FORUM CREDIT UNION

Interest Rates

Rates as of 9.19.2026

Your **Annual Percentage Rate (APR)** will vary according to your creditworthiness or final loan amount. Please ask a loan officer for details on how your rate is determined. Rates are subject to change without notice.

Credit Cards – Mastercard**

Tier	Maximum Credit Limits	Intro Rate*	Annual Percentage Rate (APR)	Minimum APR (Floor)	Maximum APR	Margin
A+ and A	**$25,000**	**2.99%**	10.99% - varies with the market based on the prime rate	**3.99%**	**21.00%**	**+ 3.99%**
B	**$20,000**	**2.99%**	12.99% - varies with the market based on the prime rate	**5.99%**	**21.00%**	**+ 5.99%**
C	**$15,000**	**2.99%**	16.99% - varies with the market based on the prime rate	**9.99%**	**21.00%**	**+ 9.99%**

*Intro rate is for 12 months for all tiers **Minimum monthly payment is 3% of outstanding balance or $10, whichever is greater

Personal Line of Credit*

Tier	Maximum Credit Limit	Annual Percentage Rate (APR)	Minimum APR (Floor)	Maximum APR	Margin
A+ and A	**$50,000**	10.50% - varies with the market based on the prime rate	**7.99%**	**21.00%**	**+ 3.50%**
B	**$30,000**	12.50% - varies with the market based on the prime rate	**10.99%**	**21.00%**	**+ 5.50%**
C	**$15,000**	14.50% - 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) $225; ($12,500.01-$15,000.00 balance) $275; ($15,000.01-$20,000.00 balance) $350; ($20,000.01-$25,000.00 balance) $450.

Ready Reserve*

Tier	Maximum Credit Limit	Annual Percentage Rate (APR)	Minimum APR (Floor)	Maximum APR	Margin
A+, A, and B	**$500**	10.50% - varies with the market based on the prime rate	**7.99%**	**21.00%**	**+ 3.50%**

*Minimum Monthly Payment Schedule: ($0-$500.00 balance) $30

Personal Installment Loan

Tier	Maximum Loan Amount	Annual Percentage Rate (APR)	Estimated Monthly Payment ($10,000 Loan)**	Maximum Term
A+ and A	**$50,000**	**10.99%* Fixed**	**$293.66**	**Up to 41 Months**
A+ and A	**$50,000**	**11.24%* Fixed**	**$240.24**	**42 - 53 Months**
A+ and A	**$50,000**	**11.49%* Fixed**	**$207.37**	**54 - 65 Months**
A+ and A	**$50,000**	**11.74%* Fixed**	**$185.48**	**66 - 77 Months†**
A+ and A	**$50,000**	**11.99%* Fixed**	**$176.47**	**78 - 84 Months†**
B	**$30,000**	**13.74%* Fixed**	**$306.98**	**Up to 41 Months**
B	**$30,000**	**13.99%* Fixed**	**$254.00**	**42 - 53 Months**
B	**$30,000**	**14.24%* Fixed**	**$221.60**	**54 - 65 Months**
B	**$30,000**	**14.49%* Fixed**	**$200.20**	**66 - 77 Months†**
B	**$30,000**	**14.74%* Fixed**	**$191.51**	**78 - 84 Months†**
C	**$15,000**	**15.74%* Fixed**	**$316.89**	**Up to 41 Months**
C	**$15,000**	**15.99%* Fixed**	**$264.29**	**42 - 53 Months**
C	**$15,000**	**16.24%* Fixed**	**$232.28**	**54 - 65 Months**

†Minimum of $10,000 loan to be eligible for term over 65 months.

Motorcycles (Model Years 2010-2022)

Term (Months)	Estimated Monthly Payment (example: $10,000 loan) **	Annual Percentage Rate (APR)	Maximum LTV
1 - 41	**$263.54**	**As low as 5.74% Fixed**	**110%**
42 – 53	**$212.91**	**As low as 6.74% Fixed**	**110%**
54 – 71	**$169.99**	**As low as 7.74% Fixed**	**110%**
72 – 77	**$163.97**	**As low as 8.74% Fixed**	**110%**

Boats (Model Years 2010-2022)

Term (Months)	Estimated Monthly Payment (example: $10,000 loan) **	Annual Percentage Rate (APR)	Maximum LTV
1 - 71	**$171.18**	**As low as 7.99% Fixed**	**100%**
72 – 84	**$154.57**	**As low as 8.99% Fixed**	**100%**

RV's (Model Years 2010-2022)

Term (Months)	Estimated Monthly Payment (example: $10,000 loan) **	Annual Percentage Rate (APR)	Maximum LTV
1 - 71	**$171.18**	**As low as 7.99% Fixed**	**75%**
72 – 96	**$154.57**	**As low as 8.99% Fixed**	**75%**

FORUM also offers loans for titled vehicles and boats older than 2010. Ask your loan officer for details.

**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. 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.