



Interest Rates

Rates as of 10/17/2011

Your **Annual Percentage Rate** will vary according to your creditworthiness, type and age of collateral requested. Please ask a loan officer for details on how your rate is determined. Rates are subject to change without notice.

Moneyline - Personal Line of Credit*

Tier	Maximum Credit Limit	Annual Percentage Rate (APR)	Minimum APR (Floor)	Maximum APR	Margin
A+	\$15,000	7.99% - varies with the market based on the prime rate	7.99%	21.00%	+ 3.50%
A	\$10,000	7.99% - varies with the market based on the prime rate	7.99%	21.00%	+ 3.50%
B	\$8,000	10.99% - varies with the market based on the prime rate	10.99%	21.00%	+ 5.50%
C	\$1,500	12.99% - varies with the market based on the prime rate	12.99%	21.00%	+ 7.50%

*Minimum Monthly Payment Schedule: (\$0-\$500.00 balance) \$30; (\$500.01-\$2500.00 balance) \$60; (\$2,500.01-\$5,000.00 balance) \$120; (\$5,000.01-\$7,500.00 balance) \$175; (\$7,500.01-\$12,500.00 balance) \$200; (\$12,500.01-\$15,000.00 balance) \$225.

Member Appreciation – Personal Installment Loan - Special Rates*

Tier	Maximum Loan Amount	Annual Percentage Rate (APR)	Estimated Monthly Payment (\$5,000 Loan)**	Maximum Term
A+ and A	\$5,000	7.49%* Fixed	\$155.60	36 Months
A+ and A	\$5,000	8.49%* Fixed	\$123.30	48 Months
A+ and A	\$5,000	9.49%* Fixed	\$105.06	60 Months
B	\$5,000	9.49%* Fixed	\$160.24	36 Months
B	\$5,000	10.49%* Fixed	\$128.08	48 Months
B	\$5,000	11.49%* Fixed	\$110.02	60 Months

***Relationship Discount** – FORUM offers a .50% discount to any of the Member Appreciation rates for qualifying members with an active checking account (Active checking account requires a FORUM checking account with at least 10 transactions the month previous to the application date).

Member Appreciation – Motorcycle Loan - Special Rates (Model Years 2000-New)

Term (Months)	Estimated Monthly Payment (example: \$10,000 loan) **	Annual Percentage Rate (APR)	Maximum LTV
1 - 36	\$295.36	As low as 3.99% Fixed	100%
37 - 48	\$234.94	As low as 5.99% Fixed	100%
49 - 60	\$198.08	As low as 6.99% Fixed	100%

Boats (2000-New)

Term (Months)	Estimated Monthly Payment (example: \$10,000 loan) **	Annual Percentage Rate (APR)	Maximum LTV
1 - 60	\$198.14	As low as 7.00% Fixed	100%

RV's (2000-New)

Term (Months)	Estimated Monthly Payment (example: \$10,000 loan) **	Annual Percentage Rate (APR)	Maximum LTV
1 - 60	\$198.14	As low as 7.00% Fixed	50%

Recreational Equipment (2000-New)*

Term (Months)	Estimated Monthly Payment (example: \$10,000 loan) **	Annual Percentage Rate (APR)	Maximum LTV
1 - 60	\$212.56	As low as 9.99% Fixed	100%
61 - 66	\$202.70	As low as 10.99% Fixed	100%

*recreational equipment is defined as something that is titled and a reliable value can be determined

Seasoned Auto (2000 model or older, mileage exceeds limits)

Term (Months)	Estimated Monthly Payment (example: \$10,000 loan) **	Annual Percentage Rate (APR)	Maximum LTV
1 - 48	\$253.74	As low as 9.99% Fixed	100%

**Your actual payment may vary due to rounding, credit scores, days until first payment and other factors.

The **Annual Percentage Rate** for all variable rate loans is based upon movements of the prime lending rate published in the Wall Street Journal. I understand the Wall Street Journal's "prime lending rate" (index rate) is a reference used by banks in determining interest rates on certain loans and is not necessarily intended to be the lowest rate of interest charged on any extension of credit to any customer. The **Annual Percentage Rate** for each month will equal the Index rate on the last day of the preceding month, plus a certain margin, depending upon the loan. However, the **Annual Percentage Rate** for each loan will not decrease or increase beyond certain minimum and maximum rates. The margins, as well as the minimum/maximum **Annual Percentage Rates**, for each variable rate loan are as set forth above. Your Finance Charge for every \$1.00 in your daily balance as well as the number of your monthly payments will increase if the Index rate rises and will decrease if the Index falls. Your **Annual Percentage Rate** will change on the first day of the month following a change in the Index Rate. The effect of an increase in the **Annual Percentage Rate** will be more payments of the same amount.