Ways to Manage Your Money



In-Branch Banking

Visit our convenient branch locations in Blount, Hamblen, Jefferson, Knox, Loudon, Roane, Sevier, Sullivan counties, and Johnson City. **tvacreditunion.com/locations**



Mobile Banking[8]

Wherever you need us, we'll be where you are! Manage your money with the KTVAECU® Mobile App. **tvacreditunion.com/mobile-banking**



Online Banking[24]

Transfer between accounts, pay your bills, and more from wherever you are. **tvacreditunion.com/online-banking**



Telephone Banking[25]

No wait time! Our automated phone assistant helps you save even more time on basic transactions like checking your balance. **(865) 544-5675**



Video Chat Banking[26]

Skip the drive and the line! Just click the chat icon at the bottom right corner of our website to talk with one of our friendly Member Service Representatives!



ATM Network[28]

Deposit, withdraw, and check your balance in minutes at any ATM in our network with your KTVAECU card!

Main: (865) 544-5400
Toll-Free: (800) 467-5427
tvacreditunion.com

1. Available to qualifying Members. Some restrictions may apply. Fees may apply. Fees may reduce earnings. Ask for details. 2. There is a charge for non-club checks. Available to qualifying Members. Some restrictions may apply. Fees may apply. Ask for details. Must use eStatement for no-fee option. Members will receive initial checks for free. Business Accounts do not qualify for free checks. 3. Some restrictions may apply. Fees may reduce earnings. Ask for details. High-Yield Checking is a tiered-rate account. Monthly qualification cycle begins on the first day and ends on the last day of the calendar month. Terms and conditions may apply. Rate subject to change. Ask for details. 4. Member-Managed Funds may be designated as a savings or checking account. Member-Managed Checking Accounts offer unlimited transfers. 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. Ask for details. Fees may reduce earnings. 5. Available to qualifying Members. Some restrictions may apply. Ask for details. 6. 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. 7. 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. 8. Some restrictions may apply. Ask for details. Message and data rates may apply from your wireless carrier. 9. Consult with your tax advisor to determine your specific tax situation. Certificate withdrawal restrictions apply. Additional terms and conditions may apply. Must be age 18 or older to apply. A Certificate Account can be designated as an IRA Certificate or a Health Savings Account Certificate. All rates and offerings are subject to change. There is a charge for non-club checks. Fees may reduce earnings. 10. Some restrictions may apply. Fees may reduce earnings. Ask for details. Premium Savings Account is a tiered-rate account. Monthly qualification cycle begins on the first day and ends on the last day of the calendar month. Minimum opening deposit of $25,000.00 in new money. New money is money not currently on deposit with Knoxville TVA Employees Credit Union. Rate subject to change. PREMIUM RATE of 3.50% APY is earned on balances $250,000.00 or more. NON-PREMIUM RATE of 0.00% APY is earned on balances of $24,999.99 or less. On balances between $25,000.00 and $99,999.99, 2.00% APY is earned. On balances between $100,000.00 and $249,999.99, 3.00% APY is earned. 11. Earns dividends. No minimum balance. Allows withdrawals. Available to qualifying Members. Some restrictions may apply. Fees may reduce earnings. Ask for details. 12. Available to qualifying Members. Some restrictions, conditions, and fees 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. 13. Available to qualifying Members. Some restrictions, conditions, and fees may apply. Ask for details. 14. APY = Annual Percentage Yield. Some restrictions may apply. Term must be decided at the time of account opening and may not be changed over the term of the account. All rates and offerings are subject to change. Penalty may be imposed for early withdrawal. Fees may reduce earnings. Automatic deposits of at least $25.00 per month are required on balances under $25,000.00. Failure to complete required deposits may result in early withdrawal penalties and closure. Additional deposits allowed within the term of the certificate account. No limits required for additional deposits. 15. 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. 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. 17. Jump Start Savings is a tiered-rate account for minors under 18 years of age. Must have a parent or legal guardian on the account. Fees may reduce earnings. Monthly qualification cycle begins on the first day and ends on the last day of the calendar month. Terms and conditions may apply. Some restrictions may apply. Fees may reduce earnings. Ask for details. 18. Rates current as of posted rate schedule. No minimum opening deposit. Must be open for a minimum of three years and pays out on your child's college entrance date or 18th birthday, whichever comes first. Fees may reduce earnings. Available to qualifying Members. Some restrictions may apply. Ask for details. 19. The Credit Union does not offer student loans of any type. This is not an endorsement or recommendation of a specific loan type or product. This is for informational purposes only. Student loans are not an obligation or guarantee of Knoxville TVA Employees Credit Union or its affiliates. Consult a specialist for further help. 20. Available to qualifying Members. Some restrictions may apply. Rate subject to change. Ask for details. 21. Available to qualifying Members with membership 90 days or older. Some restrictions may apply. Rate subject to change. Rates can change after consummation. Ask for details. 22. Restrictions apply. Not a government-affiliated agency. All applications subject to underwriting guidelines and approval. Rates based on creditworthiness. Ask for details. 23. Loan may be fixed or variable rate. Available to qualifying Members. Some restrictions may apply. Rate may vary, based on creditworthiness, amount financed, and loan terms. Rate subject to change. Rates can change after consummation. Ask for details. 24. Some restrictions may apply. Ask for details. 25. Message and data rates may apply from your wireless carrier. 26. Please ensure the information submitted is complete and accurate. Only forms completed and submitted will be eligible for a response. Some restrictions may apply. Message and data rates may apply from your wireless carrier. Ask for details. 27. Available to qualifying Members. Some restrictions may apply. Your rate may vary, based on creditworthiness, amount financed, and loan terms. Ask for details. 28. Allpoint, Co-Op Financial Services, and KTVAECU ATMs are surcharge-free for all Knoxville TVA Employees Credit Union cardholders. Your financial institution may impose a separate service fee on a transaction conducted at an ATM it doesn't own. $1.00 cash advance fee on credit cards at foreign ATMs.

NCUA EQUAL HOUSING OPPORTUNITY NMLS 167911

JOIN-000152-7

ACCOUNTS

KNOXVILLE TVA EMPLOYEES CREDIT UNION®

SPEND

Spend Account[1]

Get all the benefits of a traditional checking account with the convenience you need.

No minimum balance | No monthly fee (with eStatements) | Free initial checks[2]

High-Yield Checking (HYC)[3]

Take your checking account to the next level. If you're looking for a checking account that earns more on higher balances, you have direct deposit, and you're an active account user, HYC is for YOU.

Member-Managed Checking or Savings[4]

Invest in yourself with a Member-Managed Checking or Savings Account. With this tiered account, the more you save, the more you earn.

Debit Card[5]



- **Printed In-Branch:** Cards are instantly issued at all branch locations.
- **Earns Rewards:** The debit card that earns uChoose Rewards®[6] points redeemable for cash, gift cards, travel points, and more.
- **Extra Security Features:** Customizable alerts for deposits, withdrawals, logins, and more!

Credit Card[5]



- NO Annual Fees
- NO Balance Transfer Fees
- $1.00 Cash Advance Fee
- $1.00 Foreign ATM Transaction Fee
- Earns uChoose Rewards® points redeemable for cash, gift cards, travel points, and more.
- **Card Controls[7]:** Set alerts, control when and where your cards are used, and more with the mobile app.

Health Savings Account[9]

Health Savings Accounts provide a tax-advantaged way to save and pay for qualified medical expenses incurred by those who are covered under our HSA-qualified High Deductible Health Plan (HDHP). We offer three HSA options: savings account with a debit card, checking account with a debit card, or certificate account.

Scan the QR Code to view
SHARE DEPOSIT RATES

SAVE

Savings Accounts

Save for what matters most with a savings account that works best for YOU.

- Centsible Savings[11]
- Christmas Club Savings[12]
- Member-Managed Funds[4]
- Premium Savings[10]
- Regular Savings[13]
- U-Name-It Savings[12]
- Vacation Savings[12]
- Set It and Forget It[14]

Certificate Account[15]

A Certificate Account allows you to grow and save your money at the same time, at a term that works best for YOU. Check out competitive rates and rate specials at **tvacreditunion.com/Rates**

Individual Retirement Account (IRA)[16]

An IRA is a savings account that allows you to invest and grow your money for retirement in a tax-advantaged way. IRAs are designed for tax-free or tax-deferred savings growth. Ask us which type of IRA is right for YOU: Traditional IRA or Roth IRA.

Youth & Student

Youth Savings Account

Give your kids a jump start with our Jump Start Savings Account[15]! This account is the perfect account for family members looking to save for kids under the age of 18.

Educational Savings Plan[18]

A college or trade school degree can offer job opportunities, important skill sets, and increased wages, but these benefits of education are expensive, as tuition, books, and dorm fees increase each year. Be prepared for future education expenses and start saving now.

Student Loans[19]

Every student has a different story, and everyone's path is unique. Our student loans, offered through our A+ partnership with Sallie Mae®, are tailored to the needs of each student.

BORROW

Auto Loan[20]

Applying for an auto loan is simple. You can apply online, at a branch, by phone, or at a dealership!

Learn more at **tvacreditunion.com/AutoLoans**

Debt Consolidation[27]

Debt consolidation works when you combine multiple loans or credit card balances into one lower-rate payment.

Learn more at **tvacreditunion.com/debt-consideration**

The Credit Builder[21]

Let us help you pave the way to a better credit score! With the KTVAECU® Credit Builder Loan, you can help build or rebuild your credit score.

Learn more at **tvacreditunion.com/CreditBuilder**

Home Loan[22]

Whether you're shopping for a new home or looking to refinance, our Loan Officers work with you to find the best home loan solution. We do the heavy lifting so you can get back to what matters most: living your best life in your home.

Learn more at **tvacreditunion.com/HomeLoans**

Personal Loan[23]

Whether you have an unexpected expense, need to make a bigger purchase, or want to build your credit score, we have a personal loan that's right for YOU.

Learn more at **tvacreditunion.com/PersonalLoans**

Recreational and Boat Loans[20]

A recreational loan can be used to help finance a new boat, RV, ATV, motorcycle, and more. You can apply online, at a branch, by phone, or at a dealership!

Learn more at **tvacreditunion.com/RecLoans**

Scan the QR Code to view
LOAN RATES