

"Oh, the Places We'll Go!"

Begin life's biggest adventures with the **right financial tools** for YOU.

Flexible **Checking Accounts**¹

Secure Digital Wallet

No Fee Contactless **Credit Card**¹

Quick and Easy **Mobile Banking**³

Debit Card¹ with **REWARDS**²

FREE Credit Score Monitoring⁴

We'll move mountains together!

Learn more at tvacreditunion.com

"One Fish, Two Fish,
Red Fish, Blue Fish"

It must be time for school!



Counting fish is fun, but counting coins is better. Open a **Jump Start Savings Account**⁵ now!

WIN A DELL LAPTOP!

Get Ready for School Giveaway!

Members 18 or younger with **at least one** of the following services will automatically be entered into a random drawing to win a laptop:

Checking Account, Credit Card, Debit Card, Share Account, Jump Start Savings Account.

ANNOUNCEMENTS



Independence Day Monday, July 4, 2022

All branches will be closed on Monday, July 4, in observance of Independence Day.



Labor Day Monday, Sept. 5, 2022

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

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LAPTOP GIVEAWAY: Must be age 18 or younger to qualify. Qualification period: 7/1-7/31/2022. To qualify for a chance to win two (2) 14" laptops (approx. retail value up to \$900.00 each) if Youth Member has at least one of the following services: draft account, share account, credit card, debit card, and/or Jump Start Savings Account. Qualifying Youth Member will automatically be entered for a chance to win. Account must be active and in good standing. Out of those who qualify, two (2) randomly selected winners (parent or legal guardian on file if winner is under age 18) will be notified by 8/5/2022. No purchase necessary to be entered for a chance to win. Entry by mail-in ballot must be submitted on a postcard and received on 7/31/2022 at: Attn: Marketing, PO Box 36027, Knoxville, TN 37930. Membership required. KTVACU is not responsible for warranty, set-up, maintenance, software licensing, damages, parts, accessories, or any information technology support of laptop giveaway. Sponsored by KTVACU. Official rules at tvacreditunion.com.

Federally Insured by NCUA. DR. SEUSS, OH THE PLACES YOU'LL GO, and ONE FISH TWO FISH RED FISH BLUE FISH are trademarks of Dr. Seuss Enterprises, L.P. 1. Available to qualifying Members. Some restrictions may apply. Ask for details. 2. Debit card must be used as "CREDIT" to earn rewards. CREDIT transactions will not earn rewards when processed on a debit network; KTVACU assumes no liability for transactions processed by the merchant on a debit network. Not valid on KTVACU business debit cards. Available to qualifying Members. Some restrictions may apply. Ask for details. uChoose Rewards® is a registered trademark of Fiserv, Inc. 3. Some restrictions may apply. Ask for details. Message and data rates may apply from your wireless carrier. 4. Credit Score available for primary account holder only. Some restrictions may apply. Ask for details. Message and data rates may apply from your wireless carrier. 5. Jump Start Savings is a tiered-rate account for minors under the age of 18. 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 May 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.

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 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 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** standard or personalized.
- 🔑 Business **\$10** standard, **\$20** 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 for our updated fee schedule link in the footer of our website.