

INTEREST RATE & INTEREST CHARGES

Annual Percentage Rate (APR) for Purchases Business Visa 4.99% Introductory APR until February 28, 2027. After that, your APR will be 11.99% up to 18.00%, based on creditworthiness when account is opened.

Annual Percentage Rate (APR) for Balance Transfers** Business Visa 4.99% Introductory APR until February 28, 2027. After that, your APR will be 11.99% up to 18.00%, based on creditworthiness when account is opened.

Annual Percentage Rate (APR) for Cash Advances** Business Visa 4.99% Introductory APR until February 28, 2027. After that, your APR will be 11.99% up to 18.00%, based on creditworthiness when account is opened.

How to Avoid Paying Interest on Purchases Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.

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 your previous balance in full by the due date).

Grace Period for Cash Advances and Balance Transfers None

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

**Finance charges on cash advances and balance transfers will begin to accrue on the date the advance or transfer was made.

FEES

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 you are 5 or more days late in making a minimum required payment, you may be charged up to \$30.00 \$29.00 - Returned Payment Fee \$29.00 - Over-the-Credit Limit \$29.00

Other Fees - Collection Fee Attorneys' fees, plus court costs, and any other fees allowed by law. - Copies of Documents \$1.00 per page

How We Will Calculate Your Balance: We use the Average Daily Balance method. Please see your account opening documents for more information.*Your Business Visa APR is based on Credit Union's Managed Credit Program.

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

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.

Promotional Period for Introductory APR: The Introductory APR for purchases, balance transfers, and cash advances will apply to transactions posted to your account from September 1, 2026, until February 28, 2027. Any existing balances on Knoxville TVA Employees Credit Union loan or credit card accounts are not eligible for the Introductory APR. The repayment period for purchases, balance transfers, and cash advances made during the promotional rate period will expire on February 29, 2028. Any remaining balance as of March 1, 2028, will revert to the current applicable credit card rate.

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 September 1, 2026. 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.

Knoxville area: (865) 544-5400

Routing number: 264279567



tvacreditunion.com

Business Credit Cards

Manage your business with the Visa® Business Credit Card¹!

- No annual fees
- No balance transfer fees
- Competitive rates
- Automatic payment options from business checking
- Instant issue at all branch locations
- ATM access²

uChoose Rewards® Points³

Make regular purchases with your KTVAECU® Visa Business Credit Card to earn uChoose Rewards points, redeemable for cash, gift cards, travel points, and more! Plus, you're automatically enrolled just by having the card!

- Log in to KTVAECU digital banking⁴
- Select Cards in the navigation menu
- Choose Rewards to redeem your points

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

Upgrade Your Card Security

With card controls⁵, it's easier than ever to protect yourself against fraud and keep your money more secure! With just a few taps, manage your card anytime with digital banking⁴.



SCAN HERE TO DOWNLOAD!

- APR = Annual Percentage Rate. Rates subject to change without notice. Available to qualifying Members. Some restrictions may apply. Ask for details.
- 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.
- Debit cards 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. 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 KTVAECU 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.
- Available to qualifying Members. Some restrictions may apply. Message and data rates may apply. Ask for details.
- Some restrictions may apply. Ask for details. Message and data rates may apply from your wireless carrier. Available to qualifying Members.

JOIN-000195-1



BUSINESS VISA CREDIT CARD APPLICATION (PLEASE PRINT)

Type of Business/Industry: _____ Credit Limit Requested: \$ _____

Legal Structure: ☐ Sole Proprietorship ☐ Partnership ☐ Corporation ☐ S Corp ☐ LLC ☐ Other _____

Please provide a copy of Your official minutes, which include the authorization to apply and the organization's last two (2) years' financial statements. You understand there are cost(s) associated with the use of a business Visa credit card. To request specific information, see Your loan officer for details or call toll-free (800)467-5427.

BUSINESS INFORMATION

Name of Business (to appear on card) _____ State of Organization _____

Legal Name (if different than above). Federal law requires Us to collect and verify the business name, physical address, and tax identification number. _____

Street Address _____ City _____ State _____ Zip Code _____

Mailing Address (if different than above) _____ City _____ State _____ Zip Code _____

Telephone # with area code Fax # with area code Tax Identification # # of Employees Annual Gross Income Years in Operation

OWNER or AUTHORIZED OFFICER INFORMATION (as the Owner or Authorized Officer, You will automatically receive a card upon approval)

Full Name (to appear on card) _____ Title _____ Home Phone # _____ Mobile Phone # _____

Home Street Address _____ City _____ State _____ Zip Code _____

Driver License # and State of Issuance Social Security Number Date of Birth Annual Salary

CARDS FOR YOUR EMPLOYEES

First Cardholder's Full Name (to appear on card) _____ Social Security Number _____ Date of Birth _____

Second Cardholder's Full Name (to appear on card) _____ Social Security Number _____ Date of Birth _____

Full Name of Authorized Contact. *The Authorized Contact will be authorized to access Account information on behalf of the business, as well as make changes to the Account including, but not limited to, requesting credit line increases and additional Cardholders.*

In this Business Visa Credit Card Application ("Application"), the words "You" and "Your" refer to the Authorized Officer(s) or Owner identified in this Application applying for a Business Credit Card account ("Account"). The words "Credit Union," "We," "Our," and "Us" refer to Knoxville TVA Employees Credit Union. By signing below, You acknowledge and agree on behalf of the Business entity: 1) that all information provided in connection with this Application is correct; 2) that We may investigate and exchange reports regarding information on You and the Business entity with credit reporting agencies and others; 3) that the Account will be used for business purposes only; 4) to all terms of the Business Credit Card Agreement provided upon approval; 5) that You authorize Us to provide Your Application information and any updated Application information You provide to Our affiliate(s) in connection with other accounts that You may have with those affiliate(s); and 6) that herein You and the Business entity, personally and in Your individual capacity, will each be liable for all charges, fees, and finance charges on all of the cards and accounts issued pursuant to this request or any future requests associated with this Account. (In the case of a non-profit organization, the Authorized Officer will not be personally liable as set forth in #6 above. Only the Business entity will be liable). You understand that the use of Your credit card(s) will constitute acknowledgment of receipt and agreement to the terms of the Business Credit Card Agreement. The USA Patriot Act requires that We verify the identity of all Account holders. We may ask You or Your co-borrower(s) to show proof of identity. We may report information about Your Account to credit bureaus. Late payments, missed payments, or other defaults on Your Account may be reflected in Your credit report.

Owner/Authorized Officer's Signature _____ First Cardholder's Signature _____ Second Cardholder's Signature _____

Date _____ Date _____ Date _____

BUSINESS GUARANTY AGREEMENT

In this Business Guaranty Agreement ("Agreement"), "You," "Your," and "Guarantor" refer to the person(s) designated as a Guarantor in this Agreement. "Credit Union," "We," "Our," and "Us" refer to Knoxville TVA Employees Credit Union or anyone to whom We transfer Our rights under this Agreement. In consideration for Our agreement to lend money or extend credit to _____ (the business applicant(s) listed above) in an amount up to the initial Credit Limit Requested under a Business Credit Card Account ("Account"), You personally and unconditionally guarantee prompt and full payment when due, including principal, accrued interest, and other charges. If any Authorized Officer, Owner, or Authorized Contact of the Business entity requests or agrees to changes to the Account including additional cards or credit limit increases, You agree that this Agreement will apply to any obligation owed under the Account. This Agreement shall be governed by and construed in accordance with the laws of the state of Tennessee.

Guarantor's Full Name (printed) _____ Guarantor's Full Name (printed) _____

Social Security Number _____ Social Security Number _____

Date of Birth _____ Date of Birth _____

Guarantor Signature _____ Guarantor Signature _____

FOR CREDIT UNION USE ONLY

Date _____ Amount Approved \$ _____ Credit Score _____ Account Number _____

☐ Reject ☐ Counteroffer Reason _____

Approved Rate _____ Loan Officer Signature _____