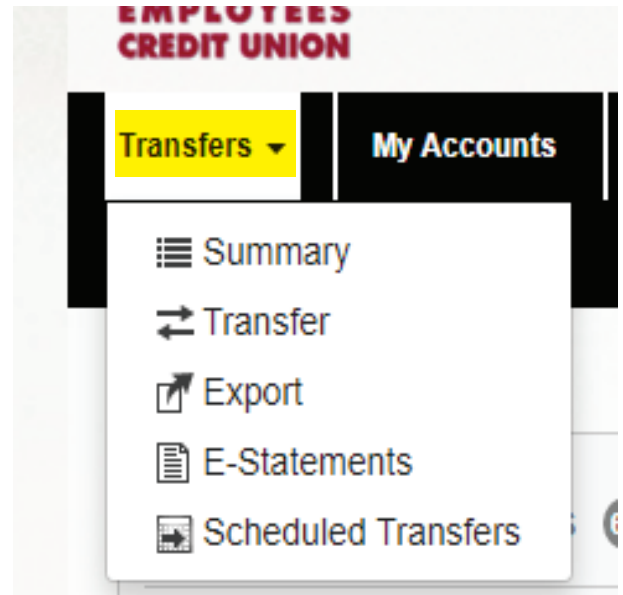


# ONLINE BANKING<sup>1</sup> FEATURES

## TRANSFERS TAB

- **Summary:** Gives a summary of all accounts.
- **Transfer:** Transfer between your KTVAECU<sup>®</sup> accounts.
- **Export:** Export transactions from your accounts in the form of a CSV format (Excel spreadsheet), Quicken, or Quickbooks file.
- **E-Statements<sup>2</sup>:** Opt in, view, and even download your statements all in one place.
- **Scheduled Transfers:** Schedule transfers between your accounts.



## Bill Pay

Pay To Pay From	Coming Due ↓	Last Scheduled	\$ Amount	Send On
Kiva Test ...3456				08/01/22 Deliver by: 08/05
Laura 123 ...3456				08/01/22 Deliver by: 08/05
laura dupree ...9456				08/01/22 Deliver by: 08/05
Lunch Fund ...3456				08/01/22 Deliver by: 08/05
mary ...3456				08/01/22 Deliver by: 08/05
Total:				

## BILL PAY<sup>3</sup> TAB

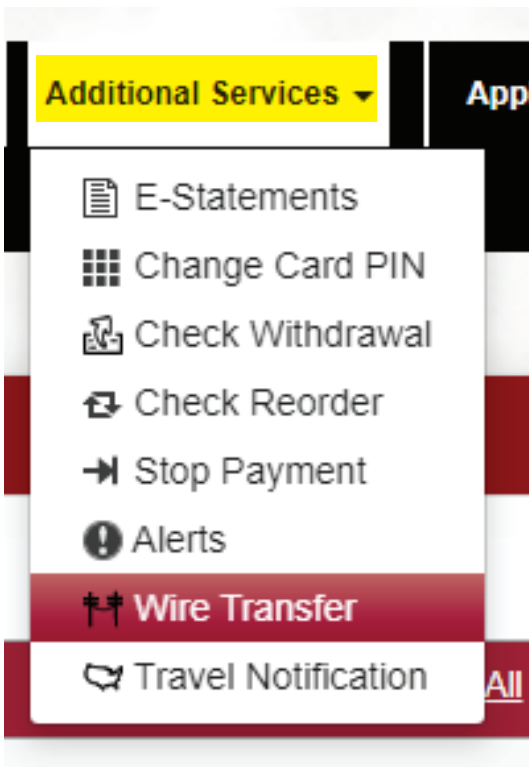
This is how you access Bill Pay. Here, you can see your scheduled and completed Bill Pay payments. If you haven't registered, you will be prompted to accept a disclosure.

## ONLINE BANKING PERK: CASHBACK REWARDS<sup>4</sup>

You can earn extra cash by activating Cashback Rewards!

- Activate rewards through Online Banking and earn cashback when you shop at specific merchants!
- Money earned will deposit at the end of the month after the purchase is made.
- Make sure you read the terms to maximize your cashback!

Federally Insured by NCUA. 1. Some restrictions may apply. Ask for details. 2. Receive a paper statement in the mail for \$2.00 per month or enroll in free eStatements (electronic statements). Members under the age of 18, Senior Member Accounts, and department SSI excluded. Ask for details. 3. Available to qualifying Members. Some restrictions may apply. Message and data rates may apply. Ask for details. 4. Personalized offers based on spending habits. No information is provided to third parties. Cashback Rewards deposit time varies based on merchant policies. Excludes business accounts.

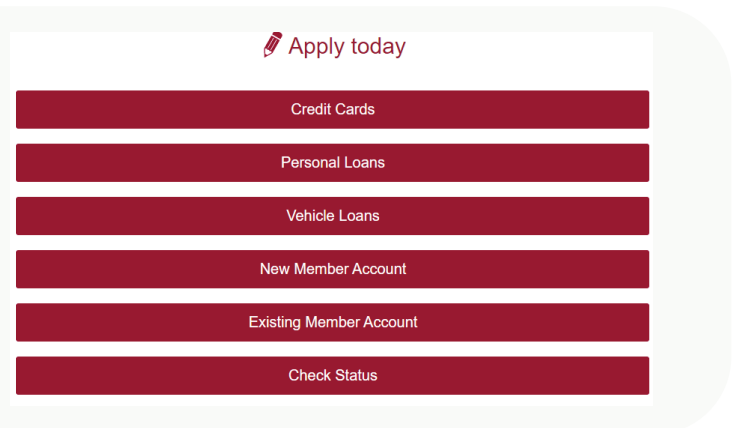


## ADDITIONAL SERVICES TAB

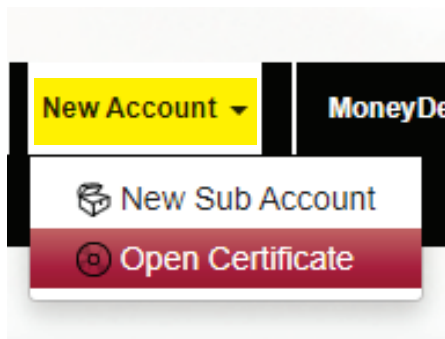
- **eStatements:** Opt in, view, and even download your statements all in one place.
- **Change Card PIN:** Change the PIN for your cards at any time. This change will take place immediately.
- **Check Withdrawal:** Withdraw a check from your account with this feature. There is a maximum limit of \$25,000.00 per day.
- **Check Reorder:** Easily order checks whenever you need them. You can only order checks online after you order your first checks in the branch.
- **Stop Payment:** Place a stop payment anytime! A \$32.00 fee will apply to the selected account.
- **Alerts:** Never miss a thing when you set up email or text message alerts for specific account activity.
- **Wire Transfer<sup>5</sup>:** You can request a wire transfer to another financial institution here. Once you submit the request, a Member Services Representative will review it.
- **Travel Notification<sup>6</sup>:** This section allows you to let us know when and where you're traveling, so your transactions won't be blocked.

## APPLY FOR A LOAN<sup>7</sup> TAB

Apply for a loan or credit card on your time through Online Banking. You don't even need to go to a branch!

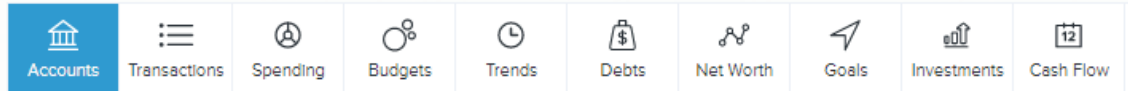


Federally Insured by NCUA. 5. Please note, requests for domestic wires received after 2:30 PM EST will not be processed until the following business day. Please allow a minimum of 24-48 hours for a domestic wire to be received. The undersigned originator requests payment to be made to the beneficiary or account number named above. You may identify the payee of any financial institution by name and account number or ABA routing number. The Credit Union may rely on the account or other identifying number as the proper identification, even if it identifies a different party or institution. To the extent not prohibited by law, the undersigned agrees this wire transfer is irrevocable, and the sole obligation of Knoxville TVA Employees Credit Union is to exercise ordinary care in processing this wire transfer, and it is not responsible for any losses or delays which occur as a result of any other party's involvement in processing the wire. You authorize the Credit Union to transfer funds as described with applicable charges. 6. Some restrictions may apply. Ask for details. Message and data rates may apply from your wireless carrier. Ask for details. 7. 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.



## NEW ACCOUNT TAB

Open new sub-accounts and certificates<sup>8</sup> quickly without calling or visiting a branch!



## MONEYDESKTOP<sup>9</sup> TAB

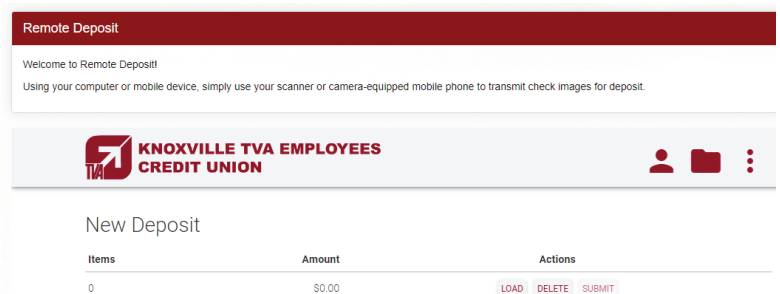
Money Desktop is one of the best tools to help you manage your budget!

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

## MOBILE CHECK DEPOSIT<sup>10</sup> TAB

With Mobile Check Deposit, you can deposit checks without going into a branch.

- Be sure the picture you upload shows all four corners of the check and includes the full MICR number.
- Everyone has an individual deposit limit per day and per rolling 30 days.



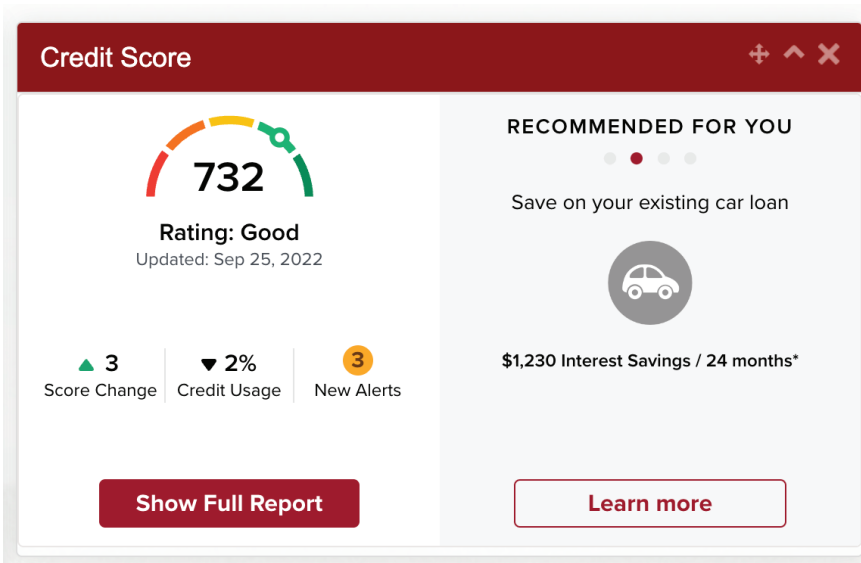
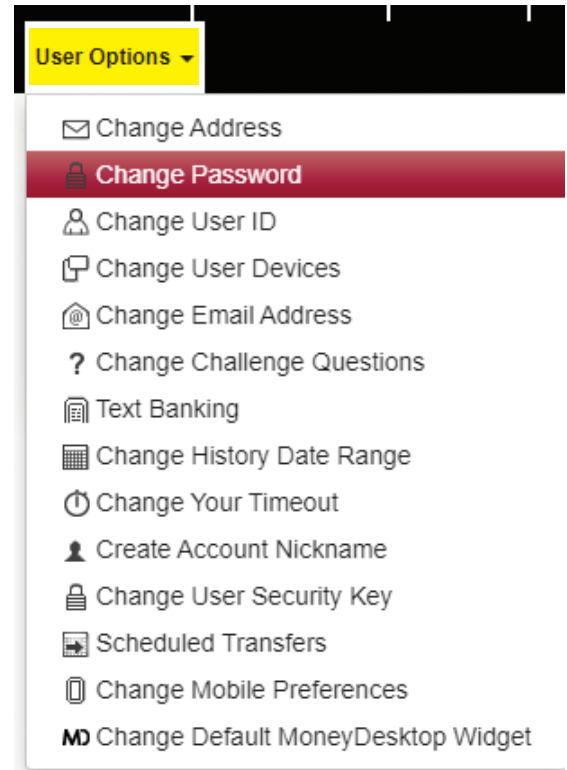
Federally Insured by NCUA. 8. APY = Annual Percentage Yield. The dividend rate is based on current market rates. The offering rate changes weekly, but once purchased remains constant for the term of the certificate account at the purchased rate. Dividends shall be calculated on a 365-day basis from the date of deposit or the date of last earnings and shall compound monthly at the annual rate shown on the Certificate Account Receipt, or payee(s) may request to receive the earnings automatically on a monthly basis. Dividends can be added back to your account, transferred to another Credit Union account, or mailed directly to you each month. A Certificate Account can be designated as an IRA Certificate or a Health Savings Account Certificate. All rates and offerings are subject to change. 9. Some restrictions may apply. Ask for details. 10. Available to qualifying Members. Some restrictions may apply. Ask for details. Message and data rates may apply from your wireless carrier.

## RATES<sup>11</sup> TAB

This shows all of our current rates broken down by account type.

## USER OPTIONS TAB

This is where you can manage all your settings and personal information for Online Banking.



## CREDIT<sup>12</sup> SCORE

View your credit score, get tips on raising your score, and get tips on managing your budget in the Credit Score Tab.

Only the primary account holder's credit score is available.

Federally Insured by NCUA. 11. 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. 12. 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.