

EASY as 1.2.3!

BEING REWARDED AT FORUM IS AS EASY AS 1.2.3!

Just complete **three** out of five items below between July 1st and September 30th and then choose the gift card of your choice!*

- Add a new active deposit service with at least \$100 or direct deposit
- Take out a new loan for \$5,000 or more
(if Home Equity or MoneyLine Loan, must take advance)
- Have or add an active Checking Account with 10 or more transactions per month
- Refer someone 18 years of age or older to FORUM**
Referred Member Name: _____
- Set up a new recurring debit card payment
(Ex. utility bill, gym membership, etc.)(this is not FORUM Bill Pay)
Amount \$: _____ Date Started: _____ Place: _____

CHOOSE YOUR \$25 GIFT CARD!

- Gas Gift Card
- Home Improvement Store Gift Card
- Restaurant Gift Card

MEMBER NAME

ACCOUNT #

TELLER #



 **FORUM**[®]
CREDIT UNION

* Gift card reward may not be redeemed until three out of the five items are completed. Must turn in coupon by 09/30/2010 to redeem reward. Reward will be reported on Form 1099-INT.

** Referral must be for a new membership. Referred member must have at least \$100 in account or direct deposit.

DEPOSIT SERVICES

When it comes to saving, you've got options at FORUM! With a **Santa Savings**, you can save money throughout the year for Christmas shopping. Want to save your change with every debit card transaction you make? Try **CommonCents**. How about winning prizes or cash for making regular deposits to your savings? Ask about our **Weekly 5 Club**. To save for your child's future with a FORUM match, take a look at our **Sprout Account**. FORUM also offers traditional accounts including **Money Markets**, **IRAs**, and **Certificates**.

LOAN SERVICES

No matter your lending need, FORUM can help. FORUM offers **Auto Loans** with competitive rates for new and used vehicles. We also have **Personal Loans**, an unsecured line of credit that can be used for home improvements, vacations, debt consolidation, and more. Thinking about a **Home Equity Loan**? You'll find a variety of options to fit your specific situation. **1st Mortgages**? We've got those, too.

CHECKING ACCOUNTS

Need a Checking Account? We think we have some pretty good options! FORUM's **Free Checking** is a basic checking with all the features you would expect plus more. Do you like rewards? Try our **Cash or Interest Rewards Checking** accounts. You'll get paid for the things you do! Are you 16 to 24 years old? Take a peek at our free **Student Checking**.

FORUM REFERRALS

Love FORUM? Refer a friend! Did you know that you can get rewarded for referring friends and family to FORUM throughout the year? Check out our **Unofficial Spokesperson** program under *Your Voice* at www.forumcu.com.

DEBIT CARD PAYMENTS

Whether you pay online or by phone, paying bills with your FORUM debit card is convenient and easy! Just visit your service provider's website, then look for an area that says *My Account*, *Payment Options*, or *Billing Options*. From there, you can choose to pay bills with your debit card.