KNOXVILLE TVA EMPLOYEES CREDIT UNION™
P.O. Box 36027
Knoxville, TN 37930
(800) 467-5427 or (865) 544-5400
tvacreditunion.com

TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: 1/1/2026

The rates, fees and terms applicable to your account at Knoxville TVA Employees Credit Union are provided with this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

RATE SCHEDULE

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Regular Share/Savings	0.15% / 0.15%	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	—	Daily Balance	—
Member's Special/You Name It	0.15% / 0.15%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Christmas Club	0.10% / 0.10%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account withdrawal limitations apply.
Vacation Club	0.10% / 0.10%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Member - Managed Funds Share	$2,500.00 to $24,999.99 0.55% / 0.55% $25,000.00 to $49,999.99 0.60% / 0.60% $50,000.00 to $99,999.99 0.70% / 0.70% $100,000.00 to $249,999.99 1.74% / 1.75% $250,000.00 to $499,999.99 1.83% / 1.85% $500,000.00 to $999,999.99 1.98% / 2.00% $1,000,000.00 or greater 1.98% / 2.00%	Monthly	Monthly	Monthly (Calendar)	—	—	$2,500.00	Daily Balance	Account transfer and withdrawal limitations apply.
Premium Savings	$25,000.00 to $99,999.99 1.98% / 2.00% $100,000.00 to $249,999.99 2.96% / 3.00% $250,000.00 or greater 3.45% / 3.50%	Monthly	Monthly	Monthly (Calendar)	$25,000.00	—	$25,000.00	Daily Balance	Account transfer and withdrawal limitations apply.
Health Savings	0.75% / 0.75%	Monthly	Monthly	Monthly (Calendar)	$25.00	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Centsible	1.00% / 1.00%	Quarterly	Quarterly	Quarterly (Calendar)	—	—	—	Daily Balance	Account transfer and withdrawal limitations apply.
Jump Start Savings	$500.00 and below 2.96% / 3.00% $500.01 or greater 0.15% / 3.00% to 0.15%	Quarterly	Quarterly	Quarterly (Calendar)	$5.00	—	—	Daily Balance	Account limitations apply.

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RATE SCHEDULE Cont.

ACCOUNT TYPE	DIVIDENDS				BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS
	Dividend Rate/ Annual Percentage Yield (APY)	Dividends Compounded	Dividends Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	
Accumulation IRA	0.30% / 0.30%	Monthly	Monthly	Monthly (Calendar)	$25.00	—	—	Daily Balance	Account limitations apply.
Best Checking	—	—	—	—	—	—	—	—	—
Member - Managed Funds Checking	$2,500.00 to $24,999.99 0.55% / 0.55% $25,000.00 to $49,999.99 0.60% / 0.60% $50,000.00 to $99,999.99 0.70% / 0.70% $100,000.00 to $249,999.99 1.74% / 1.75% $250,000.00 to $499,999.99 1.83% / 1.85% $500,000.00 to $999,999.99 1.98% / 2.00% $1,000,000.00 or greater 1.98% / 2.00%	Monthly	Monthly	Monthly (Calendar)	—	—	$2,500.00	Daily Balance	—
High Yield Checking Qualifications Met (See Section 2) Qualifications Not Met (See Section 2)	$500.00 to $10,000.00 3.45% / 0.00% to 3.33% $10,000.01 or greater 0.15% / 3.33% to 0.15% 0.15% / 0.00% to 0.15%	Monthly	Monthly	Monthly (Calendar)	—	—	$500.00	Daily Balance	—

ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts. All accounts described in this Truth-in-Savings Disclosure are share accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the dividend rate and frequency of compounding for an annual period. For Regular Share/Savings, Member's Special/You Name It, Christmas Club, Vacation Club, and Centsible accounts, the dividend rate and annual percentage yield may change quarterly as determined by the Credit Union's Board of Directors. For Member - Managed Funds Share, Premium Savings, Health Savings, Jump Start Savings, and Member – Managed Funds Checking accounts, the dividend rate and annual percentage yield may change at any time as determined by the Credit Union's Board of Directors. For Accumulation IRA and High Yield Checking accounts, the dividend rate and annual percentage yield may change monthly as determined by the Credit Union's Board of Directors. The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period. Member - Managed Funds Share, Premium Savings, Jump Start Savings, Member - Managed Funds Checking, and High Yield Checking accounts are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For Member – Managed Funds Share, Premium Savings, and Member – Managed Funds Checking tiered accounts, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account. For Jump Start Savings and High Yield Checking accounts once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to only that portion of the account balance within each balance range. See section 2 for more details about High Yield Checking accounts.

2. HIGH YIELD CHECKING — This account is a tiered rate account. If you meet the qualifications for this account during the monthly qualification cycle, the first dividend rate and range of annual percentage yields listed for this account in the Rate Schedule will apply to balances between $500.00 and $10,000.00 and the second dividend rate and range of annual percentage yields will apply on balances over $10,000.00. To meet the qualifications per monthly qualification cycle, you must: 1) make 15 debit card transactions that post and settle your account; 2) have direct deposit; 3) be enrolled in and receive e-statements; and 4) be enrolled in and log into Online Banking at least one (1) time. If you do not meet all of the minimum qualification requirements during the monthly qualification cycle, the third dividend rate and range of annual percentage yields as listed in the Rate Schedule will apply to balances of $500.00 or more in your account. The monthly qualification cycle is defined as the period beginning on the first day of the calendar month and ending on the last day of the calendar month.

If you close your account, dividends will be paid at the third dividend rate on balances of $500.00 or more as stated in the Rate Schedule. There is a limit of one High Yield Checking account per tax identification number.

3. NATURE OF DIVIDENDS — Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

4. DIVIDEND COMPOUNDING AND CREDITING — The compounding and crediting frequency of dividends and the dividend period applicable to each account are stated in the Rate Schedule. The dividend period is the period of time at the end of which an account earns dividend credit. The dividend period begins on the first calendar day of the period and ends on the last calendar day of the period.

5. ACCRUAL OF DIVIDENDS — For all earning accounts, dividends will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

6. BALANCE INFORMATION — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Regular Share account. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Member - Managed Funds Share, Premium Savings, Member – Managed Funds Checking, and High Yield Checking accounts, there is a minimum daily balance required to earn the annual percentage yield disclosed for the dividend period. If the minimum daily balance requirement is not met each day of the period, you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule dividends are calculated by applying a daily periodic rate to the principal in the account each day.

7. ACCOUNT LIMITATIONS — For Member's Special/You Name It, Christmas Club, Vacation Club, Member – Managed Funds Share, Premium Savings, Health Savings, and Centsible accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account may be subject to a fee or be closed. For Christmas Club accounts, the entire balance will be transferred to another account of yours on or after September 30 and the account will remain open. For Jump Start Savings accounts, this account is only available to members under the age of 18. Once you have reached the age of 18, this account will convert to a regular share account. For Accumulation IRA accounts, any withdrawal or transfers (other than a transfer to another Knoxville TVA Employees Credit Union IRA account) will result in a penalty equal to loss of ninety (90) days dividends prior to withdrawal unless written notice of the intent to withdraw is given to the Credit Union ninety (90) days prior to withdrawal. A notice of intent to withdraw is valid for 120 days from the date of notice. Penalty will be calculated based on the rate in effect on date of withdrawal and may result in a redemptive value less than the principal balance of the account. For Premium Savings accounts, the account must be opened with funds not currently on deposit with Knoxville TVA Employees Credit Union. For Regular Share/Savings, Best Checking, Member – Managed Funds Checking, and High Yield Checking accounts, no account limitations apply.

8. FEES FOR OVERDRAWING ACCOUNTS — Fees for overdrawing your account may be imposed on each check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Fee Schedule for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for overdraft protection and the Fee Schedule.

9. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	$5.00
Number of Shares Required	1

10. RATES — The rates provided in or with the Rate Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

11. FEES — See separate Fee Schedule for a listing of fees and charges applicable to your account(s).

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency