

Deposit Rates

Money Market Accounts

Type	Minimum Balance*	Dividend Rate	Annual Percentage Yield (APY)
Prestige*	\$0 - 4,999	0.10%	0.10%
Prestige*	\$5,000 - \$9,999	0.30%	0.30%
Prestige*	\$10,000 - \$24,999	0.40%	0.40%
Prestige*	\$25,000 - \$49,999	0.50%	0.50%
Prestige*	\$50,000 & greater	0.60%	0.60%
Platinum*	\$0 - \$49,999	0.20%	0.20%
Platinum*	\$50,000 - \$74,999	0.60%	0.60%
Platinum*	\$75,000 - \$99,999	0.70%	0.70%
Platinum*	\$100,000 - \$249,999	0.80%	0.80%
Platinum*	\$250,000 & greater	0.90%	0.90%

Type	Term	Minimum Balance*	Dividend Rate	Annual Percentage Yield (APY)
Crossover**	6 mo.	\$10,000	0.50%	0.50%
Crossover**	6 mo.	\$25,000	0.70%	0.70%
Crossover**	6 mo.	\$50,000	0.90%	0.90%
Investment +		\$2,500	0.30%	0.30%
Health Savings		\$0 - \$1,999	0.00%	0.00%
Health Savings		\$2,000 - \$2,999	2.00%	2.02%
Health Savings		\$3,000 - \$4,999	2.25%	2.28%
Health Savings		\$5,000 - \$7,499	2.50%	2.53%
Health Savings		\$7,500 & greater	3.00%	3.05%

Dividends are compounded daily and paid monthly. Balance method based on average daily balance. Minimum balance required to earn dividends. Investment + Account minimum deposit is \$250 and minimum withdrawal is \$500. *A \$15 monthly fee will be assessed if the Prestige balance falls below \$5,000 average daily balance or if the Platinum account falls below \$50,000 average daily balance. **If Crossover balance falls below minimum balance, account will earn 0.25% APY. Penalty of \$25 per withdrawal prior to maturity. Rate guaranteed for six months, then rate will adjust to current Crossover APY.

Share Savings Accounts

Type	Min. Opening Balance	Minimum Balance	Dividend Rate	Annual Percentage Yield (APY)
Savings/Special Savings	\$5	\$100 - \$4,999	0.15%	0.15%
Savings/Special Savings	\$5	\$5,000 - \$24,999	0.25%	0.25%
Savings/Special Savings	\$5	\$25,000 - \$74,999	0.35%	0.35%
Savings/Special Savings	\$5	\$75,000 & greater	0.45%	0.45%
Santa Savings	\$5	\$0	0.30%	0.30%
Safe (Non-dividend bearing)	\$5	N/A	0%	0%
Health Savings*	\$5	\$0	0%	0%
Weekly 5 Club**	\$25	\$25	0.65%	0.65%
CommonCents***	\$0	\$0	2.96%	3.00%
Sprout****	\$0	\$0	1.98%	2.00%

Dividends are compounded daily and paid quarterly. Balance method based on average daily balance. There is a penalty for early Santa Savings withdrawal. Dividends disclosed are prior quarter dividends and may change this quarter. *Dividends are compounded daily and paid monthly. Balance method is based on average daily balance. **Dividends are compounded daily and paid monthly. Terms range from 3 to 12 months. Early withdrawal fee of \$15 per each withdrawal. *** Cannot be opened with an initial deposit amount. Automatic transfer of only \$200 per month. **** Dividends are compounded daily and paid monthly. Early withdrawal prior to 18 years of age results in a 10% penalty on the lifetime interest earned on the account.

IRA Savings

Average Daily Balance	Dividend Rate	Annual Percentage Yield (APY)
\$0 - \$2,499	0.25%	0.25%
\$2,500 - \$4,999	0.35%	0.35%
\$5,000 - \$24,999	0.45%	0.45%
\$25,000 - \$74,999	0.55%	0.55%
\$75,000 & greater	0.65%	0.65%

Dividends are compounded daily and paid quarterly; minimum opening balance is \$0; minimum required balance is \$0 and the balance method is average daily balance. Daily balance is calculated by adding the account balances at the end of each day together and dividing the total by the number of days in the month or number of days the account has been open, whichever is less.*Anticipated quarterly dividend rate.

Checking Accounts

Type	Min. Balance to earn Dividends	Dividend Rate	Annual Percentage Yield (APY)
Free	\$1,500	0.10%	0.10%
Premium	\$7,500	0.25%	0.25%
Interest Rewards*	\$0 - \$25,000	3.20%	3.25%
Classic, Direct, Premier, Premier 50+, Cash Rewards	N/A	0%	0%

Dividends are compounded daily and paid monthly. Balance method based on average daily balance. Minimum balance required to earn dividends. *Dividends paid only up to \$25,000.

Business Interest Checking Account

Minimum Balance to earn Dividends	Dividend Rate	Annual Percentage Yield (APY)
\$25,000 - \$49,999	0.15%	0.15%
\$50,000 - \$99,999	0.25%	0.25%
\$100,000 & greater	0.35%	0.35%

Term Share Certificates (Certificates and IRA's)

Term	Min. Opening Deposit	Dividend Rate	Annual Percentage Yield (APY)
91 Days	\$500	0.20%	0.20%
6 Months	\$500	0.35%	0.35%
7 - 9 Months****	\$500	0.80%	0.80%
12 Months	\$500	0.65%	0.65%
15 Months "FLEX"	\$500	0.70%	0.70%
18 Months	\$500	0.75%	0.75%
19 - 23 Months****	\$500	1.24%	1.25%
24 Months	\$500	1.04%	1.05%
30 Months "FLEX"	\$500	1.14%	1.15%
36 Months	\$500	1.19%	1.20%

Term	Min. Opening Deposit	Dividend Rate	Annual Percentage Yield (APY)
48 Months	\$500	1.49%	1.50%
60 Months	\$500	1.78%	1.80%
60 Months Liquid IRA**	\$500	2.47%	2.50%
72 Months	\$500	1.78%	1.80%
84 Months	\$500	1.78%	1.80%
96 Months	\$500	1.78%	1.80%
108 Months	\$500	1.78%	1.80%
120 Months	\$500	1.78%	1.80%
16 Months "AWARE"****	\$100	0.70%	0.70%

Dividends are compounded daily. Dividends paid monthly. Dividend period is monthly. Additional deposits and withdrawals are not allowed. Renewal is automatic. The Annual Percentage Yield (APY) is based on the assumption that dividends will remain on deposit until maturity. A withdrawal will reduce earnings. Your account will mature within the term or at the maturity date set forth on your certificate or receipt or renewal notice. For an Educational IRA, the minimum opening deposit is \$500. A penalty may be imposed if you withdraw any of the principal before the maturity or renewal date. PENALTIES are based on the term of the certificate as follows: One year or less - penalty equal to the smaller of the two: interest since issuance or last renewal, or 90 days' interest; More than one year - penalty applicable is the smaller of either the interest since issuance or interest for 180 days. For liquid IRA certificates, the dividend forfeiture is equal to the smaller of: dividends since date of issuance or renewal, or 365 days' dividends regardless of maturity. We may deduct any applicable penalty from your principal in the account if required; *The dividend rate payable on a "FLEX" certificate may change if a member exercises his one time right to increase the dividend rate during the term of the certificate to the rate then offered by FORUM on "FLEX" certificates with an identical initial term. In the event that a member elects to increase the dividend rate on his "FLEX" certificate, the increase would not become effective until the first day of the month following the member's exercise of this election.

**The dividend rate and annual percentage yield (APY) on a Liquid IRA Certificate may change if a member exercises his right to add \$1,000 or more to the certificate balance and increase the dividend rate and annual percentage yield (APY) during the rate adjustment period of January 1 through April 15 of each year during the certificate term. The rate and yield may increase only if the current rate offered by FORUM on the Liquid IRA Certificate with an identical initial term has increased and \$1,000 or more is added to the certificate balance.

The dividend rate and APY payable on the "FLEX" Certificate and Liquid IRA Certificate will be determined by FORUM's Board of Directors and that there can be no assurance that this rate will increase at the same rate as the dividend rate and APY paid by FORUM on other types of certificate accounts with different initial terms. Each account holder acknowledges receipt of this schedule, agrees to its terms and agrees that it is a part of the Member Account Disclosures and Agreement booklet.

Rates are variable and may change weekly as determined by the board of directors. Dividend Rates and Annual Percentage Yields are the prospective rates and yields we anticipate paying for the applicable dividend period based upon current income and available earnings after providing for required reserves. Dividends begin to accrue on cash and non-cash (checks, etc.) on the business day you make the deposit. If you close your account before accrued dividends are credited, accrued dividends will be paid at closing. The dividend period begins on the last calendar day of the previous month and ends on the next to the last day of the current month.

***Available for Aware Accounts only, ages 0-19. Deposits of \$20 or more can be made to the Certificate at any time.

****Members may receive a 0.10% increase on designated certificates with an active FORUM checking account. Active checking is defined as having 10 or more transactions the month prior to certificate opening date and a debit or ATM card. Certificate will not automatically renew with increase.

Average daily balance is calculated by adding the account balances at the end of each day together and dividing the total by the number of days in the month or number of days the account has been open, whichever is less.

ACCOUNTS ARE NON-TRANSFERABLE AND MAY NOT BE USED AS SECURITY EXCEPT BY YOU WITH THE CREDIT UNION.

Rates as of 03/03/10