

# INTEREST RATE & INTEREST

**Annual Percentage Rate (APR) for Purchases** Visa Platinum **9.99%** up to **18.00%\***  
 Share Secured **5.99%** up to **18.00%\***  
 \*Based on creditworthiness when account is opened.

**Annual Percentage Rate (APR) for Cash Advances** Visa Platinum **9.99%** up to **18.00%\***  
 Share Secured **5.99%** up to **18.00%\***  
 \*Based on creditworthiness when account is opened.

**Annual Percentage Rate (APR) for Balance Transfers** Visa Platinum **9.99%** up to **18.00%\***  
 Share Secured **5.99%** up to **18.00%\***  
 \*Based on creditworthiness when account is opened.

**Grace Period for Repayment of Balances for Purchases** Not less than 25 days from the date of the billing statement on new purchases (provided you have paid the previous balance in full by the due date).

**Grace Period for Cash Advances** None

**How to Avoid Paying Interest on Purchases** Your due date is at least 25 days after the close of each billing cycle. Interest will not be charged on purchases if your entire balance is paid by the due date each month.

**Minimum Interest Charge** If you are charged interest, the charge will be no less than \$1.50.

**For Credit Card Tips from the Consumer Financial Protection Bureau** To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

# FEEES

**Annual Fee** None

**Transaction Fees**  
 - Balance Transfer Fee None  
 - Cash Advance Fee \$1.00  
 - Foreign Transaction Fee 1.00% of each transaction in U.S dollars

**Penalty Fees**  
 - Late Payment Fee If the minimum required payment is not received by the next cycle date, you will be charged up to **\$30.00**

- Returned Payment Fee Up to **\$25.00**

**Other Fees & Disclosures**  
 - Document Copy Fee \$2.00 per item

**How We Will Calculate Your Balance:**  
 We use the Average Daily Balance method. Please see your account opening documents for more information.

**Loss of Introductory APR:**  
 If an introductory or promotional APR is in effect, we may end your introductory/promotional APR for purchases, balance transfers, and cash advances and apply the prevailing non-introductory/promotional APR if you are 60 days late in making payment.

**Billing Rights:**  
 Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement.



**Minimum Interest Charge:**  
 The minimum interest charge will be charged on any dollar amount.

**Effective Date:**  
 This information about the costs of the card described in this application is accurate as of **November 18, 2025**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum and Visa Share Secured are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act, your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.

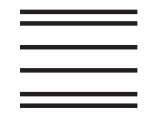
**Notice to New York Residents:**  
 New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

1. APR = Annual Percentage Rate. Rate subject to change without notice and based on creditworthiness. Available to qualifying Members. Some restrictions may apply. 2. Available to qualifying Members. Some restrictions may apply. Ask for details. Your account must be in good standing with the Credit Union. Funds must be available in the account at the time the order is placed. Cards will not be ordered if funds are not available. Fees apply. 3. APR = Annual Percentage Rate. Rate subject to change without notice and based on creditworthiness. Available to qualifying Members. Some restrictions may apply. 4. Debit cards must be used as "CREDIT" to earn rewards. CREDIT transactions will not earn rewards when processed on a debit network; KTVACU assumes no liability for transactions processed by the merchant on a debit network. The minimum uChoose Rewards points to redeem for business & consumer credit cards is 1,000 points; the minimum for consumer debit cards is 2,500 points. Not valid on KTVACU business debit cards. Available to qualifying Members. Some restrictions may apply. Ask for details. uChoose Rewards is a registered trademark of Fiserv, Inc. Business debit cards do not qualify for uChoose Rewards points. 5. Some restrictions may apply. Message and data rates may apply from your wireless carrier. Ask for details. 6. Be sure the Credit Union has your latest email address before registering your card with Card Controls & Alerts. Data and message rates may apply. Ask for details. 7. Debt Protection available through third-party partner TruStage™. Must be age 18 or older to apply. These products are optional. Insurance products are not a deposit or obligation of or guaranteed by Knoxville TVA Employees Credit Union or its affiliates. These products are not insured or guaranteed by NCUA or any agency of the federal government. Your credit approval cannot be conditioned on whether you purchase any of the insurance products. Some exceptions apply. TruStage™ is the marketing name for TruStage Financial Group, Inc., its subsidiaries, and affiliates. Payment protection products include debt protection products available through the credit union and MEMBER'S CHOICE credit life and credit disability insurance underwritten by CMFG Life Insurance Company.

**Knoxville area:** (865) 544-5400  
**Routing number:** 264279567  
  NMLS 167911  
**tvacreditunion.com** JOIN-000137-6

POSTAGE WILL BE PAID BY ADDRESSEE:  
 KNOXVILLE TVA EMPLOYEES CREDIT UNION  
 P.O. BOX 36027  
 KNOXVILLE, TN 37930

**BUSINESS REPLY MAIL**  
 FIRST-CLASS MAIL PERMIT NO.4370 KNOXVILLE, TN



**NO POSTAGE NECESSARY IF MAILED IN THE UNITED STATES**

# VISA® CREDIT CARD APPLICATION



# VISA PLATINUM CREDIT CARD APPLICATION (PLEASE PRINT)

**MARRIED APPLICANTS** may apply for a separate account. The Credit Union may only extend direct credit to a Member. A Joint Applicant for credit will be considered a co-signer if not a Credit Union Member. Check the type of credit account for which you choose to apply.

**Joint Credit** - If you are applying for a joint account or an account you and another person will use, please complete the applicant section as well as the co-applicant section.

**Individual Credit** - Please complete the applicant section about yourself and the co-applicant section on your spouse if: 1) You live in a community property state (AK, AZ, CA, ID, LA, NM, NV, P.R., TX, WA, WI) or 2) your spouse will use the account, or you are relying on your spouse's income.

Applicant's Signature  \_\_\_\_\_ Co-Applicant's Signature  \_\_\_\_\_  
I/We wish to apply for:  Visa Platinum  Increase in Credit Card Limit  Credit Union Account # \_\_\_\_\_

Email Address \_\_\_\_\_ Credit Limit Requested \$ \_\_\_\_\_ Are you a United States Citizen?  Yes  No

First Name \_\_\_\_\_ M.I. \_\_\_\_\_ Last Name \_\_\_\_\_ Date of Birth \_\_\_\_\_  
Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Daytime Phone \_\_\_\_\_ Evening Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_  
Last 4 digits: Social Security # \_\_\_\_\_  
 Own  Rent  Other

Present Employer (Name/Address) \_\_\_\_\_ Position \_\_\_\_\_ Date Hired \_\_\_\_\_ Monthly Gross Salary \$ \_\_\_\_\_

Other income: List alimony, child support, or separate maintenance only if you want it considered. List type and amount. \_\_\_\_\_

## CO-APPLICANT Member (if you are applying for credit in your name only, do not complete the following section.)

First Name \_\_\_\_\_ M.I. \_\_\_\_\_ Last Name \_\_\_\_\_ Date of Birth \_\_\_\_\_  
Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Daytime Phone \_\_\_\_\_ Evening Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_  
Last 4 digits: Social Security # \_\_\_\_\_  
Are you a United States Citizen?  Yes  No  
 Own  Rent  Other

Present Employer (Name/Address) \_\_\_\_\_ Position \_\_\_\_\_ Date Hired \_\_\_\_\_ Monthly Gross Salary \$ \_\_\_\_\_

Other income: List alimony, child support, or separate maintenance only if you want it considered. List type and amount. \_\_\_\_\_

Applicant/Co-Applicant Debts/Obligations: \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_ Total Monthly Payments \_\_\_\_\_ Monthly Rent/Mortgage \$ \_\_\_\_\_

Everything stated in this application is correct to the best of your knowledge. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. If this application is approved and Visa card(s) issued, the undersigned applicant(s) agree(s) that the applicant(s) will be bound by the terms and conditions accompanying the Visa card(s) and all amendments. Among other provisions, such terms and conditions provide that any applicant signing this application shall be liable to the same and full extent. You agree the use of the card will constitute acknowledgment of and agreement to the terms of the credit card agreement and disclosures.

You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. Shares and deposits in an IRA or any other account would lose special tax treatment under state or federal law if given as security are not subject to the security interest you have given in your shares and deposits. You may withdraw these other shares unless you are in default. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. For example, if you have an unpaid credit card balance, you agree we may use funds in your account(s) to pay any or all of the unpaid balance. By signing or otherwise authenticating below, you are affirmatively agreeing that you are aware that granting a security interest is a condition for the credit card and you intend to grant a security interest.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_  
 Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

## BALANCE TRANSFERS

Upon approval of my new Knoxville TVA Employees Credit Union Credit Card, I want the following amount(s) on the credit card account(s) listed below transferred to my new account. It is my responsibility to close the following accounts.

**Balance Transfer #1:** Card Issuer \_\_\_\_\_ Payment Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

Complete Account # \_\_\_\_\_ Amount \_\_\_\_\_

**Balance Transfer #2:** Card Issuer \_\_\_\_\_ Payment Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

Complete Account # \_\_\_\_\_ Amount \_\_\_\_\_

## PAYMENT PROTECTION COVERAGE <sup>7</sup>

I am interested in **Payment Protection Coverage** for my credit card account. I/We wish to take advantage of the member benefit that helps protect me/us in case of death or disability. I/We understand that this member benefit is voluntary and not required to obtain credit. Ask for current premiums. I/We desire:

- LifePlus Disability & Unemployment
- LifePlus Disability  LifePlus

Applicant's Signature \_\_\_\_\_ Co-Applicant's Signature \_\_\_\_\_

## SECURED CARD ACCOUNT (READ BEFORE YOU SIGN)

As a condition for the approval of this credit card account, you give us a specific pledge of your Credit Union share account(s) up to 110% of Credit Limit. Approved as a security for the account. You are not giving us a security interest in any deposit account that would have adverse tax consequences if pledged as security. You understand that you will not have access to pledged amounts for as long as your credit account is open.

Share Account Number \_\_\_\_\_ Applicant's Signature \_\_\_\_\_ Co-Applicant's Signature \_\_\_\_\_

## FOR CREDIT UNION USE ONLY

Date \_\_\_\_\_ Score \_\_\_\_\_ Rate \_\_\_\_\_ Visa Account # \_\_\_\_\_

Approved  Amount Approved \_\_\_\_\_ Reason \_\_\_\_\_

Rejected  Counteroffer \_\_\_\_\_ Loan Officer's Signature \_\_\_\_\_

## Upgrade Your Card Security

With Card Controls<sup>6</sup>, it's never been easier to protect yourself against fraud and keep your money more secure! Plus, turn your card on or off with just a few taps in the mobile app<sup>5</sup>.



SCAN HERE TO DOWNLOAD!



Make the most of your savings with the **Share Secured Visa® Card<sup>3</sup>**. Secure your card with money already in your savings account, and take advantage of a competitive, fixed interest rate.

## uChoose Rewards® Points<sup>4</sup>

Every transaction earns uChoose Rewards points redeemable for cash, gift cards, travel points, and more. If you have a KTVAECU card, you're automatically enrolled!

- Log in to KTVAECU digital banking<sup>5</sup>.
- Select **Cards** in the navigation menu.
- Pick **Rewards** to choose how you want to redeem your points!

**Every 1,000 points = \$10.00 cash for credit cards**

## Credit Cards<sup>1</sup>

Meet your new favorite card! The **KTVAECU® Visa® Platinum Credit Card** is easy to use and manage, and it saves you time with local service from people you trust.

- No annual fee
- No balance transfer fees
- Competitive fixed interest rate
- \$1.00 Cash Advance Fee
- Instant issue at all branch locations
- Customize<sup>2</sup> your card with a photo
- Easy ways to make payments