

May 2020



WE ARE
dedicated
TO HELPING
you.

KNOXVILLE



**EMPLOYEES
CREDIT UNION™**

Help when you need it most!
Let us help you bridge the paycheck gap with a
MEMBER SUPPORT LOAN!*

Learn more at:
tvacreditunion.com/member-support-loan

Announcements

We are OPEN and READY to HELP!

Our top priority is keeping our Members and Staff safe. Branch drive-thru lanes are open and fully staffed to help with all your financial needs. To view a full list of branch hours and services, visit us online! Our Contact Center has extended hours and can be reached from 7 AM – 7 PM, Monday through Friday and from 8 AM – 2 PM on Saturdays. Just call (865) 544-5400 to talk to a Member Service Representative if you need assistance with your account.

Skip-A-Payment**

Need to skip a loan, credit-card, or line-of-credit payment? We have short-term payment modifications with no fees available.

Happy Mother's Day Sunday, May 10, 2020

We want to wish all the moms out there a "Happy Mother's Day" this year!

Memorial Day Monday, May 25, 2020

All branches will be closed on Monday, May 25, 2020
in observance of Memorial Day.

Even during holiday closings, you can access your account 24/7 with online and mobile banking. Debit/credit card support is also available 24/7 by calling (865) 544-5400 and selecting option 5 for Cards.

*Some restrictions may apply. All applications are subject to underwriting guidelines and approval. Ask for details. Payment per \$1,000 is for example purposes only. 0.00% APR is available for the first 90 days. Automatic 4.00% APR, fixed rate after the first 90 days. The due date is 90 days from date of booking. This is a 36-month term loan. APR = Annual Percentage Rate. Payment Example: 33 monthly payments of \$32.06 per \$1,000 borrowed.

**Skip-A-Payment is not valid on real estate or business loans. All qualifying loans must be current and in good standing. Maximum number of three skips are allowed per rolling 12-month period. Ineligible loans will not be deferred. Credit Union will not be responsible for any payments, deposits, or other communications of forms lost in mail. Skip-A-Payment is subject to Credit Union approval. By utilizing Skip-A-Payment, you acknowledge KTVAECU will be extending your loan and final payment by one month on each loan designated. Interest will continue to accrue on your loan during the month that you skip your payment. If a GAP Waiver insurance policy was purchased at the origination or during the course of the loan, doing any Skip-A-Payment may have an adverse impact as to how a GAP claim is paid by the GAP insurance carrier. The Credit Union will not be liable for any denial of GAP benefits created by Skip-A-Payment products.