

## INTEREST RATE & INTEREST

**Annual Percentage Rate (APR) for Purchases** **Share-Secured** **Visa Platinum 9.99%** up to **18.00%\*** **5.99%** up to **18.00%\***  
 \*Based on creditworthiness when account is opened.

**Annual Percentage Rate (APR) for Cash Advances** **Share-Secured** **Visa Platinum 9.99%** up to **18.00%\*** **5.99%** up to **18.00%\***  
 \*Based on creditworthiness when account is opened.

**Annual Percentage Rate (APR) for Balance Transfers** **Share-Secured** **Visa Platinum 9.99%** up to **18.00%\*** **5.99%** up to **18.00%\***  
 \*Based on creditworthiness when account is opened.

**Grace Period for Repayment of Balances for Purchases** Not less than 25 days from the date of the billing statement on new purchases (provided you have paid the previous balance in full by the due date).

**Grace Period for Cash Advances** None

**How to Avoid Paying Interest on Purchases** Your due date is at least 25 days after the close of each billing cycle. Interest will not be charged on purchases if your entire balance is paid by the due date each month.

**Minimum Interest Charge** If you are charged interest, the charge will be no less than \$1.50.

**For Credit Card Tips from the Consumer Financial Protection Bureau** To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/learnmore>.

## FEES

**Annual Fee** None

**Transaction Fees**  
 - Balance Transfer Fee None  
 - Cash Advance Fee \$1.00  
 - Foreign Transaction Fee 1.00% of each transaction in U.S dollars

**Penalty Fees**  
 - Late Payment Fee If the minimum required payment is not received by the next cycle date, you will be charged up to **\$30.00**

- Returned Payment Fee Up to **\$25.00**

**Other Fees & Disclosures**  
 - Document Copy Fee \$2.00 per item

### How We Will Calculate Your Balance:

We use the Average Daily Balance method. Please see your account-opening documents for more information.

### Loss of Introductory APR:

If an introductory or promotional APR is in effect, we may end your introductory/promotional APR for purchases, balance transfers, and cash advances and apply the prevailing non-introductory/promotional APR if you are 60 days late in making payment.

### Billing Rights:

Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Agreement.

### Minimum Interest Charge:

The minimum interest charge will be charged on any dollar amount.

### Effective Date:

This information about the costs of the card described in this application is accurate as of **January 1, 2023**. This information may have changed after that date. To find out what may have changed, contact the Credit Union.

**For California Borrowers, the Visa Platinum and Visa Share-Secured are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings. Notwithstanding the foregoing, you acknowledge and agree that during any periods when you are a covered borrower under the Military Lending Act, your credit card will be secured by any specific Pledge of Shares you grant us but will not be secured by all shares you have in any individual or joint account with the Credit Union. For clarity, you will not be deemed a covered borrower if: (i) you establish your credit card account when you are not a covered borrower; or (ii) you cease to be a covered borrower.**

### Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).

- Allpoint, Co-Op Financial Services and KTVAECU ATMs are surcharge-free for all Knoxville TVA Employees Credit Union cardholders. Your financial institution may impose a separate service fee on a transaction conducted at an ATM it doesn't own.
- Personalized offers based on spending habits. No information is provided to third parties. Cashback Rewards deposit time varies based on merchant policies. Excludes business accounts.
- Some restrictions may apply. Ask for details.
- Some restrictions may apply. Ask for details. Message and data rates may apply from your wireless carrier.
- Available to qualifying Members. Some restrictions may apply. Ask for details. uChoose Rewards is a registered trademark of Fiserv, Inc.
- The minimum uChoose Rewards points to redeem for business & consumer credit cards is 1,000 points; minimum for consumer debit card is 2,500 points. Business debit card do not qualify for uChoose Rewards points.
- Payment Protection with Life PlusService available through third-party partner CUNA. Must be age 18 or older to apply. These products are optional. Insurance products are not a deposit or obligation of, or guaranteed by Knoxville TVA Employees Credit Union or its affiliates. These products are not insured or guaranteed by NCUA or any agency of the federal government. Your credit approval cannot be conditioned on whether you purchase any of the insurance products. Some exceptions apply.

### tvacreditunion.com

**Knoxville area:** (865) 544-5400

**Routing number:** 264279567



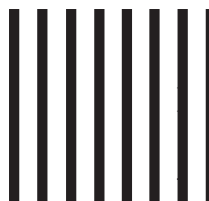
JOIN-000137-4

# VISA® CREDIT CARD APPLICATION

**BUSINESS REPLY MAIL**  
 FIRST-CLASS MAIL PERMIT NO.4370 KNOXVILLE, TN

**POSTAGE WILL BE PAID BY ADDRESSEE:**

**KNOXVILLE TVA EMPLOYEES CREDIT UNION**  
 P.O. BOX 36027  
 KNOXVILLE, TN 37930



NO POSTAGE  
 NECESSARY IF  
 MAILED IN THE  
 UNITED STATES



# VISA PLATINUM CREDIT CARD APPLICATION (PLEASE PRINT)

**MARRIED APPLICANTS** may apply for a separate account. The Credit Union may only extend direct credit to a member. A Joint Applicant for credit will be considered a co-signer if not a Credit Union member. Check the type of credit account for which you wish to apply.

**Individual Credit** - Please complete the applicant section about yourself and the co-applicant section on your spouse if: 1) You live in a community property state (AK, AZ, CA, ID, LA, NM, NV, P.R., TX, WA, WI) or 2) your spouse will use the account or you are relying on your spouses income.

Applicant's Signature  \_\_\_\_\_ Co-Applicant's Signature  \_\_\_\_\_

I/We wish to apply for:  Visa Platinum  Increase in Credit Card Limit \_\_\_\_\_ Credit Union Account # \_\_\_\_\_

Email Address \_\_\_\_\_ Credit Limit Requested \$ \_\_\_\_\_ Are you a United States Citizen?  Yes  No

First Name \_\_\_\_\_ M.I. \_\_\_\_\_ Last Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Last 4 digits: Social Security # \_\_\_\_\_

Daytime Phone \_\_\_\_\_ Evening Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_  Own  Rent  Other

Present Employer (Name/Address) \_\_\_\_\_ Position \_\_\_\_\_ Date Hired \_\_\_\_\_ Monthly Gross Salary \$ \_\_\_\_\_

Other income: List alimony, child support, or separate maintenance only if you want it considered. List type and amount. \_\_\_\_\_

## CO-APPLICANT Member (if you are applying for credit in your name only, do not complete the following section.)

First Name \_\_\_\_\_ M.I. \_\_\_\_\_ Last Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Last 4 digits: Social Security # \_\_\_\_\_

Daytime Phone \_\_\_\_\_ Evening Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_  Own  Rent  Other

Present Employer (Name/Address) \_\_\_\_\_ Position \_\_\_\_\_ Date Hired \_\_\_\_\_ Monthly Gross Salary \$ \_\_\_\_\_

Other income: List alimony, child support, or separate maintenance only if you want it considered. List type and amount. \_\_\_\_\_

Applicant/Co-Applicant Debts/Obligations: \$ \_\_\_\_\_ Total Debts \$ \_\_\_\_\_ Total Monthly Payments \$ \_\_\_\_\_ Monthly Rent/Mortgage \$ \_\_\_\_\_

Everything stated in this application is correct to the best of your knowledge. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received. If this application is approved and Visa card(s) issued, the undersigned applicant(s) agree(s) that the applicant(s) will be bound by the terms and conditions accompanying the Visa card(s) and all amendments. Among other provisions, such terms and conditions provide that any applicant signing this application shall be liable to the same and full extent. You agree the use of the card will constitute acknowledgement of and agreement to the terms of the credit card agreement and disclosures.

**You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. Shares and deposits in an IRA or any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you have given in your shares and deposits. You may withdraw these other shares unless you are in default. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. For example, if you have an unpaid credit card balance, you agree we may use funds in your account (s) to pay any or all of the unpaid balance. By signing or otherwise authenticating below, you are affirmatively agreeing that you are aware that granting a security interest is a condition for the credit card and you intend to grant a security interest.**

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_  Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

## BALANCE TRANSFERS

Upon approval of my new Knoxville TVA Employees Credit Union Credit Card, I want the following amount(s) on the credit card account(s) listed below transferred to my new account. It is my responsibility to close the following accounts.

**Balance Transfer #1:** Card Issuer \_\_\_\_\_ Payment Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

Complete Account # \_\_\_\_\_ Amount \_\_\_\_\_

**Balance Transfer #2:** Card Issuer \_\_\_\_\_ Payment Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

Complete Account # \_\_\_\_\_ Amount \_\_\_\_\_

## PAYMENT PROTECTION COVERAGE <sup>7</sup>

I am interested in **Payment Protection Coverage** for my credit card account. I/We wish to take advantage of the member benefit that helps protect me/us in case of death or disability. I/We understand that this member benefit is voluntary and not required to obtain credit. Ask for current premiums. I/We desire:

- LifePlus Disability & Unemployment**
- LifePlus Disability**
- LifePlus**

Applicant's Signature \_\_\_\_\_ Co-Applicant's Signature \_\_\_\_\_

## SECURED CARD ACCOUNT (READ BEFORE YOU SIGN)

As a condition for the approval of this credit card account, you give us a specific pledge of your Credit Union Share Account(s) up to 110% of Credit Limit Approved as a security for the account. You are not giving us a security interest in any deposit account that would have adverse tax consequences if pledged as security. You understand that you will not have access to pledged amounts for as long as your Credit Account is open.

Share Account Number \_\_\_\_\_ Applicant's Signature \_\_\_\_\_ Co-Applicant's Signature \_\_\_\_\_

## FOR CREDIT UNION USE ONLY

Date \_\_\_\_\_ Score \_\_\_\_\_ Rate \_\_\_\_\_ Visa Account # \_\_\_\_\_

**Approved** Amount Approved \_\_\_\_\_

**Rejected** Reason \_\_\_\_\_

Counteroffer \_\_\_\_\_ Loan Officer's Signature \_\_\_\_\_

## How to redeem<sup>6</sup> your points...

- Log in to your uChoose Account (must be registered in order to redeem).
- Select **Redeem Points**.
- A message will appear informing you how many points you have available to redeem.

To trade in your points for cash, click on **Redeem Points**. Then select **Cash**. Enter the amount of points you would like to redeem. (Note: You do not need to include commas for this step.) Then click **Redeem Points**.

**Every 1,000 points = \$10.00 cash (on credit cards)**

## Credit Cards

A Knoxville TVA Employees Credit Union™ Credit Card is easily accessible and locally managed by people you know and trust.

- ATM access<sup>1</sup>
- No annual fee
- Fixed interest rate
- Earns cash rewards<sup>2</sup>
- Generous grace period
- Inquiries and payments handled locally
- Check balances and make payments via online banking<sup>3</sup> and the mobile app<sup>4</sup>

The **Share-Secured Visa® Card** puts your savings to work. Back your credit card balance with your savings to get a low, fixed interest rate.

## uChoose Rewards<sup>®5</sup>

Use your KTVAECU® credit card for purchases and earn points redeemable for cash, gift cards, travel points, and more on every signature transaction!

### To Register:

1. Go to [tvacreditunion.com/uchoose](https://tvacreditunion.com/uchoose)
2. Click **uChoose Rewards**
3. Select **Register** to create an account
4. Enter your card number
5. Enter all information and choose a username/password
6. Agree to the terms and conditions, then click **Submit**
7. Link debit/credit cards for total points available, even if your cards are associated with different accounts.
8. Start redeeming points!