KNOXVILLE TVA EMPLOYEES CREDIT UNION™
P.O. Box 36027
Knoxville, TN 37930
(800) 467-5427 or (865) 544-5400
tvacreditunion.com

APPLICATION AND SOLICITATION DISCLOSURE

VISA PLATINUM/VISA SHARE SECURED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum** **4.99%** Introductory APR until February 28, 2027 . After that, your APR will be **9.99%** **to** **18.00%** , based on your creditworthiness. **Visa Share Secured** **4.99%** Introductory APR until February 28, 2027 . After that, your APR will be **5.99%** **to** **18.00%** , based on your creditworthiness.
APR for Balance Transfers	**Visa Platinum** **4.99%** Introductory APR until February 28, 2027 . After that, your APR will be **9.99%** **to** **18.00%** , based on your creditworthiness. **Visa Share Secured** **4.99%** Introductory APR until February 28, 2027 . After that, your APR will be **5.99%** **to** **18.00%** , based on your creditworthiness.
APR for Cash Advances	**Visa Platinum** **4.99%** Introductory APR until February 28, 2027 . After that, your APR will be **9.99%** **to** **18.00%** , based on your creditworthiness. **Visa Share Secured** **4.99%** Introductory APR until February 28, 2027 . After that, your APR will be **5.99%** **to** **18.00%** , based on your creditworthiness.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance 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.**

Knoxville TVA Employees Credit Union

SEE NEXT PAGE for more important information about your account.

Fees	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	 **None** **$1.00** **1.00%** of each transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$30.00** Up to **$25.00**

How We Will Calculate Your Balance:
We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR:
The Introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account from 08/01/2026 until 02/28/2027 . Any existing balances on Knoxville TVA Employees Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Loss of Introductory APR:
We may end your Introductory APR for purchases, balance transfers and cash advances and apply the prevailing non-introductory APR if you are 60 days late in making a payment.

Minimum Interest Charge:
The minimum interest charge will be charged on any dollar amount.

Effective Date:
The information about the costs of the card described in this application is accurate as of: August 1, 2026
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.

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.

Other Fees & Disclosures:
Late Payment Fee:
$30.00 or the amount of the required minimum payment, whichever is less, if you are five or more days late in making a payment.

Cash Advance Fee (Finance Charge):
$1.00.

Returned Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less.

Document Copy Fee:
$2.00 per page.

Knoxville TVA Employees Credit Union