

MAKE BIG PLAYS WITH OUR MVP MONEY TOOLS

DEBIT CARD ¹



DIRECT DEPOSIT ³

CREDIT CARD ²




LOAN ⁴



BUILD YOUR ROSTER TODAY!

tvacreditunion.com/MVPs

 Federally Insured by NCUA. 1. Available to qualifying Members. Some restrictions may apply. Ask for details. 2. Available to qualifying Members. Eligibility for products and services may be subject to credit approval. Rate may vary based on creditworthiness. Some restrictions may apply. 3. Some restrictions may apply. Ask for details. 4. Available to qualifying Members. Eligibility for products and services may be subject to credit approval. Rate may vary based on creditworthiness. Some restrictions may apply.

ANNOUNCEMENTS

Labor Day

Monday, Sept. 5, 2022

All branches will be closed on Monday, September 5, in observance of Labor Day.

Shred Day

Saturday, October 1, 2022

FREE Community Shred Day on Saturday, October 1 from 9 AM to 12 PM. More information at tvacreditunion.com/shred.

Columbus Day

Monday, October 10, 2022

All branches will be closed on Monday, October 10, in observance of Columbus 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.



**KNOXVILLE TVA EMPLOYEES
CREDIT UNION™**

Dear Member:

We are constantly working to make our accounts and fees transparent and easy to understand. Below is a summary of account and fee updates effective **September 1, 2022**.

ACCOUNT UPDATES

E-Pac, Free, Old Fashioned, and Simple Checking Account will now be called **Best Checking Account**. None of the account features will change.

Second Chance Checking Account will now be called **Best Checking Account** and will no longer be charged a fee.

Regular Checking Account will now be called **Best Checking Account** and will no longer be charged a fee or earn dividends.

High-Yield Checking premium interest rate will now be paid on qualifying balances between \$500.00 and **\$10,000.00** instead of \$15,000.00.

Dormant accounts will now be defined as any account with no activity for **one year** and balance of \$500.00 or less. This excludes any account with an IRA, HSA, or certificate.

FEE SCHEDULE UPDATES

New card replacement fee pricing per card effective September 1:

- ☑ Consumer **\$10.00** standard or personalized.
- ☑ Business **\$10.00** standard, **\$20.00** personalized.

Cashier's check fee will be **\$5.00** per item.

Members with a Senior Member Club Account will get basic checks for **free**. All other Members will receive their initial checks for free. Business accounts do not qualify for free initial checks.

Dormant account fee will be **\$25.00** per quarter.

There will also be two new fees:

Same-day ACH fee is \$5.00 per transaction.

Foreign ATM fee will be \$1.00 per transaction.

SAFE DEPOSIT BOXES FEE UPDATES

The fee for safe deposit boxes will be:

COST/YR	SIZE	COST/YR	SIZE
\$35.00 _____	3x5x22	\$60.00 _____	5x10x22 & 7x10x22
\$45.00 _____	3x10x22	\$100.00 _____	10x10x22

For more information, visit [tvacreditunion.com](https://www.tvacreditunion.com) for our updated fee schedule link in the footer of our website.