Wherever business takes you, we're right there with you!

View your account balances, pay bills, and manage your loans all in one place with Digital Banking[19].

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

How to Get Started

Online Banking[11]

1. Go to **tvacreditunion.com** and click **Login**.
2. Select **Register** and enter your personal information.
3. Create a **username** and **password**.
4. You're set!

Mobile Banking[19]

1. Download the **KTVAECU® Mobile App**.
2. Open the app and tap **More**.
3. Select **Register** and enter your personal information.
4. Create a **username** and **password**.
5. You're ready to go!

Look for the KTVAECU App!

GET IT ON Google Play[20]

Download on the App Store[20]

Contact Us!

Call (865) 544-5400
Text (865) 544-5435
Email justask@tvacreditunion.com

1. Rate subject to change without notice. Available to qualifying Members. Some restrictions may apply. Ask for details. APR=Annual Percentage Rate.
2. Available to qualifying Members. Some restrictions may apply. Ask for details. Each personal card is $20.00, and each personalized business card is $40.00.
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. Rate based on creditworthiness. APR = Annual Percentage Rate.
5. Restrictions may apply. Not a government-affiliated agency. All applications subject to underwriting guidelines and approval. Rates based on creditworthiness. Ask for details. APR = Annual Percentage Rate.
6. Paychex is a third-party partner to Knoxville TVA Employees Credit Union. These products are optional and are not a deposit or obligation of, or guaranteed by, Knoxville TVA Employees Credit Union or its affiliates. These products or services are not insured or guaranteed by NCUA or any agency of the federal government. Paychex is a registered trademark of Paychex, Inc.
7. The Clover® name and logo are registered trademarks owned by Clover Network, Inc. Other trademarks referenced above are the property of their respective owners. Fiserv, Inc. is a third-party partner to Knoxville TVA Employees Credit Union. No minimum balance required. Preferred Account earns dividends with $1,500.00 maintenance minimum balance. Dividends not available with Free Account. Ask for details.
8. Available to qualifying Members. Some restrictions may apply. Ask for details.
9. Preferred accounts earn dividends with maintenance of $1,500.00 balance. Dividends not available with free account.
10. 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. Must use eStatement for no-fee option. Available to qualifying Members. Some restrictions may apply. Fees may apply. Ask for details.
11. Some restrictions may apply. Ask for details.
12. Available to qualifying Members. Some restrictions may apply. Message and data rates may apply. Ask for details.
13. 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.
14. Reference new account opening paperwork for additional details and disclosures on overdraft protection.
15. Receive a paper statement in the mail for $2.00 per month or enroll in free eStatements (electronic statements). Members under the age of 18, Senior Member Accounts, and department SSI excluded. Ask for details.
16. Must use eStatement for no-fee option. Available to qualifying Members. Some restrictions may apply. Fees may apply. Ask for details. Dividends accrue daily; compound quarterly. $5.00 minimum balance.
17. 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.
18. 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.
19. Some restrictions may apply. Ask for details. Message and data rates may apply from your wireless carrier.
20. Apple Store® is a trademark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC.

NCUA EQUAL HOUSING OPPORTUNITY NMLS 167911 **tvacreditunion.com** JOIN-000125-7

BUSINESS SERVICES

KNOXVILLE TVA EMPLOYEES CREDIT UNION®

At Knoxville TVA Employees Credit Union™, you're not just another Member. Our purpose is to help generations of Members on their financial journeys and build stronger businesses. **We want your business to succeed, and we 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 Card[1]

Manage your business Visa® credit card online. Make instant payment transfers, view transaction history, and more.



- Competitive fixed rate
- No annual fee
- Customizable cards[2]
- No minimum finance charge
- Earns uChoose Rewards®[3]

Business Loans[4]

Term loans[4] 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 Loans**[5] for commercial real estate acquisition, refinancing, and investment property

Payroll, HR, and Benefits Solutions

We partner with Paychex®[6], one of the nation's leading providers of payroll and HR services for small businesses, to offer services to our business Members at competitive rates.

Merchant Card Services

Through our partnership with Clover®[7], we help you take payments with ease. Whether you run a storefront or work on the go, you get access to tools and support to keep business moving.

Business Checking Accounts[8]

	Free	Preferred
Minimum checking account balance[9]	$0.00	$0.00
Monthly fee[10]	$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[11]	$0.00	$0.00
Pay-A-Bill[12]	Yes	Yes
ATM access[13]	Yes	Yes
Visa® debit card available[4]	Yes	Yes
Overdraft protection available[14]	Yes	Yes
Monthly statements[15]	Yes	Yes
Preauthorized drafts available	Yes	Yes

Business Savings Accounts[16]

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 Account[17]: A tiered money market account offering higher dividends based on the account balance.

Business Certificate Accounts[18]: Offer higher return rates for a specific period to best fit your organization's needs.

Getting Started

You'll need the following documents to open a business account at KTVAECU®. Other documentation may be required.

*Federal regulations require the Credit Union to obtain personal information for all business owners and account signers. The Credit Union may obtain credit reports for business owners and authorized signers applying for new business account(s).

Sole Proprietorship or Partnership (General or Limited)

- Employer Identification Number (EIN)
- 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)