

MEMBERSHIP

1. Federally Insured by NCUA. Available to qualifying Members. Some restrictions, conditions, and fees may apply. Ask for details.
2. 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.
3. Some restrictions may apply. Ask for details. Message and data rates may apply from your wireless carrier.
4. Some restrictions may apply. Ask for details. Message and data rates may apply from your wireless carrier. Maximum \$500.00 per transaction, up to \$4,000.00 per day.
5. Please ensure the info submitted is complete and accurate. Only forms completed and submitted will be eligible for a response. Some restrictions may apply. Message and data rates may apply from your wireless carrier. As for details.



NMLS 167911.

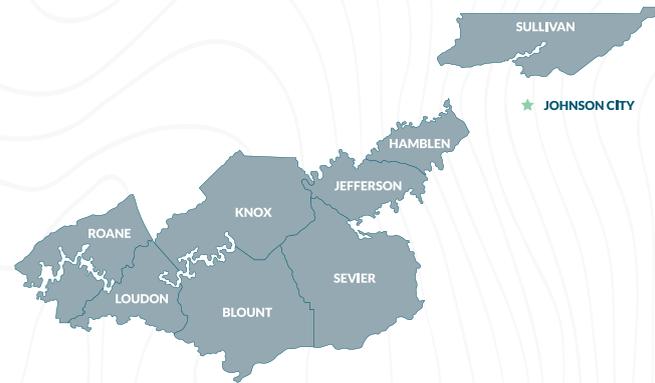
**Our mission is to help
Members grow financially.**

**Our purpose is to help our
Members live better lives.**

**Our philosophy is “People
Helping People.”**

Who can be a Member?

Knoxville TVA Employees Credit Union™ Membership is available to anyone who lives, works, worships, attends school, owns a business, or has eligible family in the following areas:



What does Credit Union Membership mean?

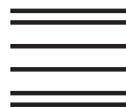
When we say Members, we mean family. You become a Member of KTVAECU® when you open a Share Account¹. And with that Share Account, you become a part of our Credit Union family because you now own a share of the Credit Union. That's right, as a Member, you become a shareholder with a vote on who sits on our volunteer Board of Directors within the Credit Union.

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



tvacreditunion.com

Main: (865) 544-5400

Toll-Free: (800) 467-5427

Real Estate Lending: (865) 544-5409

Routing Number: 264279567

JOIN-000130



Our History

Knoxville TVA Employees Credit Union was founded in 1934 by a small group of TVA employees in the aftermath of the Great Depression.

The country had just made it out of the worst economic period of the 20th century. Americans were trying to recover from one of the lowest unemployment rates in history. People were looking for places to save and borrow, and traditional banks had shuttered their doors. It was difficult for the everyday man to access funding and other financial services. From this, a small group of TVA employees recognized this gap and formed KTVAECU® as a financial cooperative to help the average American.

KTVAECU was built on **“People Helping People,”** and that philosophy has driven us through almost 100 years of growth.

We continue to introduce new services, more delivery channels, and more products to stay current and relevant to our Members. What started as a small financial cooperative for employees of TVA has transformed into 24 branch locations serving nearly 250,000 Members throughout East Tennessee.

How do Credit Unions and Banks differ?

CREDIT UNIONS

Structure/Philosophy- Not for profit, but for service.

Ownership- Member-owned and controlled.

Earning- All profits are returned to members in the form of new products, additional services, lower fees, and expanded locations

BANKS

Structure/Philosophy- Banks are corporations, which exist to earn a profit for shareholders.

Ownership- Shareholder (investor) owned and controlled.

Earning- All profits are distributed to the stockholders in proportion to the number of shares owned.

BENEFITS OF MEMBERSHIP

Our goal is for you to love being a Member and to choose us as a partner for all your financial needs.

WE'RE LOCAL

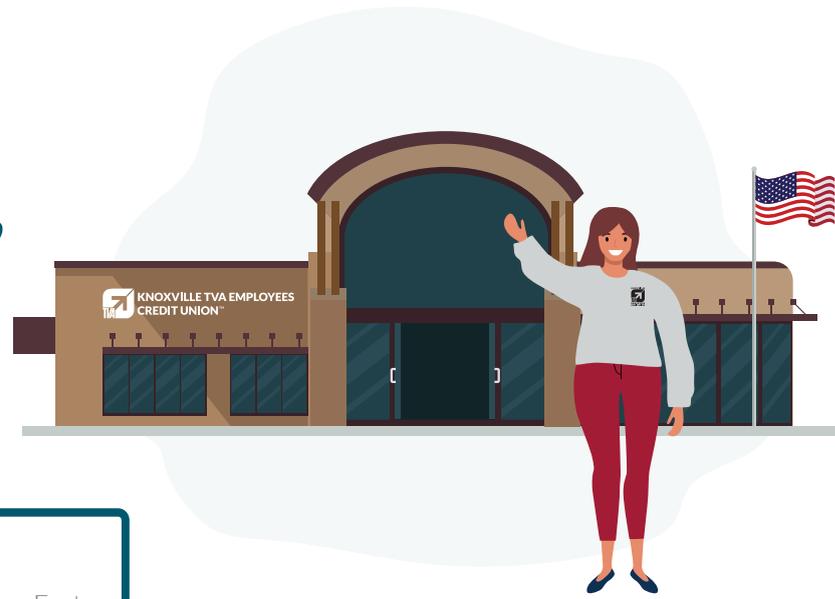
KTVAECU is dedicated to servicing East Tennessee. Whenever you're in the area, you'll know we are never far away.

WE'RE DEDICATED TO SERVICE

From our humble beginning in 1934 to now, our focus has always been on service. We are here to help YOU. Whether it be accounts, loans, or any other financial need, we are here to guide you to achieving your dreams.

WE HAVE COMPETITIVE SERVICES

We offer competitive services that are simple, helpful, and easy to understand.



Ways to Manage Your Money

Life is changing all the time, and it's essential to have a financial partner that is flexible and fits your needs. That's why we offer several ways to manage your money, so we can provide excellent service, no matter where you are.

Our Branches

The Credit Union has 24 branches (and growing), plus a network of over 60,000 ATMs² to help you accomplish your financial to-do's.

To find the area location closest to you, check out the information below or visit us at tvacreditunion.com/locations.

Online/Mobile Banking³

Transfer between accounts, send money⁴, pay your bills, and more from wherever you are.

Online Chat⁵

Take care of your banking needs with a real person by utilizing our secure chat feature on our website.

Phone

Get answers to your questions by calling us! Reach us at (865) 544-5400.

WE'RE LISTENING

At Knoxville TVA Employees Credit Union, you're not just a Member, you're family. Your voice is important, and we're here to listen and learn how we can help you make your financial journey even better.

Name (optional) _____

Which branch did you visit? _____

How did you hear about us?

- TV Radio Website/Search Online Ad
 Movie Theater/Theatres Newspaper/Magazine Other

Did we exceed your expectations? YES NO

What else can we help you with? _____

General comments: _____

Thank you for your feedback!

We strive to offer the best products and services, by listening to YOU and continually aiming towards improvement. Tear off this panel and drop it in the mail to send in your thoughts!