FORUM® CREDIT UNION

TRUTH-IN-SAVINGS DISCLOSURE

LAST DIVIDEND DECLARATION DATE:
MONTHLY: 10/31/2026 QUARTERLY: 9/30/2026

The rates, fees and terms applicable to your account at FORUM Credit Union are provided in this Truth-in-Savings Disclosure.
The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATION
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method	Refer to the Disclosure Section for Account Limitations, Requirements and Features
Regular Savings	**0.05% / 0.05%**	Daily	Quarterly	Quarterly (Calendar)	$5.00	---	$100.00	Daily Balance	---
Special Savings	**0.05% / 0.05%**	Daily	Quarterly	Quarterly (Calendar)	---	---	$100.00	Daily Balance	---
Holiday Savings	**0.05% / 0.05%**	Daily	Quarterly	Quarterly (Calendar)	---	---	$0.01	Daily Balance	Transfer and withdrawal limitations apply
IRA Savings $0.01 - $2,499.99 $2,500.00 - $4,999.99 $5,000.00 - $24,999.99 $25,000.00 - $74,999.99 $75,000.00 or greater	 **0.10% / 0.10%** **0.10% / 0.10%** **0.20% / 0.20%** **0.30% / 0.30%** **0.40% / 0.40%**	Daily	Quarterly	Quarterly (Calendar)	---	---	$0.01	Daily Balance	Account limitations apply.
CommonCents	**3.44% / 3.50%**	Daily	Monthly	Monthly (Calendar)	---	---	---	Daily Balance	Account limitations apply.
Bonus 5 Fund	**1.73% / 1.75%**	Daily	Monthly	Monthly (Calendar)	---	---	---	Daily Balance	Account limitations apply.
Prime Reserve	**3.77% / 3.85%**	Daily	Monthly	Monthly (Calendar)	---	---	---	Daily Balance	Account limitations apply.
Prestige Money Market $0.01 - $4,999.99 $5,000.00 - $9,999.99 $10,000.00 - $24,999.99 $25,000.00 - $49,999.99 $50,000.00 - $74,999.99 $75,000.00 - $99,999.99 $100,000.00 - $249,999.99 $250,000.00 - $499,999.99 $500,000.00 - $999,999.99 $1,000,000.00 or greater	 **0.50% / 0.50%** **0.50% / 0.50%** **1.24% / 1.25%** **1.24% / 1.25%** **1.73% / 1.75%** **1.73% / 1.75%** **1.73% / 1.75%** **1.98% / 2.00%** **1.98% / 2.00%** **1.98% / 2.00%**	Daily	Monthly	Monthly (Calendar)	---	---	$0.01	Daily Balance	---
Relationship Money Market **$0.01-$1,000.00** **$1,000.01-$25,000.00** **$25,000.01 or greater**	 **1.48% / 1.50%** **3.44% / 3.50%** **3.73% / 3.80%**	Daily	Monthly	Monthly	---	---	$0.01	Daily Balance	Account limitations apply.
Business Cash Management Money Market $0.01 - $99,999.99 $100,000.00 - $249,999.99 $250,000.00 - $499,999.99 $500,000.00 or greater	 **1.73% / 1.75%** **3.10% / 3.15%** **3.58% / 3.65%** **3.77% / 3.85%**	Daily	Monthly	Monthly (Calendar)	---	---	$0.01	Daily Balance	Account limitations apply.
Opportunity Checking	---	---	---	---	---	---	---	---	Account limitations apply.

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One Checking	---	---	---	---	---	---	---	---	---
Dividend Rewards **$0.00 - $25,000.00** **$25,000.00 or greater**	**1.98%** / **2.00%** **0.00%** / **0.00%** to **2.00%**	Daily	Monthly	Monthly (Calendar)	---	---	---	Daily Balance	Account and dividend limitations apply.
Cash Rewards	---	---	---	---	---	---	---	---	---
Bank Your Rewards	---	---	---	---	---	---	---	---	---
Health Savings Checking $0.01 - $2,499.99 $2,500.00 - $4,999.99 $5,000.00 - $9,999.99 $10,000.00 - $24,999.99 $25,000.00 - $49,999.99 $50,000.00 - $99,999.99 $100,000 or greater	**0.00%** / **0.00%** **0.10%** / **0.10%** **0.15%** / **0.15%** **0.15%** / **0.15%** **0.25%** / **0.25%** **0.35%** / **0.35%** **0.35%** / **0.35%**	Daily	Monthly	Monthly (Calendar)	---	---	$2,500.00	Daily Balance	Account limitations apply.
Business Analysis Checking $25,000.00 - $49,999.99 $50,000.00 - $99,999.99 $100,000.00 or greater	**0.05%** / **0.05%** **0.15%** / **0.15%** **0.25%** / **0.25%**	Daily	Monthly	Monthly (Calendar)	---	---	$25,000.00	Daily Balance	---
Business Essentials Checking	---	---	---	---	---	$25,000.00	---	---	---
Business Select Checking	---	---	---	---	---	---	---	---	---
Preferred Savings $0.01 - $74,999.99 $75,000.00 - $249,999.99 $250,000.00 or greater	**2.71%** / **2.75%** **3.58%** / **3.65%** **3.77%** / **3.85%**	Daily	Monthly	Monthly (Calendar)	---	---	$100.00	Daily Balance	Account limitations apply.
Student Checking	---	---	---	---	---	---	---	---	Account limitations apply.
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Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-In Savings Disclosure are share accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rates and frequency of compounding for an annual period. For Savings (Regular and Special), Holiday and IRA Savings accounts, the dividend rate and annual percentage yields may change quarterly as determined by the Credit Union's Board of Directors or their delegates. For CommonCents, Bonus 5 Fund, Prime Reserve, Prestige Money Market, Relationship Money Market, Business Cash Management Money Market, One Checking (with dividend rewards), Health Savings Checking, Business Analysis Checking and Preferred Savings accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors or their delegates. The dividend rates and annual percentage yields are the rates and yields as of the last dividend declaration date that is set forth in the Rate Schedule. The IRA Savings, Prestige Money Market, Relationship Money Market, Business Cash Management Money Market, Health Savings Checking, Business Analysis Checking and Preferred Savings accounts are tiered rate accounts. The balance ranges, dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. Once a particular balance range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. The One Checking account is a tiered-rate account. If you meet the minimum qualification requirements during the monthly qualification period, the first dividend rate and annual percentage yield (APY) disclosed in the Rate Schedule will apply to your daily balance up to $25,000.00. No dividends will be paid on any portion of the account balance exceeding $25,000.00. If you do not meet the monthly qualification requirements during the monthly qualification period, you will not earn dividends for that period. Each dividend rate will apply only to the portion of the account balance within each balance range, as stated in the Rate Schedule. You must elect the Dividend Rewards option through CU Online to earn dividends. If no reward selection is made, the account will automatically earn Cash Rewards as disclosed in Section 12, One Checking Account. For Prime Reserve, dividends are paid only on balances up to $25,000.00; no dividends will be paid on any portion of the balance exceeding this amount.

2. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

4. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. If you close your account (except One Checking) before accrued dividends are credited, you will receive the accrued dividends. If you close a One Checking account before accrued dividends are credited, you will not receive the accrued dividends.

5. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Savings account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Business Essentials Checking accounts, there is a minimum daily balance required to avoid a service fee.

If you do not maintain the required relationship balance in combined deposit and loan balances, you will be charged a fee as stated in the Fee Schedule. To avoid a fee you must meet the minimum balance requirement as of the last day of the statement cycle. For Savings (Regular and Special), Holiday Savings, IRA Savings, Prestige Money Market, Business Cash Management Money Market, Health Savings Checking, Business Analysis Checking and Preferred Savings accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule, dividends are calculated by applying a periodic rate to the daily balance in the account for the dividend period. The daily balance method uses the actual balance on each day in the month to calculate dividends for the dividend period.

6. ACCOUNT LIMITATIONS —You may withdrawal from your Holiday Savings account during the transfer period from November 1 through January 31. After the account has been opened 12 months or longer, one withdrawal is permitted outside of the open withdrawal period, each calendar year. Limit of one Holiday Savings account per tax identification number. For IRA Savings and Health Savings Checking accounts, you are subject to the contribution limitations and other limitations set forth by the Internal Revenue Service (IRS). For CommonCents accounts, you may set up one or more automatic transfers not to exceed a total of $500.00 per month from your FORUM checking or savings account on a transfer date determined by you. If automatic deposits of a minimum of $100.00 per month are established at account opening, a $5,000.00 maximum deposit may be made at the time of account opening. An additional $5,000.00 may be deposited annually between May 1 – May 31. CommonCents accounts may be closed within 60 days of closing the qualifying related FORUM checking or FORUM auto loan. Limit one CommonCents account per tax identification number. Other account and deposit limitations are disclosed in Section 9. “CommonCents Account.” For Bonus 5 Fund accounts, you may set up one or more automatic transfers not to exceed a total of $200.00 per month from your FORUM checking or savings account on a transfer date determined by you. A $500.00 maximum deposit may be made at the time the Bonus 5 Fund account is opened. Limit one Bonus 5 Fund per tax identification number. Other account and deposit limitations are disclosed in Section 10. “Bonus 5 Fund Account.” For Opportunity Checking, the application fee must be paid within 10 calendar days and the account must be funded with a minimum deposit of $100.00 within 45 calendar days of account opening or both the Share Savings and Opportunity Checking accounts may be closed and any remaining funds in the accounts will be mailed to you at the address on file. Opportunity Checking accounts may be eligible for conversion to a One Checking account if the account maintains a positive average monthly balance, receives at least $100.00 in deposits each month, and at least 5 debit card transactions or 15 total transactions are completed each month for 6 consecutive months. Conversion to One Checking is subject review and approval is not guaranteed. Opportunity Checking accounts are limited to FORUM branch transactions only and are not eligible to conduct transactions at Credit Union Service Centers or other shared service outlets. Applicable fees are disclosed in the Credit Union’s Fee Schedule. Relationship Money Market accounts are available only to consumer members. For Relationship Money Market accounts, you must maintain a qualifying related checking account, loan, or credit card. Eligibility is evaluated as of the last calendar day of each calendar month, beginning with the first full calendar month after the account is opened. If the qualifying related account is closed or does not meet the qualification requirements for two consecutive calendar months, your Relationship Money Market account may be closed. Upon closure, funds in the Relationship Money Market account will be transferred to your related FORUM Credit Union Share Savings account or a check will be mailed to you. Additional eligibility requirements and limitations for Relationship Money Market accounts are disclosed in Section 11, Relationship Money Market Account. For Business Cash Management Money Market accounts, you must have a Business Analysis Checking account. If your Business Analysis Checking account is closed, within sixty (60) days of the closure any funds in your Business Cash Management Money Market account will be transferred to a Prestige Money Market account or another related FORUM account. The Preferred Savings Account is by invitation only. You must have $500,000.00 or more in assets under management with FORUM's Private Client Group or have $5,000,000.00 or more in commercial loan balances with FORUM's Commercial Group. If your assets under management with FORUM’s Private Client Group fall below $500,000.00 or your commercial loan balance with FORUM’s Commercial Group falls below $5,000,000.00 for a continuous 180 days, your Preferred Savings account will be closed. Upon closure, funds in the Preferred Savings account will be transferred to a related FORUM account or a check will be mailed to you. The Student Checking account is for ages 14 to 24. Once you have reached the age of 25, your account will be automatically transferred to the One Checking account. For Savings (Regular and Special), Prestige Money Market, Business Analysis Checking, Business Essentials Checking, and Business Select accounts, no account limitations apply. For Prime Reserve accounts, dividends are paid on balances up to $25,000.00, and balances exceeding $25,000.00 will not earn dividends on any portion of the balance. The maximum account balance is $25,000.00 plus one month of dividends. When the posting of dividends causes the account balance to exceed the maximum account balance, the excess funds will be transferred to a related account to maintain the maximum balance threshold. You must pay the monthly service fee as disclosed in the Credit Union's Fee Schedule and be an active SafisLife client, or your Prime Reserve account will be subject to closure within 45 days, and any remaining funds will be transferred to a related account. Limit one Prime Reserve account per tax identification number.

7. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

For ATM and one-time debit card transactions, if applicable, you must consent to the Credit Union’s overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document or process the credit union uses to capture the member’s opt-in choice for overdraft protection and the Fee Schedule.

8. BONUS — For CommonCents Savings and Bonus 5 Fund accounts, you may be eligible for a bonus if you meet applicable account, balance, service, and/or transaction requirements. Please refer to Section 9. "CommonCents Account" and Section 10. “Bonus 5 Fund Account” section for additional details.

9. COMMONCENTS ACCOUNT — You may be eligible for a monthly $5.00 cash reward if you meet the CommonCents Account deposit and transaction requirements.

Eligibility Requirements:

- Maintain your FORUM membership in good standing: FORUM savings account and a FORUM checking account or a FORUM auto loan.
- Conduct 30 or more FORUM MasterCard debit card transactions during the qualification period.
    - The qualification period is based on the period beginning on the first calendar day of each month through the last calendar day of the same month.

Additional CommonCents Account Features and Limitations:

- Withdrawals from the CommonCents Account may be made at any time.
- You may designate an amount ranging from $1.00 to $5.00 to be automatically transferred from your FORUM checking account to your CommonCents account for each FORUM MasterCard debit card transaction you conduct daily.
- Only one CommonCents account is allowed per tax identification number.

- The tax identification number for the CommonCents account must be the same as the related FORUM savings account and checking account or auto loan account.

10. BONUS 5 FUND ACCOUNT — You may be eligible for cash or other prizes based on your Bonus 5 Fund account balance and/or deposits. Random drawings of eligible participants are conducted monthly and annually.

Eligibility Requirements:

- Deposit $25.00 - $200.00 per month to qualify for the monthly prize drawing.
- Deposit $600.00 - $2,400.00 annually, with a minimum account balance of $500.00 on the last day of the calendar year, to qualify for the annual prize drawing.

Prize Amounts:

Prize Type	Amount	Number of Winners
Monthly Prize	$100.00	5 Winners Selected
Annual Prize	$500.00	5 Winners Selected

The Bonus 5 Fund account must be open and in good standing at the time of the drawing to be eligible for prizes. Winners will be notified via telephone or email using the contact information on file. Winner details may also be posted on our website at www.forumcu.com and in FORUM branch locations.

Additional Features and Limitations:

- Withdrawals from the Bonus 5 Fund account may be made at any time.
- Only one Bonus 5 Fund account is allowed per tax identification number.
- Accountholders must be 18 years of age or older to open a Bonus 5 Fund account.

11. RELATIONSHIP MONEY MARKET ACCOUNT –

To open and maintain a Relationship Money Market account, you must meet at least one of the following requirements. Eligibility may be satisfied at account opening, including when a qualifying relationship is established on the same day, or through an existing qualifying relationship as described below.

Eligibility Requirements:

- Establish or maintain a consumer checking account with a balance of at least $500.00; **OR**
- Establish or maintain an active FORUM Credit Union consumer credit card and complete at least one (1) purchase transaction during the calendar month; **OR**
- Establish or maintain a consumer loan balance of $25,000.00 or greater on a qualifying loan.

For purposes of this account, qualification is determined on a calendar-month basis. The calendar month begins on the first calendar day of the month and ends on the last calendar day of the same month. Eligibility is evaluated as of the last calendar day of each calendar month, beginning with the first full calendar month after the account is opened.

If eligibility requirements are not met as of the last calendar day of a calendar month, that month will be considered a non-qualifying month. If eligibility requirements are not met for two consecutive calendar months, your Relationship Money Market account may be closed.

Additional Eligibility Requirements and Limitations:

- Any FORUM Credit Union consumer checking account that meets the eligibility requirements may be used to qualify.
- Any FORUM Credit Union consumer credit card that meets the eligibility requirements may be used to qualify.
- Qualifying loans include personal installment loans, shared secured loans, auto loans, recreational loans, mortgages, home equity loans, and home equity lines of credit (HELOCs). For HELOCs, only the outstanding balance qualifies. Available credit limits do not qualify. Ready Reserve and personal lines of credit do not qualify.
- Only one Relationship Money Market account is allowed per tax identification number.
- The qualifying checking account, credit card, or loan used to meet eligibility requirements must have the same tax identification number as the Relationship Money Market account.

12. ONE CHECKING ACCOUNT -

One Checking accounts are automatically enrolled in a rewards option at account opening. You may choose Dividend Rewards, Cash Rewards, or Banked Rewards. Reward preferences may be selected and managed at any time through your CU Online account.

ONE CHECKING REWARD OPTIONS	
Dividend Rewards Monthly Reward	You will earn the dividend rate and annual percentage yield (APY) disclosed in the Rate Schedules on the portion of your account balance up to $25,000.00, as determined by your qualification status. No dividends will be paid on any portion of the account balance exceeding $25,000.00. **To qualify, you must meet one of the following each month:** 1. Maintain a total of $1,000.00 or more in new deposits into your One Checking account. • Deposits may include cash, electronic deposits of payroll, or federal benefit payments. • Transfers from another FORUM account do not qualify as new deposits. **OR** 2. Conduct 20 or more debit card transactions (PIN or signature-based) using your FORUM MasterCard debit card connected to your One Checking account.

	The dividend rate and annual percentage yield (APY) apply only to balances up to $25,000.00 when the qualification requirements are met. Balances over $25,000.00 will not earn dividends.
Cash Rewards Monthly Reward	You will earn $0.05 for each qualifying FORUM MasterCard debit card transaction during the qualification period. • Applies to PIN and signature-based debit card transactions. **Cash Rewards is the default if no reward selection is made in your CU Online account.**
Banked Rewards Yearly Reward	You will earn $0.05 for each qualifying FORUM MasterCard debit card transaction during the qualification period. • Applies to PIN and signature-based debit card transactions. **Banked Rewards are paid annually on the last calendar day of the year.**
Reward Posting and Qualification Periods	• Dividend and Cash Rewards are based on the period beginning on the first calendar day of each month through the last calendar day of the same month. • Banked Rewards are based on the period beginning the first calendar day of each year through the last calendar day of the same year. • Rewards will be credited to your One Checking account on the last calendar day of each applicable reward period.

Reward Selections: Any account owner may make or modify the reward selection in CU Online at any time throughout the year. Changes made by any owner will apply to the entire account and take effect within the same month in which the change is made.

One Checking Account Features:

- **No Monthly Service Fee:** One Checking has no monthly service fee, regardless of the account balance.
- **No Minimum Balance Requirement:** One Checking has no minimum balance required to maintain the account.
- **Free Online Banking (CU Online):** Includes access to online and mobile banking services.
- **Free Bill Pay and Mobile Deposit:** Available through CU Online and the FORUM mobile app, subject to qualification requirements.
- **Free FORUM ATM Transactions:** Unlimited transactions at FORUM Credit Union ATMs.
- **Non-FORUM ATM Access:** Up to four (4) free non-FORUM ATM transactions are allowed per calendar month; fees may apply thereafter.
- **Shared Branch and ATM Access:** Nationwide access to shared-branch locations and surcharge-free Alliance One ATMs.

12. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	$5.00
Number of Shares Required	1

13. RATES — The rates and fees provided in or with the Rate Schedule are accurate as of the last dividend declaration date indicated on this Truth-in-Savings Disclosure. If you have questions or need current rate and fee information for your accounts, please contact us at 1.800.382.5414 or visit our website at www.forumcu.com.

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

FORUM® CREDIT UNION

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE:
10/28/2026

The rates, fees and terms applicable to your account at the Credit Union are provided with this Truth-in-Savings Disclosure.
The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

	Dividend Rate (%)	Annual Percentage Yield (APY) %	Rate Type	Minimum Opening Deposit	Dividends Compounded	Dividends Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
Term Share Certificate (Including IRAs, HSAs and Business)			Fixed	$500.00	Daily	Monthly	Account's Term	Not Allowed	Allowed – See Transaction Limitations Section	Automatic
91 Days	**0.75%**	**0.75%**								
6 Months	**3.92%**	**4.00%**								
9 Months	**4.01%**	**4.10%**								
12 Months	**4.06%**	**4.15%**								
18 Months	**4.16%**	**4.25%**								
24 Months	**3.58%**	**3.65%**								
36 Months	**3.44%**	**3.50%**								
48 Months	**3.44%**	**3.50%**								
60 Months	**3.19%**	**3.25%**								
72 Months	**3.19%**	**3.25%**								
84 Months	**3.19%**	**3.25%**								
96 Months	**3.19%**	**3.25%**								
108 Months	**3.19%**	**3.25%**								
120 Months	**3.19%**	**3.25%**								
Term Share Liquid IRA Certificate			Variable Rate – Member has discretion	$500.00	Daily	Monthly	Account's Term	Allowed – No Limit	Allowed – See Transaction Limitations Section	Automatic
60 Months	**3.44%**	**3.50%**								
Sprout Certificate (Birth to age 18)			Variable Rate – Member has discretion	---	Daily	Monthly	Account's Term	Allowed – No Limit	Allowed – See Transaction Limitations Section	Not Automatically Renewable
1 Day to 6,570 Days	**0.99%**	**1.00%**								
52-Week Money Challenge Certificate (18 years of age and over)			Fixed	---	Daily	Monthly	Account's Term	Allowed – No Limit	Allowed – see Transaction Limitations Section	Automatic
52 Weeks	**0.75%**	**0.75%**								

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ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Term Share Certificate and 52-Week Money Challenge Certificate accounts, the dividend rate and annual percentage yield are fixed and will be in effect for the initial term of the account. For Sprout Certificate accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors or their delegates. The dividend rate and annual percentage yield on Term Share Liquid IRA Certificate accounts may change if you exercise your right to add $1,000.00 or more to the certificate balance and increase the dividend rate and annual percentage yield during the rate adjustment period of January 1 through April 15 of each year during the certificate term. The dividend rate and annual percentage yield may increase only if the current rate offered by FORUM on the Liquid IRA Certificate with an identical term has increased and $1,000.00 or more is added to the certificate balance. For accounts subject to dividend compounding, the annual percentage yield is based on an assumption that dividends will remain on deposit until maturity. A withdrawal of dividends will reduce earnings.

2. DIVIDEND PERIOD — For each account, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.

3. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends are stated in the Rate Schedule. For all accounts at your option, you may choose to have dividends credited to your certificate account or transferred to another account of yours. If you elect to have dividends transferred to another account, compounding will not apply.

4. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Savings account. Some accounts may have additional minimum opening deposit requirements which are set forth in the Rate Schedule. For all accounts, dividends are calculated by the daily balance method which applies a periodic rate to the daily balance in the account for the dividend period. The daily balance method uses the actual balance on each day in the month to calculate dividends for the dividend period.

5. ACCRUAL OF DIVIDENDS — For all accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

6. TRANSACTION LIMITATIONS — For all accounts, your ability to make deposits to your account and any limitations on such transactions are stated in the Rate Schedule.

After your account is opened, you may withdraw principal funds, subject to early withdrawal penalties outlined below. Withdrawals of dividends only are not subject to penalty.

For accounts funded by electronic transactions, deposits may be subject to a 60-calendar-day hold. During this hold period, withdrawals of both principal and dividends may not be permitted.

For 52-Week Money Challenge Certificate accounts, you will be allowed one withdrawal per year after the first 52 weeks. For all accounts, except Sprout Certificate and 52-Week Money Challenge Certificate accounts, withdrawals of dividends are not subject to penalty.

7. MATURITY — Your account will mature as stated on this Truth-in-Savings Disclosure, the certificate affidavit, or the Notice of Certificate Maturity.

8. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw funds from your account before the maturity date.

a. Amount of Penalty. For Term Share Certificate accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 12 months or less - all accrued dividends up to 90 days' dividends but not less than seven (7) days' dividends.

Terms longer than 12 months - all accrued dividends up to 180 days' dividends but not less than seven (7) days' dividends.

For Term Share Liquid IRA Certificate accounts, the amount of the early withdrawal penalty for your account is all accrued dividends up to 365 days' dividends but not less than seven (7) days' dividends.

For Sprout Certificate accounts, the amount of the early withdrawal penalty for your account is 10% of lifetime dividends and all matched funds on the account. The penalty may be waived if the withdrawal is due to disability of the account owner, a first-time automobile purchase, or qualified education expenses including tuition, fees, books, supplies, and/or equipment required for enrollment or attendance at an educational institution. All requests for a penalty exception withdrawal must include supporting documentation and are subject to review and approval. If documentation is not approved, the penalty will apply.

b. How the Penalty Works. The penalty assessed may be a forfeiture of a portion of the dividends that have been paid, or would be accrued, on the amount being withdrawn during the current term. The penalty applies regardless of whether the dividends have been earned; specifically, in cases where the account has not yet earned sufficient dividends or where dividends have already been disbursed. In such instances, the penalty will be deducted from the principal balance of the account.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

(i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.

(ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment of the account; provided that the depositor forfeits an amount at least equal to the simple dividends earned in the amount withdrawn; or where the account is an IRA and the owner attains the required beginning date (RDB) age and is withdrawing a required minimum distribution (RMD) or becomes disabled.

9. RENEWAL POLICY — The renewal policy for your accounts is stated in the Rate Schedule. For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. For accounts that do not automatically renew, you will not be paid dividends on the account after the maturity date. For Sprout certificates, the balance will remain in the account until maturity. When Sprout Certificates mature, the balance will be automatically transferred to the related share account.

10. SPROUT CERTIFICATE ACCOUNT BONUS — You will earn an annual deposit bonus credited to your account if you satisfy one of the specified deposit criteria outlined below between January 1st and 12:00 p.m. (Noon) Eastern Standard Time on December 31st of the respective calendar year.

- Deposits of $200.00 - $499.99 - $20.00 Annual Deposit Bonus
- Deposits of $500.00 - $749.99 - $50.00 Annual Deposit Bonus
- Deposits of $750.00 - $999.99 - $75.00 Annual Deposit Bonus
- Deposit of $1,000.00 - $1,499.99 - $100.00 Annual Deposit Bonus
- Deposit of $1,500.00 - $1,999.99 - $150.00 Annual Deposit Bonus
- Deposit of $2,000.00 or more - $200.00 Annual Deposit Bonus

Deposits made after 12:00 p.m. (Noon) Eastern Standard Time until 12:00 a.m. (Midnight) Eastern Standard Time on December 31st of the respective calendar year will not be eligible for the annual deposit bonus. Additionally, the annual deposit bonus will not be disbursed within the calendar year in which the child reaches the age of 18. There is a limit of one Sprout Certificate account per tax identification number.

11. 52-WEEK MONEY CHALLENGE CERTIFICATE ACCOUNT BONUS —

You will be entered into an annual prize drawing if you meet the requirements of the 52-Week Money Challenge. To qualify, you must make at least twenty-six (26) deposits totaling $1,378 or more within a consecutive twelve (12) month period from your account opening date. Your account must be open and in good standing at the time of the drawing, and you must not have defaulted under any Credit Union agreement or caused a loss to the Credit Union.

You may open and maintain up to three (3) 52-Week Money Challenge Certificate accounts per tax identification number. Each account that meets all deposit and eligibility requirements will be automatically entered into the annual drawing.

For complete details, including prize amount, eligibility requirements, and Official Rules, please visit our website or contact us at 1.800.382.5414.

12. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

13. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	$5.00
Number of Shares Required	1

14. RATES — The rates and fees appearing within this Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have questions or need current rate and fee information for your accounts, please contact us at 1.800.382.5414 or visit our website at www.forumcu.com.

FORUM® CREDIT UNION

CONSUMER FEE SCHEDULE

EFFECTIVE APRIL 1, 2026

ADMINISTRATIVE

Prime Reserve Account **$5.00/Month**
- Assessed on the last calendar day of the month.

Bad Address Accounts **$5.00/Month**
- Assessed if the membership mailing address is returned as invalid or undeliverable.

Garnishment/Court Hold Order **$20.00/Each**
- Assessed per Cause Number.

Excessive Coin **10% of Total Monthly Deposit**
- Applies to coin deposits totaling over $750.00 in a month.
- Assessed by the fifth (5^{th}) business day of the following calendar month.

ATM

Non-FORUM ATM Transactions **$2.00/Each**
- Applies to withdrawals, transfers, and deposits conducted at non-FORUM ATMs.
- Certain account types may include a limited number of free transactions; standard fees apply thereafter.

Non-FORUM ATM Balance Inquiry **$2.00/Each**
- Applies to balance inquiries conducted at non-FORUM ATMs.
- Balance inquiries are not considered transactions and are excluded from fee waiver eligibility.

CHECK

Foreign Item Check Deposit **$20.00/Item**
- Assessed for each check deposited that is drawn on a financial institution located outside of the United States.

Non-Member Cashier's Check **$5.00/Each**
- Must be an account holder in the shared branch network.

Check Ordering **Prices Vary**
- Checks are ordered via a third-party and fees are based on quantity, style, and type.

WIRE

Incoming Wire **$10.00/Each**
- Domestic (U.S.) and International wires are accepted.

Outgoing Wire **$20.00/Each**
- Outgoing wires are limited to domestic (U.S.) transfers only.

OPPORTUNITY CHECKING

Application Fee **$50.00/One-Time**
- Application fee is due at account opening.
- Application fee will be retained if the account is closed or not converted to a One Checking account.

Monthly Fee **$10.00/Month**
- Fee is waived for the first month. Thereafter, the fee is assessed on the last calendar day of each month.

INACTIVITY

Inactive Savings Account **$10.00/Month**
- Assessed if no member-initiated account activity occurs for 36 months and the account balance is less than $200.00.

Inactive Checking Account **$10.00/Month**
- Assessed if no member-initiated account activity occurs for 12 months and the account balance is less than $200.00.

RETURN ITEM AND OVERDRAFT

Return Item (Unpaid) **$10.00/Per Presentment**
- Fees are assessed for each presentment or representment of a check, ACH, or other transaction returned unpaid due to insufficient or uncollected funds.

Overdraft Item (Paid) **$20.00/Per Presentment**
- Fees are assessed each time a check, ACH, or other transaction is presented for payment and paid using Overdraft Privilege.
- Overdraft Privilege does not apply to ATM or debit card transactions unless you have provided affirmative consent.

Daily Fee Limits
- Up to five (5) fees per fee type may be assessed per account per day. Fee types include Insufficient Funds, Uncollected Funds, and Overdraft Privilege.

Fee Exemptions and Limitations
- Transactions of $5.00 or less are not subject to Return Item or Overdraft Privilege fees.
- Overdraft Privilege is optional and not guaranteed. Refer to the Membership Agreement and Disclosures and Overdraft Privilege Disclosure for eligibility requirements, terms, and conditions.

Fees are subject to change

EQUAL HOUSING OPPORTUNITY

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