

Keep up with your business, even *on the go.*

Online Banking¹¹

Use online banking to take care of all your financial needs. Whether you're paying bills, checking your account balance, or paying a loan, we can help you manage it all from one place!

- No monthly service fee
- Easily check account balances
- Schedule and pay bills
- View eStatements or copies of checks
- Track income and expenses
- Set up automatic payments
- Transfer funds among accounts
- Create budgets and track them

Start using Online Banking today:

1. Go to tvacreditunion.com.
2. Click New User under the online banking login
3. Provide your account number and initial PIN (this will be the last four digits of the Tax ID Number, a business's EIN, or owner's SSN used to open the account)
4. Follow the additional instructions and enter all appropriate information
5. Set up user security information
6. Complete and begin using online banking!

Mobile Banking¹²

Access Credit Union accounts from any mobile device. Mobile banking offers the convenience and security of online banking on-the-go.

Download the app today to get started!



1. Rate subject to change without notice. Available to qualifying Members. Some restrictions may apply. Ask for details. APR=Annual Percentage Rate.

2. Ask for details.

3. 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.

4. Rate subject to change without notice. Available to qualifying Members. Some restrictions may apply. Ask for details. APR=Annual Percentage Rate.

5. No minimum balance required. Preferred Account earns dividends with \$1,500.00 maintenance minimum balance. Dividends not available with Free Account. Ask for details.

6. No monthly fee on Preferred Business Checking Account if \$1,500.00 minimum balance is maintained. \$15.00 fee if balance drops below \$1,500.00.

7. Reference new account opening paperwork for additional details and disclosures on overdraft protection.

8. Electronic, Paper \$2.00 fee per month.

9. Member-Managed funds may be designated as a savings or checking account. Rates are subject to change without notice. Fees may reduce the earnings on some accounts. Ask for details. APY = Annual Percentage Yield.

10. 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. APY = Annual Percentage Yield.

11,12. Some restrictions may apply. Ask for details. Message and data rates may apply from your wireless carrier.

13. Apple Store® is a trademark of Apple Inc. Google Play™ is a trademark of Google LLC.

tvacreditunion.com

Main: (865) 544-5400

Toll-Free: (800) 467-5427

Routing Number: 264279567



BUSINESS SERVICES



KNOXVILLE TVA EMPLOYEES CREDIT UNION™
BUSINESS SERVICES

At Knoxville TVA Employees Credit Union, you're not just another Member. Our purpose is to help our Members live better lives and build stronger businesses. **We want your business to succeed and know you want a partner who understands your needs. We'll be there every step of the way with a variety of products and services made for you.**

Business Visa® Credit Card¹

Manage your business Visa credit card online. You'll be able to make instant payment transfers, view transaction histories, and more.

- Low fixed rate
- No annual fee
- Customizable Cards²
- No minimum finance charge
- Earns uChoose® Rewards³

Business Loans⁴

Term loans⁴ give business owners the ability to finance business improvements, new additions, and more. The term of the loan varies based on the purpose of the loan. For example, loans used to upgrade computer and office equipment will be shorter in duration than loans used to purchase manufacturing equipment.

- Vehicles and other business transportation
- Expansions or improvements
- Flexible and affordable **Commercial Real Estate Loans⁴** accommodate almost any need: Commercial real estate acquisition, refinancing, and investment property

Payroll, HR, and Benefits Solutions

Through our partnership with Paychex®, one of the nation's leading providers of payroll and HR services for small businesses, the Credit Union is able to offer services to our business Members at competitive rates.

Merchant Card Services

Through a partnership with Fiserv®, the Credit Union offers a comprehensive merchant card service with POS systems, EMV accessibility, mobile accessories, terminal or software solutions, and more.

Business Checking Accounts

| | Free | Preferred |
|---|--------|------------|
| Minimum checking account balance ⁵ | \$0.00 | \$0.00 |
| Monthly fee ⁶ | \$0.00 | \$0.00 |
| Unlimited check writing | Yes | Yes |
| "Per check" fee | \$0.00 | \$0.00 |
| Balance required to earn dividends | N/A | \$1,500.00 |
| Online banking | \$0.00 | \$0.00 |
| Bill pay | Yes | Yes |
| ATM access | Yes | Yes |
| Visa debit card available ⁴ | Yes | Yes |
| Overdraft protection available ⁷ | Yes | Yes |
| Monthly statements ⁸ | Yes | Yes |
| Preauthorized drafts available | Yes | Yes |

Business Savings Accounts

Business Savings Accounts earn competitive dividend rates and are the simplest, most flexible way to save. Looking for a higher return on savings? The Member-Managed Funds Account⁹ is a tiered money market account offering higher dividends based on the account balance. Business Certificate Accounts¹⁰ also offer higher return rates for a specific period of time to best fit your organization's needs.



Getting Started

Copies of the following documents are required to open a business account at Knoxville TVA Employees Credit Union. Other documentation may be required.

* Federal regulations require the Credit Union to obtain personal information for all business owners and account signers.

Sole Proprietorship or Partnership (General or Limited)

- Employer Identification Number (EIN) (if applicable)
- Business License (if applicable)
- Partnership Agreement (General and Limited Partnership)
- Certificate of Limited Partnership (Limited Partnerships only)

Limited Liability Company (LLC)

- Articles of Organization (filed with the state)
- Operating Agreement
- Resolution (detailing officers of the company and authorized signers for the account)
- Employer Identification Number (EIN)
- Business License (if applicable)

Corporation

- Articles of Incorporation/Charter (filed with the state)
- Bylaws
- Resolution (detailing officers of the company and authorized signers for the account)
- Employer Identification Number (EIN)
- Business License (if applicable)

Organization

- Bylaws
- Resolution (detailing officers of the company and authorized signers of the organization)
- Employer Identification Number (EIN) (if applicable)