



About Us

FORUM Credit Union is a full service financial institution, originally organized by the employees of Indiana Bell Co. in 1941. Since then, FORUM has experienced tremendous growth and expansion of services, serving hundreds of companies and their employees.

Benefit

The cost of benefit administration can be discouraging. Putting together a benefits package that meets the needs of your employees may be overwhelming. We would like to help anchor your best talent and keep your employees happy by offering a service you may add to your current benefits package. We have products and services designed to simplify your employees' financial life, all at no cost to your company.

Our goal is to be you and your employees' trusted financial advisor, which is an obligation that we take very seriously. Enclosed is information about the specific products and services available to your employees and your company.

Get Started

To start offering FORUM Credit Union as a benefit to your employees, simply complete the Letter of Authorization enclosed in the folder.



Employee Retention and Satisfaction

Set your company apart from the rest with added benefits for your employees at no cost to you.

FORUM Credit Union can be your employee satisfaction resource. Adding benefits to assist employees' personal and financial lives improves their goodwill and devotion to the employer. Here are a few of the many ways FORUM can help do that:

Save Money

We come directly to the employee to help them save money. By allowing a FORUM Credit Union representative to visit with your employees regularly, they can switch their accounts and start saving money on financial products without ever leaving work.

Direct Deposit

Want to encourage your employees to sign up for direct deposit? We will work with you to offer incentives and contests to accomplish this goal. We can tailor our programs to fit your needs and make your employees happy, too.

Alternative Options

FORUM provides services to members with all different needs. Our **Safe Account** is a non-interest bearing savings account designed for individuals who do not have a registered social security number. Our **Get Checking** Program and **Direct Checking** account are our second chance checking account programs that allow individuals who have been reported to ChexSystems in the past to attend an educational class and/or obtain a checking account. Our **Direct Cash** loan provides funds to members who may not typically qualify for a traditional loan.

Financial Advisor

Would your employees be grateful to have a full time, licensed financial advisor, so they can ask investment and planning questions with just a phone call or email? Companies who partner with FORUM Credit Union can have that resource.

Homeownership

Homeownership is a dream for most people. FORUM can help your employees realize their dream. We can also help people move up to another home. How many companies can have a mortgage department listed as one of their primary benefits?

Special Incentives

Your company can participate in offering your employees special incentives for credit union products. There is no cost on your part, but it can be added to your benefits package for employees.

Many other ways are available to help your company with employee retention and satisfaction. Just let us show you how.



Employee Services

Checking

- Checking Account options to fit your needs (FORUM offers three checking accounts, including free and interest-bearing checking)
- Access to a Surcharge free ATM network that covers the Midwest
- Free and unlimited use of branch locations
- Free access to the Credit Union Service Center Network
- Free Bill Pay

Savings

- Options
 - Regular Savings, Santa Savings/Christmas Club
 - High Rate Money Market Accounts
 - Certificates, with minimum balances as low as \$500
 - IRA accounts – Traditional, Roth Education
 - NCUA insured up to \$100,000

Loans

- All loan types
 - Car, RV, Boat
 - Home Equity and Second Mortgages
 - First Mortgages
 - Signature or Personal

Easy Account Access

- Automated Access to accounts
 - Telephone
 - Internet with Bill Pay Service
 - Loan-by-Phone
- Member call center staffed 8AM to 6PM Mon-Fri & 9AM to 12PM Sat.
- Multiple Branch and ATM locations including a surcharge free ATM network

Personal Financial Services

- Financial management and brokerage services, including Trust Services
- Insurance – Health, Life, Automobile, Homeowners, Renters and more...
- Auto locating and leasing

Youth Programs

- Aware Kids
 - Designed for children birth to age 12
- Aware Teens
 - Targeted to kids age 13 – 19
- Student Survival account
 - Targeted to students ages 16-24
 -

...and many more services and products your employees will find valuable and beneficial!



Business Services

FORUM Credit Union provides a wide range of products and services for both your employees and your company. Becoming a Select Employee Group provides access to a wide range of benefits.

FORUM Business Services

At FORUM Credit Union, your business is our priority. Our Business Services are designed to help your business reach its financial goals. We strive to be an important partner in your success

- Business Lines of Credit and Credit Card
- Business Term Loans and SBA Loans
- Business Checking (includes debit cards, CU Online, Bill Payer and e-Statements)
- Loan Sweep Service
- ACH Origination for employee direct deposit, direct payments and corporate payments
- Business Certificates and Money Market Accounts for liquid investments
- Merchant Services partnered with Concord EFS
- Payroll Services partnered with Paychex

FORUM 1st Investment Services

FORUM Investments offers the variety and flexibility of services to meet all your company's investment and protection needs.

- Retirement Planning
- Group Benefits
- Discriminatory Benefits
- Individual Employee Planning (a resource for all your employees to use at any time)

FORUM 1st Trust Services

FORUM 1st Trust Services offers estate planning and investment management services.

- Personal Trust Services
- Wealth Management & Transfer Strategies
- Estate Planning & Administration
- Guardianship Accounts & Planning Services

FORUM 1st Insurance Services

As a valued select employer group, your employees can benefit from the buying power of all FORUM members to get quality insurance products at a very competitive price.

- Personal products include auto, homeowners, life, umbrella, and boat insurance
- Business products include:
 - Group Health Insurance
 - Short/Long Term Disability
 - Professional Employer Services
 - Workers Compensation
 - Group Life Insurance
 - Dental & Vision Coverage
 - Liability Insurance
 - Business Personal Property Damage

Securities and advisory services are offered through Linsco/Private Ledger (LPL), a Registered Investment Advisor and member NASD/SIPC. Not NCUA insured. May involve loss of principal. No credit union guarantee. FORUM Credit Union is not a broker dealer and is not affiliated with Linsco/Private Ledger.

Trust services provided by MEMBERS Trust Company. Important Note: Trust products are not federally insured, are not obligations of or guaranteed by the credit union or any affiliated entity, involve investment risks, including the possible loss of principal.



Letter of Authorization

Please fill out your company information on the form below, and either mail or fax (317-558-6184) the completed form to us.

Please note:

This is not a contract between your company and FORUM Credit Union.

Thank you.

(FILL IN COMPANY NAME)

Date _____

FORUM Credit Union
PO Box 50738
Indianapolis, IN 46250

We, (FILL IN COMPANY NAME), would like to offer the services and benefits of FORUM Credit Union to our employees.

There are presently _____ employees in our organization.

Our organization was established in _____, and the nature of our business is

Our physical address is _____

and we have branch offices located at

_____ (addresses if applicable).

Sincerely,

Signature _____

Print Name _____

Title _____