

ANNUAL MEETING

SAVE THE DATE: MARCH 12, 2024, AT 7 PM

All Members of the Credit Union are invited to attend Annual Meeting on Tuesday, March 12, 2024, at 7 PM.

Annual Meeting will take place at Regal Pinnacle, located at 11240 Parkside Drive. Doors will open at 6:00 PM, and the Meeting will begin at 7:00 PM. The Chairman of the Board and the President/CEO of the Credit Union will share updates on Credit Union operations and financials.

WHY IT'S IMPORTANT TO ATTEND

As a Member, you own a "share" of the Credit Union. Annual Meeting is a great opportunity for you to meet the Credit Union Board of Directors and the executive leadership. Join us on this day to learn more about the Credit Union's accomplishments over this past fiscal year.

NOMINEES

There are three open positions on the Board of Directors, all of which are three-year terms. Each year, the Board of Directors appoints a Nominating Committee to review and nominate qualified candidates. The Nominating Committee has nominated the following individuals to fill the open positions:

➤ KAMI DARAKSHANI

Kami Darakshani joined Knoxville TVA Employees Credit Union in 1968. After retiring from TVA, he began his service on the Board of Directors. He has served in several positions, including Treasurer, and has volunteered on the Supervisory Committee. Kami is dedicated to giving back to the community and providing stellar Member service.

➤ SHERRY VERMILLION

Sherry Vermillion has been a Member of Knoxville TVA Employees Credit Union since 1980. She retired from TVA and has served on the Board of Directors in several positions, including Treasurer and Assistant Treasurer. In addition, she has volunteered on the Supervisory Committee and served on the Simply Smart Foundation for Education. Sherry is passionate about the Credit Union's service to the community.

➤ MITCHELL WEAVER

Mitchell Weaver joined Knoxville TVA Employees Credit Union in 2018 after the merger with Mountain Lakes Community Federal Credit Union. He has volunteered on the Supervisory Committee and served as Assistant Treasurer on the Board of Directors. His primary focus in his service is to carry out the Credit Union mission of "Helping Members Grow Financially."

PETITION APPLICATIONS

- Petition applications will be available by **Monday, October 2, 2023**, at all branch locations for persons interested in running for one of the three open Board positions.
- Applications must be completed and include a petition of at least 500 signatures of Knoxville TVA Employees Credit Union Members aged 18 or older.
- Applications must be postmarked by **Monday, December 4, 2023**, and mailed to Knoxville TVA Employees Credit Union, **ATTN: Secretary for the Board, P.O. Box 36027, Knoxville, TN 37930**.

There will be no nominations from the floor nor an election conducted by ballot at the Annual Meeting. If more nominations than vacancies for the Board of Directors are received, Members will be notified at least 30 days prior to Annual Meeting.

tvacreditunion.com/annualmeeting



*Annual Meeting may be held virtually if COVID-19 restrictions or other situations arise.



ANNOUNCEMENTS



Columbus Day

Monday, October 9, 2023

KTVAECU® will be closed on Monday, October 9, in observance of Columbus Day.



Veterans Day

VETERANS DAY

HONORING ALL WHO SERVED

Saturday, November 11, 2023

KTVAECU® will be closed on Friday, November 10, and Saturday, November 11, in observance of Veterans Day.

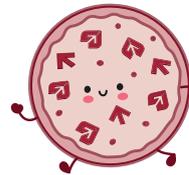
During holiday closings, you can access your account 24/7 with online and mobile banking. Debit and credit card support is also available anytime by calling (865) 544-5400 and selecting option 5 for Cards.



Member Appreciation Day

Friday, October 20, 2023

Come visit us as we celebrate you with a special "Thank You" gift¹. Plus, the first 50 members to visit the branch will receive a \$10.00 gift card to Papa Johns® pizza!²



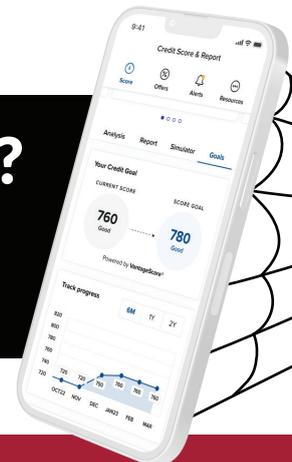
Celebrating our Youngest Members

Friday, October 20, 2023

Kids aged twelve and under who open a **Jump Start Savings Account**³ during Member Appreciation Day will receive a kid's gift⁴. Plus, the first \$25.00 deposit⁵ is on us!

Is your credit score haunting you?

You won't be afraid of your credit score with KTVAECU®'s free Credit Score Tool!⁶



Build your score and save with a Credit Builder Loan.⁷

No upfront cash, no down payment, no minimum credit score.

NCUA tvacreditunion.com

1. Effective October 20, 2023, and for in-branch visits during regular business hours. While supplies last. 2. Papa Johns is a registered trademark of Papa John's International, Inc. 3. Jump Start Savings is a tiered-rate account for minors under 18 years of age. Must have a parent or legal guardian on the account. Monthly qualification cycle begins on the first day and ends on the last day of the calendar month. Terms and conditions may apply. Some restrictions may apply. Fees may reduce earnings. Ask for details. 4. While supplies last. 5. New Jump Start Savings Account must be opened in-branch on October 20, 2023. The \$25.00 deposit will be added electronically to new Jump Start Savings account. 6. Credit Score available for primary account holder only. Some restrictions may apply. Ask for details. Message and data rates may apply from your wireless carrier. 7. *APR = Annual Percentage Rate. Terms up to 36 months. Minimum payment \$25.00 per month. Rates subject to change. Rate can change after consummation. Membership must be 90 days or older to qualify. Some restrictions may apply. Ask for details. Payment example for Regular Share Account: 36 monthly payments at 2.10% APR is \$28.69 monthly payment per \$1,000.00 borrowed.

