadable Card	\$2.95 / Monthly <i>Fee is waived with a card load of \$25.00 or more each month. Fee is assessed in the second month after card is activated.</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)</i> <i>\$100.00 relationship balance waives fee</i>

OTHER FEES	
Reopen Account	\$50.00 <i>Closed by FORUM due to adverse action</i>
Reconciliation/Research of all accounts	\$30.00 / Hour <i>Minimum charge \$30.00</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	\$45.00
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>
ATM	
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 Inquires/Withdrawals/Transfer	\$2.00 / Each <i>ATM fees based on type of account</i>
Empty Envelope Deposit	\$50.00

All Fees Are Subject to Change.



FEE SCHEDULE – Effective July 01, 2018

SHARE SAVINGS ACCOUNTS	
Inactive	\$10.00 / Month <i>No activity for 36 months and balance less than \$200.00</i>
Early Closure Fee	\$50.00 <i>If closed within six months</i>
MONEY MARKET ACCOUNTS	
Daily Balance Below Minimum Prestige: \$5,000.00	\$15.00 / Month
Checks	\$15.00 In excess of six per month <i>(Checks will be returned)</i>
CHECKING ACCOUNTS	
Direct Application fee	\$10.00 / Month \$50.00 / one-time fee
Inactive Checking Account	\$10.00 / Month <i>No activity for 12 months and balance less than \$200.00</i>
OTHER FEES	
Non-Sufficient Funds (NSF)	\$39.00 / Each <i>Fee is imposed for overdrafts due to ATM, check, debit card or by other electronic means</i>
Overdraft Privilege (ODP)	\$39.00 / 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	\$25.00 / Each <i>(more than six electronic transactions per month)</i>
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	\$2.00 / Per Day After 48 Hour Grace Period
Visa Gift Cards	\$3.50 / Purchase
Visa Reloadable Card	\$2.95 / Month <i>Fee is waived with a card load of \$25.00 or more each month. Fee is assessed in the second month after card is activated.</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

OTHER FEES	
Reopen Account	\$50.00 <i>Closed by FORUM due to adverse action</i>
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Verification of Deposit	\$10.00
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Accounts coded "Need Address"	\$5.00 / Month
Incoming Wire	\$10.00
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Foreign item transaction	\$45.00
Santa Savings	\$10.00 <i>Early Withdrawal</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>
ATM	
Reissue of Revoked Card	\$30.00
Reissue of Card and PIN	\$10.00
Non-FORUM ATM Balance Inquires/Withdrawals/Transfer	\$2.00 / Each <i>ATM fees based on type of account</i>
Empty Envelope Deposit	\$50.00

All Fees Are Subject to Change.

