POSTAGE WILL BE PAID BY ADDRESSEE:

KNOXVILLE TVA EMPLOYEES CREDIT UNION
P.O. BOX 36027
KNOXVILLE, TN 37930

BUSINESS REPLY MAIL
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UNITED STATES

OUR MISSION

To help Members grow financially.

OUR PURPOSE

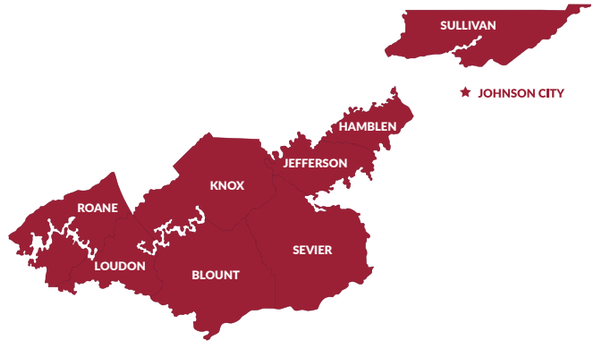
To help generations of Members on their financial journeys.

OUR PHILOSOPHY

People Helping People. Members Helping Members®.

Who can be a Member?

Knoxville TVA Employees Credit Union™ Membership is available to anyone who lives, works, worships, attends school, owns a business, or has eligible family in the following areas:



What does Credit Union Membership mean?

When you open a Share Account[1], you become a KTVAECU® Member! You become a part of our Credit Union family, because you now own a share of the Credit Union. That's right! As a Member, you are a shareholder with a vote for who sits on our Credit Union Board of Directors.

MEMBERSHIP

1. Available to qualifying Members. Some restrictions, conditions, and fees may apply. Ask for details.
2. No-fee coin machines are available to Members of Knoxville TVA Employees Credit Union. Non-Members are charged a 10% fee. Coins must be clean and free of debris. Coin machines are maintained for accuracy; however, the Credit Union cannot guarantee coin machines will be error-free and may be occasionally out-of-service. The Credit Union does not assume liability for loss or destruction of coins. Available at branch lobby locations only.
3. Available to qualifying Members. Some restrictions may apply. Some fees may apply. Ask for details.
4. Available to qualifying Members. Some restrictions may apply. Ask for details. Rate subject to change without notice and based on creditworthiness. See card terms and conditions: tvacreditunion.com/credit-card-disclosure.
5. Notary service provided free of charge to Members of Knoxville TVA Employees Credit Union. Available at branch lobby locations only.
6. Available to qualifying Members. Some restrictions may apply. Available on a first-come, first-serve basis. Available at select branch locations. Ask for details.
7. 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.
8. Some restrictions may apply. Ask for details. Message and data rates may apply from your wireless carrier.
9. Some restrictions may apply. Ask for details. Message and data rates may apply from your wireless carrier. Pay-A-Person uses Payrailz to send funds and is a trusted, third-party partner of Knoxville TVA Employees Credit Union. Full disclosure available at tvacreditunion.com/payaperson-disclosure.
10. Please ensure the info 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

Main: (865) 544-5400
Toll-Free: (800) 467-5427
Real Estate Lending: (865) 544-5409
Routing Number: 264279567

NCUA NMLS 167911

tvacreditunion.com

JOIN-000130-7

KNOXVILLE TVA EMPLOYEES® CREDIT UNION

Ways to Manage Your Money

Life gets busy. That's why we offer simple ways to stay connected to your money wherever you are.

Our Branches

We have 24 branches (and growing), plus a network of ATMs[7] to help you accomplish your financial to-dos. To find the location closest to you, visit **tvacreditunion.com/locations**.

Online/Mobile Banking[8]

Move money between accounts, Pay-A-Person[9], pay bills, and more, all from one place.

Online Chat[10]

Connect with a real person through our secure chat feature on our website.

Phone

Get answers to your questions by calling us! Reach us at **(865) 544-5400**.

ATMS[7]

Deposit, withdraw, and check your balance in minutes at any ATM in our network.

How do Credit Unions and Banks differ?

Credit Unions	Banks
Not for profit but for service.	Banks are corporations that exist to earn a profit for shareholders.
Member-owned and controlled.	Shareholder (investor) owned and controlled.
All profits are returned to Members in the form of new products, competitive rates, additional services, lower fees, and expanded locations.	All profits are distributed to the stockholders in proportion to the number of shares owned.

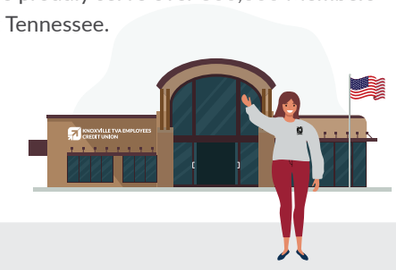
Our History

Knoxville TVA Employees Credit Union was founded in 1934 by a small group of TVA employees in the aftermath of the Great Depression.

The country had just made it out of the worst economic period of the 20th century. Americans were trying to recover from one of the lowest unemployment rates in history. People were looking for places to save and borrow, and traditional banks had shuttered their doors. It was difficult for the everyday man to access funding and other financial services. TVA employees recognized this gap and formed KTVAECU® as a financial cooperative to help the average American.

KTVAECU was built on **"People Helping People, Members Helping Members,"** and that philosophy has driven us through almost 100 years of growth.

We continue to introduce new services, more delivery channels, and more products to stay current and relevant to our Members. What started as a small financial cooperative for employees of TVA has transformed into branches spanning across Blount, Hamblen, Jefferson, Knox, Loudon, Roane, Sevier, Sullivan counties, and Johnson City. We proudly serve over 300,000 Members throughout East Tennessee.



Wherever you are on your financial journey, we're here to help you.

We're Local

KTVAECU is dedicated to serving East Tennessee. Whenever you're in the area, you'll know we are never far away.

We're Dedicated to Service

Since 1934, service has been at the heart of what we do. We're here to help YOU. From accounts and loans to everyday tools, we help you take care of your money.

In-Person Service Perks

Take advantage of all the wonderful benefits the Credit Union has to offer!

Coin Machine[2]

Bring your spare change to any branch location and have it automatically counted for you.

Instant-Issue Debit[3] & Credit Card[4]

Get a new or replacement debit/credit card instantly at any branch location.

Free Notary Services[5]

Free notary at any branch location. Photo ID required.

Safe Deposit Boxes[6]

Safe deposit boxes are available to rent with a low annual fee. Visit **tvacreditunion.com/locations** to find a branch with this service.

We're Listening.

At Knoxville TVA Employees Credit Union, your voice is important! Our vision is to be your first choice for all financial services. To achieve that, we must listen and learn from the most important person at the Credit Union: YOU, our Member.

Name (optional)

Which branch did you visit?

How did you hear about us?

☐ TV ☐ Radio ☐ Website ☐ Billboard
☐ Internet Browsing ☐ Friends ☐ Family ☐ Online Ad
☐ Newspaper/Magazine ☐ Movie Theater ☐ Other

Did we exceed your expectations? ☐ YES ☐ NO

Were you satisfied with your visit today? ☐ YES ☐ NO

What else can we help you with?

General comments:

Thank you for your feedback!

We strive to offer the best products and services by listening to YOU and continually aiming toward improvement. Tear off this panel and drop it in the mail to share your thoughts!