

# Keep up with your business, even on the go.

## Online Banking<sup>15</sup>

Use Online Banking to take care of all your financial needs. Whether you're paying bills, checking your account balance, or paying a loan, we can help you manage it all from one place!

- No monthly service fee
- Easily check account balances
- Schedule and pay bills
- View eStatements or copies of checks
- Track income and expenses
- Set up automatic payments
- Transfer funds among accounts
- Create and track budgets

## Start using Online Banking today

1. Go to [tvacreditunion.com](http://tvacreditunion.com).
2. Click New User under the Online Banking login.
3. Provide your account number and initial PIN (this will be the last four digits of the Tax ID Number, a business's EIN, or owner's SSN used to open the account).
4. Follow the additional instructions and enter all appropriate information.
5. Set up user security information.
6. Complete and begin using Online Banking!

## Mobile Banking<sup>16</sup>

Access Credit Union accounts from any mobile device. Mobile Banking offers the convenience and security of Online Banking on the go.

## Download the app today to get started!



1. Rate subject to change without notice. Available to qualifying Members. Some restrictions may apply. Ask for details. APR=Annual Percentage Rate.
2. Available to qualifying Members. Some restrictions may apply. Ask for details. Each personal card is \$20.00, and each personalized business card is \$40.00.
3. 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.
4. Rate subject to change without notice. Available to qualifying Members. Some restrictions may apply. Ask for details. Rate based on creditworthiness. APR = Annual Percentage Rate.
5. Restrictions may apply. Not a government-affiliated agency. All applications subject to underwriting guidelines and approval. Rates based on creditworthiness. Ask for details. APR = Annual Percentage Rate.
6. Paychex is a third-party partner to Knoxville TVA Employees Credit Union. These products are optional and are not a deposit or obligation of, or guaranteed by, Knoxville TVA Employees Credit Union or its affiliates. These products or services are not insured or guaranteed by NCUA or any agency of the federal government. Paychex is a registered trademark of Paychex, Inc.
7. The Clover® name and logo are registered trademarks owned by Clover Network, Inc. Other trademarks referenced above are the property of their respective owners. Fiserv, Inc. is a third-party partner to Knoxville TVA Employees Credit Union. No minimum balance required. Preferred Account earns dividends with \$1,500.00 maintenance minimum balance. Dividends not available with Free Account. Ask for details.
8. Preferred accounts earn dividends with maintenance of \$1,500.00 balance. Dividends not available with free account.
9. No monthly fee on Preferred Business Checking Account if \$1,500.00 minimum balance is maintained. \$15.00 fee if balance drops below \$1,500.00. Must use eStatement for no-fee option. Available to qualifying Members. Some restrictions may apply. Fees may apply. Ask for details.
10. Available to qualifying Members. Some restrictions may apply. Message and data rates may apply. Ask for details.
11. Reference new account opening paperwork for additional details and disclosures on overdraft protection.
12. Electronic, Paper \$2.00 fee per month. Must use eStatement for no-fee option.
13. Member-Managed funds may be designated as a savings or checking account. Rates are subject to change without notice. Fees may reduce the earnings on some accounts. Ask for details. APY = Annual Percentage Yield.
14. 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. APY = Annual Percentage Yield.
15. Some restrictions may apply. Ask for details.
16. Some restrictions may apply. Ask for details. Message and data rates may apply from your wireless carrier.
17. Apple Store® is a trademark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC.

# BUSINESS SERVICES



At Knoxville TVA Employees Credit Union, you're not just another Member. Our purpose is to help generations of Members on their financial journeys and build stronger businesses. **We want your business to succeed and know you want a partner who understands your needs. We'll be there every step of the way with a variety of products and services made for you.**

## Business Visa® Credit Card<sup>1</sup>

Manage your business Visa credit card online. You can make instant payment transfers, view transaction histories, and more.

- ✔ Competitive fixed rate
- ✔ No minimum finance charge
- ✔ No annual fee
- ✔ Earns uChoose® Rewards<sup>3</sup>
- ✔ Customizable Cards<sup>2</sup>

## Business Loans<sup>4</sup>

Term loans<sup>4</sup> give business owners the ability to finance business improvements, new additions, and more. The term of the loan varies based on the purpose of the loan. For example, loans used to upgrade computer and office equipment will be shorter in duration than loans used to purchase manufacturing equipment.

- ✔ Vehicles and other business transportation
- ✔ Expansions or improvements
- ✔ Flexible and affordable **Commercial Real Estate Loans<sup>5</sup>** accommodate almost any need: Commercial real estate acquisition, refinancing, and investment property

## Payroll, HR, and Benefits Solutions

Through our partnership with Paychex®<sup>6</sup>, one of the nation's leading providers of payroll and HR services for small businesses, the Credit Union is able to offer services to our business Members at competitive rates.

## Merchant Card Services

Through a partnership with Clover®<sup>7</sup>, the Credit Union offers a comprehensive merchant card service with POS systems, EMV accessibility, mobile accessories, terminal or software solutions, and more.

## Business Checking Accounts

	Free	Preferred
Minimum checking account balance <sup>8</sup>	\$0.00	\$0.00
Monthly fee <sup>9</sup>	\$0.00	\$0.00
Unlimited check writing	Yes	Yes
"Per check" fee	\$0.00	\$0.00
Balance required to earn dividends	N/A	\$1,500.00
Online banking	\$0.00	\$0.00
Bill pay <sup>10</sup>	Yes	Yes
ATM access	Yes	Yes
Visa debit card available <sup>4</sup>	Yes	Yes
Overdraft protection available <sup>11</sup>	Yes	Yes
Monthly statements <sup>12</sup>	Yes	Yes
Preauthorized drafts available	Yes	Yes

## Business Savings Accounts

Business Savings Accounts earn competitive dividend rates and are the simplest, most flexible way to save. Looking for a higher return on savings?

**The Member-Managed Funds Account<sup>13</sup>** is a tiered money market account offering higher dividends based on the account balance.

**Business Certificate Accounts<sup>14</sup>** also offer higher return rates for a specific period of time to best fit your organization's needs.

## Getting Started

Copies of the following documents are required to open a business account at Knoxville TVA Employees Credit Union. Other documentation may be required.

\*Federal regulations require the Credit Union to obtain personal information for all business owners and account signers. The Credit Union may obtain credit reports for business owners and authorized signers applying for new business account(s).

### Sole Proprietorship or Partnership (General or Limited)

- ✔ Employer Identification Number (EIN) (if applicable)
- ✔ Business License (if applicable)
- ✔ Partnership Agreement (General and Limited Partnership)
- ✔ Certificate of Limited Partnership (Limited Partnerships only)

### Limited Liability Company (LLC)

- ✔ Articles of Organization (filed with the state)
- ✔ Operating Agreement
- ✔ Resolution (detailing officers of the company and authorized signers for the account)
- ✔ Employer Identification Number (EIN)
- ✔ Business License (if applicable)

### Corporation

- ✔ Articles of Incorporation/Charter (filed with the state)
- ✔ Bylaws
- ✔ Resolution (detailing officers of the company and authorized signers for the account)
- ✔ Employer Identification Number (EIN)
- ✔ Business License (if applicable)

### Organization

- ✔ Bylaws
- ✔ Resolution (detailing officers of the company and authorized signers of the organization)
- ✔ Employer Identification Number (EIN) (if applicable)