

Security Statement

FORUM, its affiliate companies, and all employees at FORUM recognize the importance of protecting the personal financial information of our members and former members. Because you choose to do business with us and because we value your business and your continued trust, we firmly believe it is our obligation to keep your account and financial information secure and confidential.

Security Standards

We restrict access to your non-public account or personal information to our authorized employees who are trained in the proper handling of customer information. We maintain physical, electronic and procedural safeguards to ensure compliance with federal standards that are intended to safeguard your nonpublic personal information.

Information Collected

In the course of providing services to our members, we collect, retain and use personal financial information about you. For example, when you apply for a loan or open a new account, we may ask you to provide information about your financial status, such as your employment, income, monthly expenses, and assets. We may also use third-party sources, such as consumer reporting agencies and other creditors, if we need to know about your credit and repayment history. After you become a member, we maintain information about your transactions with us, including your account balances, investments, payment history and overdraft history.

We may collect nonpublic personal information about you from the following sources:

- From you when you complete applications or forms for various products or services
- From our own history of your transaction with us, our affiliates or others
- From third parties such as title companies, appraisers, and credit bureaus

Information Provided to Third Parties

Under no circumstances do we provide account or personal information of our members to other companies for the purpose of independent telemarketing or direct mail marketing of any non-financial products or services of those companies. We may, however, from time to time carefully select business partners to provide you with specialized financial services, such as insurance. Although these companies are not affiliated with us, we work closely with them in meeting your financial needs. If appropriate, we may disclose to these companies information, such as your name, address and telephone number, that we receive from you on applications or other forms. Our business partners must agree to strictly safeguard the confidentiality of our members' information, and they are not allowed to disclose this information to anyone else without our permission.

We may also disclose certain nonpublic information of our members to third parties in the following limited circumstances:

- When you request or authorize us to do so
- When we complete transactions that you initiate or conduct our day-to-day business operations (i.e., printing checks and mailing monthly statements)
- When we provide information to a credit bureau or similar reporting agency or clearing agency
- When required by law, regulation or court order, or in response to a properly authorized subpoena (in which case we release only the specific information required)

In each case where we release nonpublic information to a third-party company, we require the company that receives the information to agree to safeguard the information and use it only for authorized purposes.

Information Provided to Affiliates

In our effort to provide a wide range of products and services to our members, we may share information about you with one or more of our affiliates. An affiliate is a company we own or control. For example, we

may share your name, address and telephone number with our affiliated companies that offer investment services, automobile-buying services and insurance services.

Under the Fair Credit Reporting Act, you may elect not to permit us to disclose certain nonpublic information regarding your credit history with other companies, including our affiliates. Before we will share such credit-related information with any outside company or affiliate, you will be given the opportunity to prevent (i.e., "opt-out" of) such disclosure.

We respect the privacy of the personal financial information of our members and former members, and we welcome suggestions from you on how we may enhance the privacy measures described above.