

Summary of Benefits

Your Benefits. Your Choice. Your FORUM.

FORUM CREDIT UNION

Thank you for your interest in employment with FORUM Credit Union! The following outline provides general information regarding our employee benefit programs.

Full-time employment status is 32 hours or more per week and part-time employment status is 20 to 31 hours per week.



FORUM CREDIT UNION

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Benefit	Details
Health Insurance Full and Part-time www.anthem.com	<u>Available to full-time employees:</u> <ul style="list-style-type: none"> • High Deductible Plan offers low cost health insurance with a high deductible and the option to open a Health Savings Account. • PPO Plan offers a lower deductible with co-pays for traditional services. • FORUM pays the majority of the cost for full-time employees. <u>Available to part-time employees:</u> <ul style="list-style-type: none"> • High Deductible Plan offers low cost health insurance with a high deductible and the option to open a Health Savings Account. • FORUM pays over half the cost for part-time employees.
Dental Insurance Full and Part-time www.anthem.com	<ul style="list-style-type: none"> • The choice of Basic or Premium coverage is offered to employees. • Coverage includes preventative, basic and major services, and orthodontics.
Vision Insurance Full and Part-time www.vsp.com	<ul style="list-style-type: none"> • Employees electing medical coverage will also receive vision coverage at no cost or vision may be purchased separately.
Section 125 Plan Full and Part-time www.we-r-flex.com	<ul style="list-style-type: none"> • Employees may elect to have an amount deducted from their pay on a pre-tax basis for either a medical reimbursement or dependent care reimbursement account.
Health Savings Account Full and Part-time www.forumcu.com	<ul style="list-style-type: none"> • Employees may elect to have an amount deducted from their pay on a pre-tax basis for qualified healthcare expenses. • Account setup and monthly maintenance fees are waived for employees. HSAs are portable and the funds in the account accrue interest.
Employee Assistance Program St. Vincent Stress Center	<ul style="list-style-type: none"> • Employees may receive short-term counseling to assist with problems that may interfere with an individual's ability to perform his/her job. Benefit is provided at no cost to full-time employees.
Disability and Life Insurance Full-time www.lfg.com	<ul style="list-style-type: none"> • Group Term Life, Short-Term Disability, and Long-Term Disability provided at no cost to full-time employees. • Supplemental Life – available for purchase at Group Term rates via payroll deduction for self, spouse and children.
Life Insurance Part-time www.lfg.com	<ul style="list-style-type: none"> • Group Term Life provided at no cost to part-time employees. • Supplemental Life – available for purchase at Group Term rates via payroll deduction for self, spouse and children.
401(k) Plan Full and Part-time	<ul style="list-style-type: none"> • Valuable tool to invest for the future and help ensure a comfortable, secure retirement. • FORUM offers a match on employee contributions and matching contributions are immediately 100% vested.
Vacation Full-time	<ul style="list-style-type: none"> • One week vacation (40 hours) earned the first of the month following six months of employment; and then each January 1 thereafter.

Benefit	Details
Paid Time Off (PTO) Full and Part-time	<ul style="list-style-type: none"> • Accrues from date of employment based on hours worked each pay period. Accrual rate is based on length of service. • Employees may earn up to 13 PTO days within first year of employment.
Holidays Full and Part-time	<ul style="list-style-type: none"> • FORUM observes nine national holidays, including: New Year's Day, Martin Luther King Day, Presidents' Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving, ½ day Christmas Eve, and Christmas Day.
Tuition Assistance Full-time	Available to full-time employees after six full months of employment: <ul style="list-style-type: none"> • FORUM offers reimbursement of 100% of books and tuition for business related courses with annual maximum benefit based on degree level.
Health Club Reimbursement/ Fitness Center Full and Part-time	<ul style="list-style-type: none"> • FORUM's corporate Headquarters building includes a fitness center that is open to all FORUM employees and a registered guest free of charge. • Employees that do not work at Headquarters or the Fishers branch are eligible to receive \$200 annually toward a membership of monthly dues to a health/fitness facility.
Computer Loans Full and Part-time	<ul style="list-style-type: none"> • Employees are eligible for a special computer loan - up to \$2,000 and with 0% interest for up to two years.
Home Mortgage Loan Full and Part-time	<ul style="list-style-type: none"> • Employees are eligible for a special discount on FORUM mortgage loans 0.125% discount off of the current market rate. • Closings costs are waived for refinance of existing mortgage loan.
Free Checking Account Full and Part-time	<ul style="list-style-type: none"> • Employees receive a checking account free of service fees and free checks. • Employees are eligible for the Cash Rewards checking account without maintaining the \$1,500 minimum balance.
Miscellaneous Discounts	<ul style="list-style-type: none"> • FORUM offers a variety of discounts for merchants in the Indianapolis area, including: restaurants, apartment communities, wireless plans, salons, membership clubs, and many more!