INTEREST RATE & INTEREST

Annual Percentage Rate (APR) for Purchases	**Visa Platinum 4.99%** Introductory APR until February 28, 2027. After that, your APR will be **9.99%** up to **18.00%***, Share Secured **4.99%** Introductory APR until February 28, 2027. After that, your APR will be **5.99%** up to **18.00%***. *Based on creditworthiness when account is opened.
Annual Percentage Rate (APR) for Cash Advances	**Visa Platinum 4.99%** Introductory APR until February 28, 2027. After that, your APR will be **9.99%** up to **18.00%***, Share Secured **4.99%** Introductory APR until February 28, 2027. After that, your APR will be **5.99%** up to **18.00%***, *Based on creditworthiness when account is opened.
Annual Percentage Rate (APR) for Balance Transfers	**Visa Platinum 4.99%** Introductory APR until February 28, 2027. After that, your APR will be **9.99%** up to **18.00%***, Share Secured **4.99%** Introductory APR until February 28, 2027. After that, your APR will be **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 and Balance Transfers	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.

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**
- Returned Payment Fee	Up to **$25.00**
Other Fees & Disclosures	
- Document Copy Fee	$2.00 per page

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

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.

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

NCUA EQUAL HOUSING OPPORTUNITY NMLS 167911

tvacreditunion.com

JOIN-000127-2

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

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

NO POSTAGE NECESSARY IF MAILED IN THE UNITED STATES

LIMITED-TIME RATE SPECIAL

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:

☐ **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.

☐ **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.

Applicant's Signature **X** _____ Co-Applicant's Signature **X** _____

I/We wish to apply for: ☐ Visa Platinum ☐ Increase in Credit Card Limit ☐ Share Secured 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 | Last 4 digits: Social Security #

Daytime Phone | Evening Phone | Cell Phone | ☐ 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 | Last 4 digits: Social Security #

Street Address | City | State | Zip | Are you a United States Citizen? ☐ Yes ☐ No

Daytime Phone | Evening Phone | Cell Phone | ☐ 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 Debts | $ 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.

X _____ Applicant's Signature | Date

X _____ 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 [6]

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, disability, or unemployment. 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 _____

☐ **Approved** Amount Approved _____ Rate _____ Visa Account # _____

☐ **Rejected** Reason _____

Counteroffer _____ Loan Officer's Signature _____

Credit Cards[1]

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[2] your card with a photo
- Easy ways to make payments

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

uChoose Rewards® Points[4]

Every purchase 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[5].
- 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

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. 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.
5. Some restrictions may apply. Message and data rates may apply from your wireless carrier. Ask for details.
6. Payment Protection is 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 MEMBERS CHOICE credit life and credit disability insurance underwritten by CMFG Life Insurance Company.