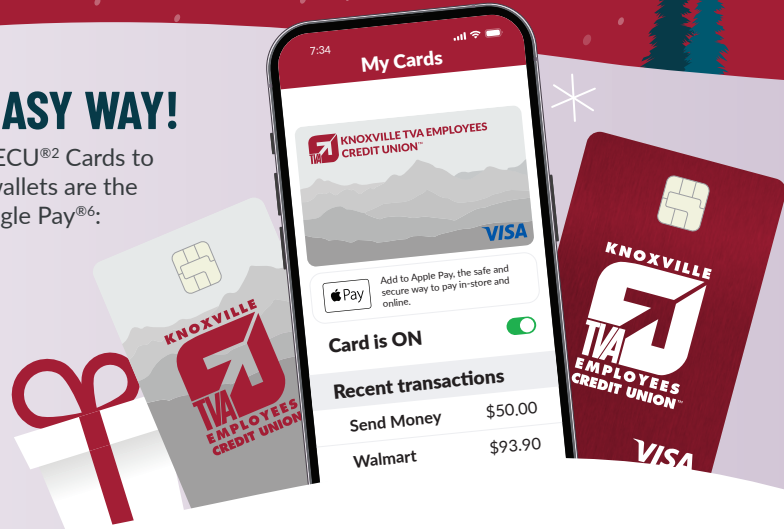


WHAT'S NEW AT THE CU!

GET YOUR HOLIDAY SHOPPING DONE THE EASY WAY!

Simplify holiday shopping with Digital Wallets¹! It's easy to add your KTVAECU² Cards to your digital wallet through Control My Card³ on our mobile app⁴! Digital wallets are the faster, easier, and safer way to purchase. To add your cards to Apple⁵/Google Pay⁶:

1. Log in to the **KTVAECU Mobile App**.
2. Click **Control My Card** from the Main Menu.
3. If you're on an iOS device, tap the **Apple Pay logo**. If you're on an Android Device, tap the **Google Pay logo**.
4. Follow the instructions to add your cards to your mobile wallet.



TIP Just look for the contactless symbol⁷ on the checkout terminal. Then, **tap and go!**



HOW TO MAKE STUDENT LOAN REPAYMENTS WORK FOR YOU

Student Loan Payments are back! After being deferred for over three years, interest began accruing on September 1, and payments resumed in October. Here are some ways you can take control of your student loans.

✔ Consider your repayment plan.

It is a good time to review your current repayment plan to see if it's still the best option for you. Income-driven repayment plans base your payment on your discretionary income. There are tons of resources breaking down each repayment plan and the pros and cons of each.

✔ Pay extra where you can.

This one might seem obvious, but adding even a little extra to your payment can go a long way. To maximize the benefit, make sure you specify the excess amount goes to the principal only.

✔ Set up automatic payments.

Federal loans and many private lenders offer a discount if you allow payments to be pulled from your account automatically. This is a great way to avoid missing payments!

FRAUDSTERS DON'T TAKE HOLIDAYS OFF!



During the holidays, scammers expect you to have your guard down. Here are some tips to help you stay vigilant **and** protect your money and personal information while celebrating!

Remember, we will NEVER ask for your Online or Mobile Banking username or password, PIN, social security, account reset codes, or card number or for you to send us money through Send Money. If you receive any mail, texts, emails, or phone calls claiming to be from the Credit Union and asking for this information, call us directly.

✔ Sign up for Account Alerts.

Got FOMO (Fear of Missing Out)? Never miss a thing! Get notifications for withdrawals, deposits, card transactions, online banking logins, PIN changes, and more! Choose to get your alerts via text, email, or push notification!

✔ Use Control My Card.

The Control My Card feature in our mobile app may have small buttons, but it is one of our most powerful tools to fight against fraud! Set custom card alerts, freeze/unfreeze your cards, make travel plans, and more! Small but mighty, right?

✔ When in doubt, give us a call!

If you EVER question the legitimacy of any correspondence you receive, always call us to confirm. Even if you receive a call claiming to be from us and something seems off, hang up and contact us directly. You don't have to worry about coming across as rude! We will always understand and put your account safety first.

ANNOUNCEMENTS



Christmas

Monday, December 25, 2023
KTVAECU will be closed⁸ on **Monday, December 25**, in observance of Christmas.



New Year's Day

Monday, January 1, 2024
KTVAECU will be closed⁸ on **Monday, January 1**, in observance of New Year's.



Annual Meeting 2024

Tuesday, March 12, 2024, at 7 PM
Save the Date! Additional details will become available closer to the event date. Visit tvacreditunion.com/annualmeeting to stay connected.



We're Turning 90!

2024 marks our 90th year. Keep a lookout because we will be celebrating ALL YEAR LONG!



PREPARE FOR ANYTHING IN 2024

A new year brings new, limitless possibilities but can also bring uncertainty. One question on just about everyone's mind seems to be, "Will there be a recession?" While we can't control the future, we can help you prepare for the coming months. Here are three tips to help you take control and prepare for financial uncertainty.

🔧 Build up your emergency fund.

It's essential to make sure you're as prepared as possible before a recession. Take any available funds and invest in an emergency fund. A good rule of thumb is to put enough aside to cover three to six months of your expenses. If that seems like a lot, set a goal you feel is attainable and work from there. One of the easiest ways to build emergency savings is by setting up automatic transfers. Consider opening a savings account with higher dividends for even more savings.

🔧 Create a monthly budget.

One of the easiest ways to manage your money is to track where it's going! When you have all the numbers in front of you, you can begin to cut nonessential spending. Tools like MoneyDesktop⁹ allow you to track all your accounts in one place!

🔧 Ask for help!

Did you know we have resources available to help, no matter your financial situation? Our partner, GreenPath Financial Wellness¹⁰, offers free financial counseling services to help with things like debt repayment, homebuying, student loans, and more!

LET IT GROW!

Make 2024 the year you grow your money! Follow the sled paths to learn more about our fan-favorite deposit services!

I want a special treat!

I need a savings goal!

I want a big savings return!

I want to retire to the Bahamas!

Spend Accounts¹¹
with a Debit Card¹²

Spend accounts are great for everyday transactions like paying bills or going to the grocery store! Add a debit card for quick, easy transactions. Plus, earn uChoose Rewards^{®13}, redeemable for cash, gift cards, travel points, and more!



Learn more!

IRAs¹⁴

We may not get you to the Bahamas, but we can help you save for retirement in a tax-advantaged way with our IRAs.



See our IRA rates!

Certificate Accounts¹⁵

Certificate Accounts allow you to put money aside for a designated time to grow because it earns dividends.



See our Certificate Account Rate Specials!

U-Name-It Account¹⁶

No matter what you're saving for, from a vacation to a new car, we can help. You name the savings account, and we'll set up automatic transfers to help you reach your savings target!



Find a Savings Account for you!

NCUA  [tvacreditunion.com](https://www.tvacreditunion.com)

NMLS 167911 1. Some restrictions may apply. Ask for details. Message and data rates may apply from your wireless carrier. 2. KTVAECU[®] is a registered trademark of Knoxville TVA Employees Credit Union. 3. Be sure the Credit Union has your latest email address before registering your card with Control My Card. Data and message rates may apply. Ask for details. Control My Card by KTVAECU[®] is a registered trademark of Knoxville TVA Employees Credit Union. 4. Some restrictions may apply. Ask for details. Message and data rates may apply from your wireless carrier. Ask for details. 5. Apple[®], the Apple logo, iPhone, iPad, Apple Pay, Touch ID are registered trademarks of Apple Inc. Adding, storing, and using your debit or credit card number in Apple wallet means you accept and agree to abide by the terms and conditions. You are solely responsible for maintaining the confidentiality of your Apple credentials and means to access this application. Knoxville TVA Employees Credit Union is not responsible for the service, quality, performance, or accuracy regarding Apple Payment Services, only for supplying information securely to the digital wallet provider to allow usage of your debit or credit card in the digital wallet. Apple Payment Services or other third parties, such as wireless companies or data service providers, may charge you fees. 6. Some restrictions may apply. Ask for details. Message and data rates may apply from your wireless carrier. Google is a Registered Trademark of Alphabet, INC. 7. The Contactless Symbol is owned by EMVCo, LLC ("EMVCo"). 8. During holiday closings, you can access your account 24/7 with online and mobile banking. Debit and credit card support is also available anytime by calling (865) 544-5400 and selecting option 5 for Cards. 9. Some restrictions may apply. Ask for details. 10. GreenPath Financial Wellness is a third-party partner to Knoxville TVA Employees Credit Union. Must be a Member in order to receive free assistance. These services are optional and are not an obligation or guarantee by Knoxville TVA Employees Credit Union or its affiliates. GreenPath Financial Wellness is a trademark of GreenPath, Inc. 11. Federally Insured by NCUA. Available to qualifying Members. Some restrictions may apply. Ask for details. 12. Available to qualifying Members. Some restrictions may apply. Ask for details. 13. Debit card must be used as "CREDIT" to earn rewards. CREDIT transactions will not earn rewards when processed on a debit network; KTVAECU assumes no liability for transactions processed by the merchant on a debit network. Not valid on KTVAECU business debit cards. Available to qualifying Members. Some restrictions may apply. Ask for details. uChoose Rewards is a registered trademark of Fiserv, Inc. 14. Some restrictions may apply. All rates and offerings subject to change. This content is intended to provide general information and shouldn't be considered legal, tax or financial advice. Consult a tax or financial advisor for specific information on how certain laws apply to your situation. Ask for details. A Certificate Account can be designated as an IRA Certificate or a Health Savings Account Certificate. 15. 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 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. Fees may reduce earnings. 16. APY = Annual Percentage Yield. Available to qualifying Members. Some restrictions may apply. Ask for details. Fees may reduce earnings. In accordance with Regulation D, Member-Managed Savings Accounts offer six non-signature transfers per month. Non-signature transactions may include those made over the phone, via online or telephone banking, or automatically by the Credit Union.