

SPECIFIC TERMS APPLICABLE TO YOUR PANORAMA CHECKING ACCOUNT

Dividend Information:

Earn 3.25% APY on balances up to \$15,000. Balances over \$15,000 will earn the rate equivalent to the highest primary savings tier offered by Western Vista Federal Credit Union. The dividend is determined by the average daily balance of the account and will be paid out on the first of every month. Dividends are paid monthly.

Rates are subject to change.

Minimum Balance Requirements:

There is no minimum balance required to open or maintain this account.

Applicable Transaction Conditions:

Minimum of 10 debit card transactions must post during each statement cycle. Each transaction must total at least \$5.00.

ATM Refunds:

ATM refunds are subject to a maximum of \$5.00 per qualifying fee incurred and \$25.00 per qualification cycle.

To receive dividends (cash back) and ATM refunds you must:

- (a) have at least one direct deposit per statement cycle.
- (b) make 10 or more transactions of \$5.00 or more using your Western Vista Credit Union VISA debit card, excluding those transactions originating at or through an ATM, and each such transaction must post and clear during the qualification cycle (as evidenced by your monthly statement); and
- (c) consent to receive your periodic statements electronically.

ATM refunds are only available on domestic ATMs.

Each qualification cycle will begin on the last business day of the preceding monthly statement cycle, and end on the second business day that immediately precedes the end of the current month's statement cycle ("qualification cycle").

Fees and Charges:

There is no monthly service charge for this account. Any fees and charges applicable to your account are disclosed on the fee schedule, located at wvista.com/fee-schedule.

Additional Requirements:

The Panorama Checking Account is available to personal accounts only.

Terms and conditions are subject to change.