

ANNUAL MEETING 2026

DATE:

APRIL 7, 2026

LOCATION:

1305 CENTERPOINT BLVD.

TIME:

4:30 PM - 6:30 PM

YOU'RE INVITED

All Members of the Credit Union are invited to attend Annual Meeting on Tuesday, April 7, 2026. Annual Meeting will be held at KTVACU®'s Training and Operations Building parking lot, located at 1305 Centerpoint Boulevard. The event starts at 4:30 PM. The Meeting begins at 5:30 PM at the main tent, where the Chairman of the Board and the President/CEO of the Credit Union will share updates on Credit Union operations and financials. The event concludes at 6:30 PM.

NOMINEES

There are three open positions on the Board of Directors, all of which are for 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



STEVE HILLENBRAND

Steve Hillenbrand has been a Member of KTVACU since 1975. He retired from Donan Engineering and has served on the KTVACU Board of Directors in several positions, including the office positions of Chairperson, Vice Chairperson, Treasurer, and Secretary. In addition, he has served as an active leader on the Credit Union's Supervisory Committee and Credit Committee. He has served as a volunteer for KTVACU since 1982. Steve strongly believes in the credit union movement as the best means of achieving personal financial success. He's committed to KTVACU due to its dedicated and consistent service to Members.

TOM HEFFERNAN

Tom Heffernan has been a Member of Knoxville TVA Employees Credit Union since 1968. He retired from TVA in 2009 and served on the KTVACU Board of Directors in several office positions, most recently as Chairperson. Tom has also been active on the Credit Union's Supervisory Committee. In addition to KTVACU, from 2019-2020, Tom was Chairman for CROSS Ministries (Christians Reaching Out Serving Seymour) and currently remains active at CROSS Ministries. Throughout Tom's service to the Credit Union, he has been impressed with the Credit Union's ability to have a positive impact on all aspects of Members' daily life, from helping families to giving back to local communities.

VEENITA BISARIA

Veenita Bisaria has been a Member of KTVACU since 1998 and served on the KTVACU Supervisory Committee in several office positions, most recently as Chairperson. Veenita retired in 2025 from a career at TVA in progressive leadership positions in risk and investment management, culminating as Investment Officer, responsible for overseeing investment of the TVA pension plan (\$8.4 billion in assets) and 401(k) program (\$4.8 billion in assets). Veenita is passionate about women's education; she has been a volunteer/mentor of Tennessee Promise since 2008 and of the East Tennessee Women's Fund since 2018. Veenita is committed to serving Members' financial needs and maintaining a strong, secure, and reliable financial operation.



PETITION APPLICATIONS

Petition applications will be available by Friday, January 2, 2026, 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, February 23, 2026, 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.

January 1, 2026



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Announcements

YOU'RE INVITED!

Holston Branch Grand Opening

Friday, January 16, 2026 | 10:00 AM - 2:00 PM

4600 Asheville Highway, Knoxville, TN 37914

Light snacks and refreshments will be served. Door prize and giveaways available while supplies last.

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Martin Luther King Jr. Day

Monday, January 19, 2026

All Credit Union locations will be closed² in observance of Martin Luther King Jr. Day.

Presidents' Day

Monday, February 16, 2026

All Credit Union locations will be closed² in observance of Presidents' Day.

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