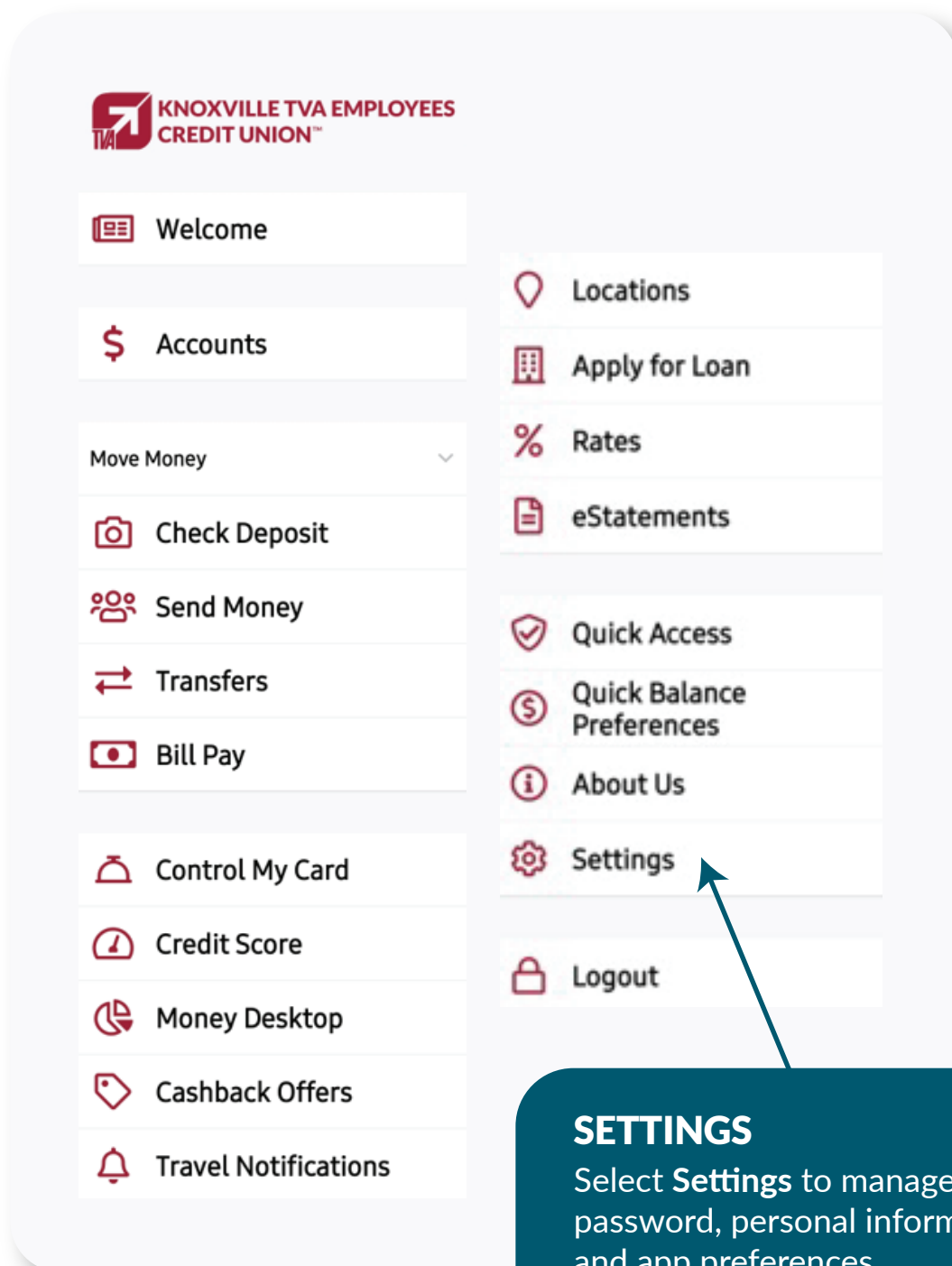


MOBILE APP FEATURES

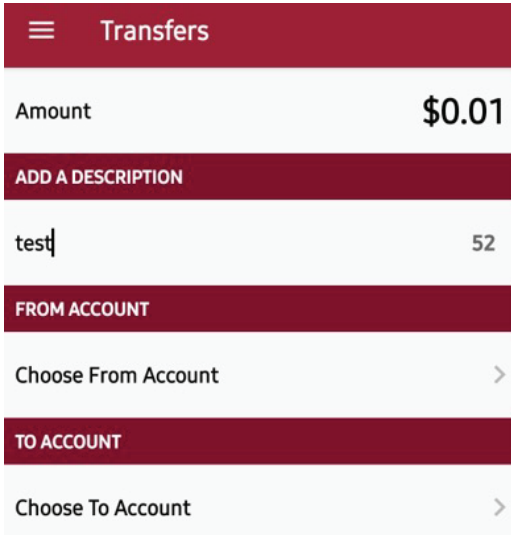
The KTVAECU® Mobile App¹ lets you manage your accounts wherever you are! All you need is your mobile device.

The **Menu** (shown below) shows all the features you can access through the app.



ACCOUNTS

The Accounts Tab shows all your KTVAECU accounts, including loans and cross-accounts. Tap the account you want to review to see its transaction history. You can also access several other features through the quick buttons located at the top.



☰	Transfers
Amount	\$0.01
ADD A DESCRIPTION	
test	52
FROM ACCOUNT	
Choose From Account	>
TO ACCOUNT	
Choose To Account	>

TRANSFERS

HOW TO MAKE A TRANSFER:

1. Select Transfers in the menu.
2. Fill in the amount you would like to transfer.
3. Choose which account the transfer will come from.
4. Choose which account the transfer will go to.
5. Select Confirm.

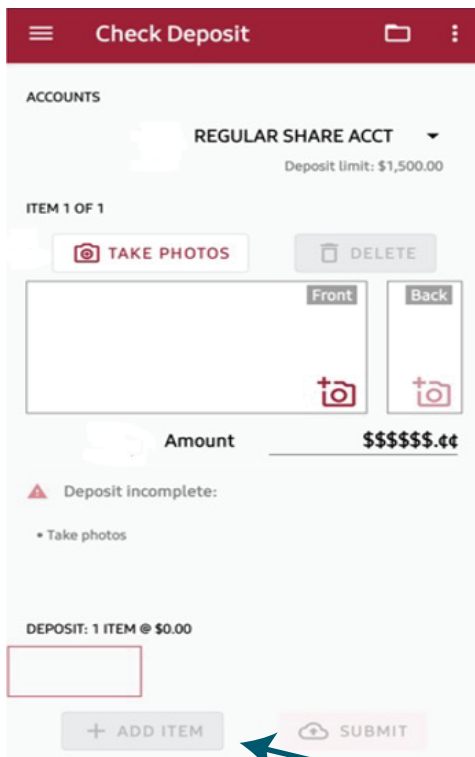
HOW TO MAKE A LOAN PAYMENT:

You can make your loan payment easily through the mobile app. If you would like to make your payment from one of your KTVAECU accounts, simply make a transfer from that account to the loan.

If you are paying from another financial institution, select the loan and then select Make A Payment². There is a \$5.00 convenience fee charged for payments from another financial institution.

QUICK TIP

If you want to pay your loan payment from your KTVAECU[®] account, make a transfer.



CHECK DEPOSIT

HOW TO USE MOBILE CHECK DEPOSIT³:

1. Select Check Deposit in the menu.
2. Choose which account to deposit the check.
3. Select Take a Photo to upload front and back images of the check. (Allow camera access.)
4. Follow the instructions to line up the check in the viewfinder, then tap to take a photo, or select Auto to have the picture taken automatically.
5. Enter the amount of the check.
6. To deposit multiple checks, tap Add Item and repeat steps 4-6.
7. Tap Submit.

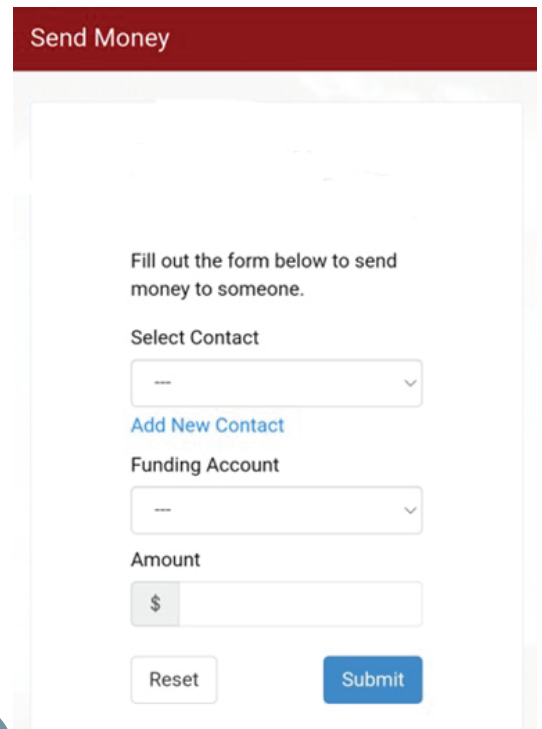
QUICK TIP

Multiple checks can be submitted within one deposit session by clicking Add Item.

SEND MONEY⁴

HOW TO USE SEND MONEY:

1. Select Send Money in the menu.
2. Tap Add New Contact.
3. Enter the recipient's name.
4. Enter the recipient's phone number or email address.
5. Tap Submit.
6. Under Funding Account, select which of your KTVAECU accounts you would like to pull the funds from
7. In the Amount box, type the amount you would like to send.
8. Tap Submit.



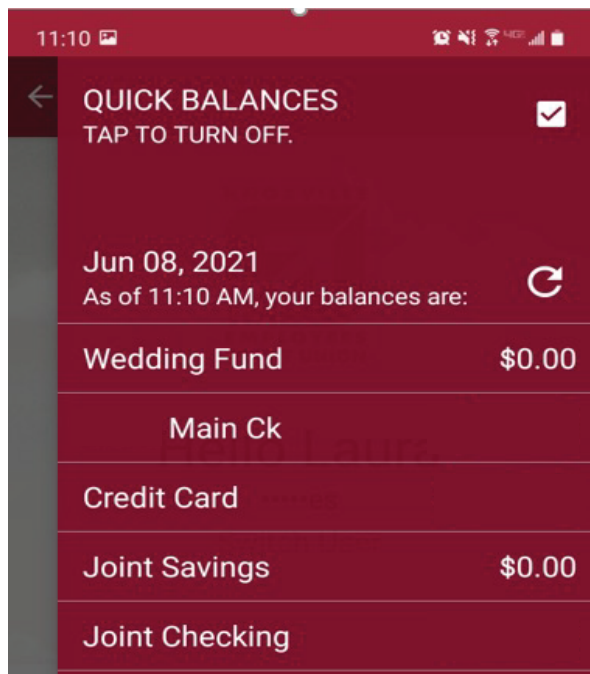
LIMITS

- \$1,000.00 per transaction
- \$10,000.00 per 30-day rolling limit
- \$4,000.00 per day
- 25 transactions per day.

Federally Insured by NCUA. 3. Available to qualifying Members. Some restrictions may apply. Ask for details. Message and data rates may apply from your wireless carrier. 4. Some restrictions may apply. Ask for details. Message and data rates may apply from your wireless carrier. Maximum \$1,000.00 per transaction, up to \$4,000.00 per day for consumer and business accounts.

QUICK ACCESS

Need to log in to the Mobile App fast? With Quick Access, you can log in to the mobile app without entering your username or password. Some features may still require manual password entry for security purposes.



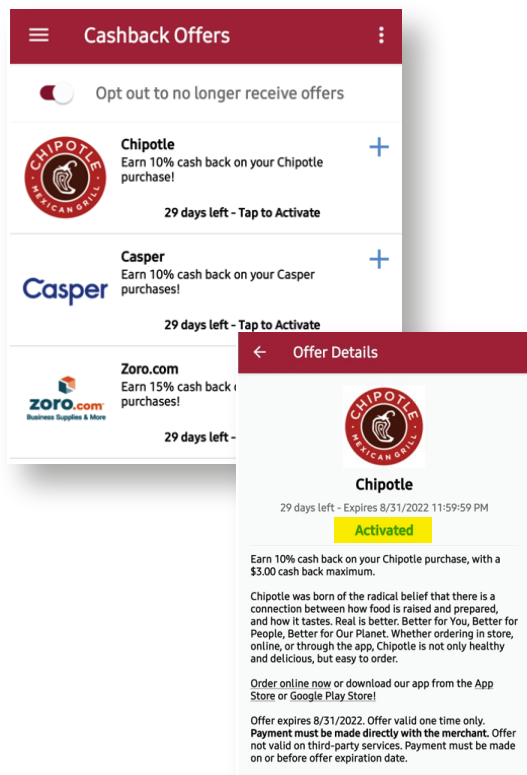
QUICK BALANCE⁵

With Quick Balance, you can access your account balances without having to log in. Here's how to set it up:

HOW TO USE QUICK BALANCE:

1. Select Quick Access.
2. Tap Enable Quick Access.
3. Create a PIN.
4. Select Settings in the menu.
5. Select Quick Balance Preferences.
6. Select which accounts you want to appear on Quick Balance.

Now, you can just swipe right at any time to see your balances! You can always manage your Quick Balance Preferences in the Settings tab.



CASHBACK OFFERS⁶

To start earning extra cash with Cashback Offers:

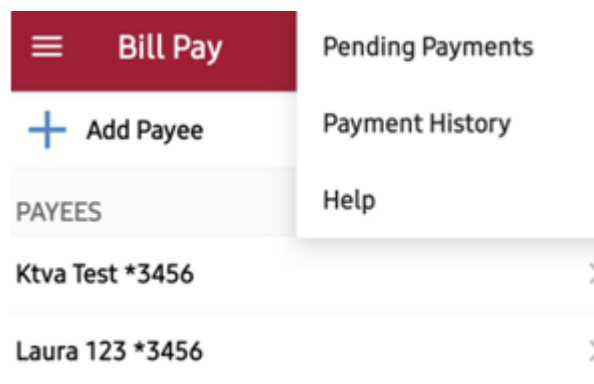
1. Select Cashback Offers in the menu.
2. Select each offer to see terms and conditions.
3. Select the plus sign to activate the offer.

You can check to see if the offer is activated by tapping the offer and making sure the green activated text to the right is there. Cashback funds are deposited at the end of the following month of purchase.

BILL PAY⁷

You can manage Bill Pay payments by selecting **Bill Pay** in the menu. Here, you can:

- Add Payees
- Make Payments
- View Pending Payments
- Delete Scheduled Payments



CREDIT SCORE⁸

Check out the **Credit Score** tab to check your score, get tips on improving or maintaining your score, and more. Credit Score is available for the primary account holder only.

LOCATIONS

If you're ever looking for a branch or ATM⁹, check out the **Locations** tab in the menu. You can type in your zip code to find the branch or ATM closest to you.

APPLY FOR LOAN¹⁰

You can easily apply for a loan or credit card wherever you are without visiting a branch! Simply select **Apply For Loan** in the menu.

MONEY DESKTOP¹¹

MoneyDesktop is one of the best tools to help you manage your budget!

- View Transactions By Category
- See Net Worth
- View Accounts From Other Financial Institutions
- Get Debt Management Tips

VIEW CURRENT RATES¹²

If you're ever curious about loan or deposit rates, you can always select **Rates** in the menu to see up-to-date rates!

Federally Insured by NCUA. 7. Available to qualifying Members. Some restrictions may apply. Message and data rates may apply. Ask for details. 8. Credit Score available for primary account holder only. Some restrictions may apply. Ask for details. Message and data rates may apply from your wireless carrier. 9. Allpoint, Co-Op Financial Services and KTVAEUCU ATMs are surcharge-free for all Knoxville TVA Employees Credit Union cardholders. Your financial institution may impose a separate service fee on a transaction conducted at an ATM it doesn't own. 10. Available to qualifying Members. Eligibility for products and services may be subject to credit approval. Rate may vary based on creditworthiness. Some restrictions may apply. 11. Some restrictions may apply. Ask for details. 12. Rates listed are the lowest rates available for each loan product. Payment examples are based on the lowest rate. Rate may vary and is determined by your credit qualifications, amount financed, collateral and loan terms. To determine your actual rate, please contact any branch.