

WAYS TO MANAGE YOUR MONEY



Mobile Banking



Online Banking



Voice Banking



Telephone Banking



In-Branch Banking

1. Available to qualifying Members. Some restrictions may apply. Fees may apply. Ask for details.
2. Some restrictions may apply. Ask for details. High-Yield Checking is a tiered-rate account. Monthly qualification cycle begins on the first day and ends on the last day of the calendar month. Terms and conditions may apply. Rate subject to change. APY = Annual Percentage Yield. PREMIUM RATE of 2.00% APY is earned on balances between \$500.00 and \$15,000.00 when the following monthly qualifications are posted and settled within the monthly qualification cycle: make 15 debit card transactions, log in to online/mobile banking at least once, receive e-Statements, have direct deposit. NON-PREMIUM RATE of 0.00% APY is earned on balances of \$499.99 or less. On balances over \$15,000.00, 0.15% APY is earned or when premium qualifications are not met. When the account is closed, 0.15% APY applies for the month the account is closed.
3. Member-Managed Funds may be designated as a savings or checking account. Member-Managed Checking Accounts offer unlimited transfers. In accordance with Regulation D, Member-Managed Savings Accounts offer six non-signature transfers per month. Non-signature transactions may include those made over the phone, via online or telephone banking or automatically by the Credit Union. Ask for details.
4. Available to qualifying Members. Some restrictions may apply. Ask for details. The Contactless Symbol is owned by EMVCo, LLC ("EMVCo").
5. Available to qualifying Members. Some restrictions may apply. Ask for details.
6. Some restrictions may apply. Message and data rates may apply. Not all wireless carriers support FTEU (Free To End User) texting. If your carrier does not support these texts, you will continue to receive phone calls if unusual activity occurs on your card. Ask for details.
7. Be sure the Credit Union has your latest email address before registering your card with Control My Card. Data and message rates may apply. Ask for details. Control My Card by KTVAECU® is a registered trademark of Knoxville TVA Employees Credit Union.
8. Debit card 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. 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.
9. Consult with your tax advisor to determine your specific tax situation. Certificate withdrawal restrictions apply. Additional terms and conditions may apply. Must be age 18 or older to apply. A Certificate Account can be designated as an IRA Certificate or a Health Savings Account Certificate. All rates and offerings are subject to change. There is a charge for non-club checks.
10. Earns dividends. No minimum balance. Allows withdrawals. Available to qualifying Members. Some restrictions may apply. Ask for details.
11. Available to qualifying Members. The balance plus dividends are automatically deposited to your checking account. If a checking account is not available, the full balance will be deposited into your savings account. Funds are available the first week in October. Some restrictions may apply. Ask for details.
12. Available to qualifying Members. Some restrictions, conditions, and fees may apply. Ask for details.
13. APY = Annual Percentage Yield. 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. A Certificate Account can be designated as an IRA Certificate or a Health Savings Account Certificate. All rates and offerings are subject to change. There is a charge for non-club checks.
14. Some restrictions may apply. All rates and offerings subject to change. Talk to a financial advisor regarding individual scenarios. Ask for details. A Certificate Account can be designated as an IRA Certificate or a Health Savings Account Certificate.
15. Jump Start Savings is a tiered-rate account for minors age 17 or under. 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. APY = Annual Percentage Yield. Rate effective February 2022 and subject to change. PREMIUM RATE of 3.00% APY is earned on balances between \$5.00 and \$500.00. A minimum balance of \$5.00 is required to earn the premium APY. NON-PREMIUM RATE of 0.15% APY minimum is earned on balances of \$500.01 or more. When the account is closed, 0.15% APY applies for the month the account is closed. Some restrictions may apply. Ask for details.
16. The Credit Union does not offer student loans of any type. This is not an endorsement or recommendation of a specific loan type or product. This is for informational purposes only. Student loans are not an obligation or guarantee of Knoxville TVA Employees Credit Union or its affiliates. Consult a specialist for further help.
17. Available to qualifying Members. Some restrictions may apply. Rate subject to change. Fees may reduce earnings. Ask for details.
18. APR based on dividend rate of account being pledged, rounded to the nearest 0.25%. 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.
19. Restrictions apply. Not a government-affiliated agency. All applications subject to underwriting guidelines and approval. Rates based on creditworthiness. Ask for details.
20. Some restrictions may apply. Ask for details. Rates based on creditworthiness.
21. Available to qualifying Members. Some restrictions may apply. Rate subject to change without notice and based on creditworthiness. Fees may reduce earnings. Minimum loan amount for new recreational vehicles with terms 85 to 96 months: \$40,000. Extended terms up to 144 months available on campers, boats, and motorhomes with minimum loan amount: \$40,000. Rates increase by 1.00% for recreational vehicles over 100,000 miles. Ask for details.

tvacreditunion.com



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Main: (865) 544-5400

Toll-Free: (800) 467-5427

Real Estate Lending: (865) 544-5409

Routing Number: 264279567

ACCOUNTS

KNOXVILLE



JOIN-000152

SPEND

Best Checking¹

If you're looking for a simple yet flexible account, then this is the checking account for YOU.

No min balance | No monthly fee (with eStatements) | Free checks

High-Yield Checking (HYC)²

Take your checking account to the next level. If you're looking for a checking account that earns more on higher balances, you have a direct deposit, and you're an active account user, HYC is for YOU.

Member-Managed Checking³

Invest in yourself with a Member-Managed Checking Account. With this tiered account, earn more when you hit certain balance targets.

Contactless Cards⁴

Contactless Cards let you tap to pay for a fast, easy, and secure checkout.



Debit Cards⁵

Printed In Branch

Cards are instantly issued at all branch locations.

Earns Rewards

The only debit card that earns rewards points for cash, gift cards, travel points, and more.

Extra Security Features

Card Fraud Text Alerts⁶ & Control My Card by KTVAECU⁷

Credit Cards⁵

NO Annual Fees

NO Balance Transfer Fees

NO Cash Advance Fees

Earns **uChoose Rewards**⁸ points for cash, gift cards, travel points, and more.

Health Savings Account⁹

Health Savings Accounts provide a tax-advantaged way to save and pay for qualified medical expenses incurred by those who are covered under our HSA-qualified High Deductible Health Plan (HDHP). We offer three HSA options: savings account with debit card, checking account with debit card, or certificate account.

SAVE

Savings Accounts

Save for what matters most, with a savings account that works best for YOU.

Centsible Savings¹⁰

Regular Savings¹²

Christmas Club¹¹

U-Name-It Savings¹²

Member-Managed Funds³

Vacation Savings¹²

Certificate Accounts¹³

A Certificate Account allows you to grow and save your money at the same time, at a term length that works best for YOU. Check out competitive rates at [tvacreditunion.com/Rates](https://www.tvacreditunion.com/Rates)

Individual Retirement Account (IRA)¹⁴

An IRA is a savings account that allows you to invest and grow your money for retirement in a tax-advantaged way. IRAs are designed for tax-free or tax-deferred savings growth. Ask us which type of IRA is right for YOU: Traditional IRA or Roth IRA.

YOUTH & STUDENT

Youth Savings Account

Give your kids a Jump Start with our Jump Start Savings Account¹⁵! This account is the perfect account for family members looking to save for kids under the age of 17.

Educational Savings Plan⁵

A college or trade school degree can offer job opportunities, important skillsets, and increased wages, but these benefits of education are expensive as tuition, books, and dorm fees increase each year. Be prepared for future education expenses, and start saving now.

Student Loans¹⁶

Every student has a different story, and everyone's path is unique. Our student loans, offered through our A+ partnership with Sallie Mae[®], are tailored to the needs of each student.

BORROW

Whether you're looking for your dream car, forever home, or a recreational vehicle, we have loans geared for YOU!

Auto Loans¹⁷

Applying for an auto loan is simple. You can apply online, at a branch, by phone, or at a dealership!

Learn more at [tvacreditunion.com/Auto](https://www.tvacreditunion.com/Auto)

Credit Builder Loan¹⁸

Let us help you pave the way to a better credit score! With KTVAECU[®] Credit Builder Loan, you can help build or rebuild your credit score.

Learn more at [tvacreditunion.com/CreditBuilder](https://www.tvacreditunion.com/CreditBuilder)

Home Loans¹⁹

Whether you're shopping for a new home or looking to refinance, our Loan Officers work with you to find the best home loan solution. We do the heavy lifting, so you can get back to what matters most: living your best life in your home.

Learn more at [tvacreditunion.com/HomeLoans](https://www.tvacreditunion.com/HomeLoans)

Personal Loans²⁰

Whether you have an unexpected expense, need to make a bigger purchase, or want to build your credit score, we have a personal loan that's right for YOU.

Learn more at [tvacreditunion.com/PersonalLoans](https://www.tvacreditunion.com/PersonalLoans)

Recreational and Boat Loans²¹

A recreational loan can be used to help finance a new boat, RV, ATV, motorcycle, and more. You can apply online, at a branch, by phone, or at a dealership!

Learn more at [tvacreditunion.com/RecLoans](https://www.tvacreditunion.com/RecLoans)



SCAN THE QR CODE
TO SEE CURRENT LOAN RATES.