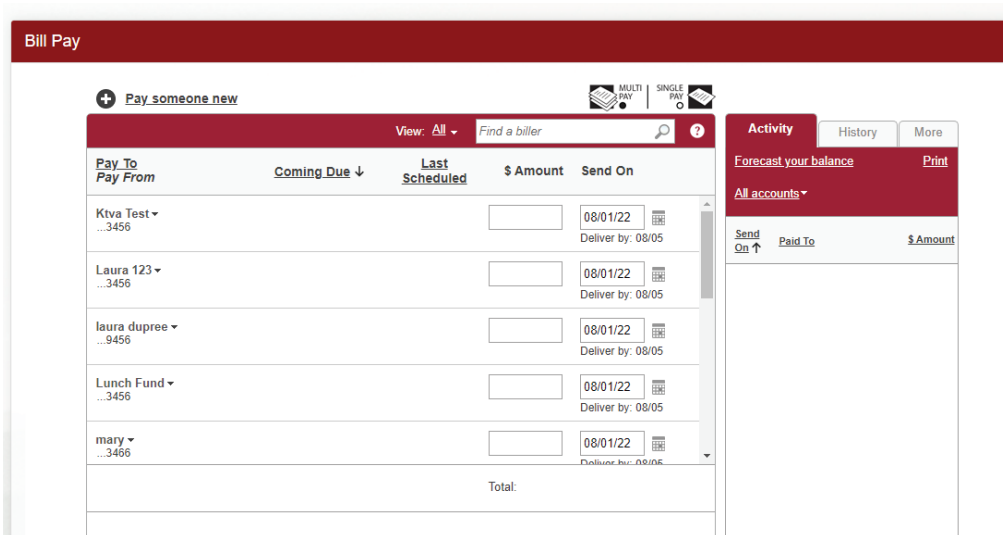
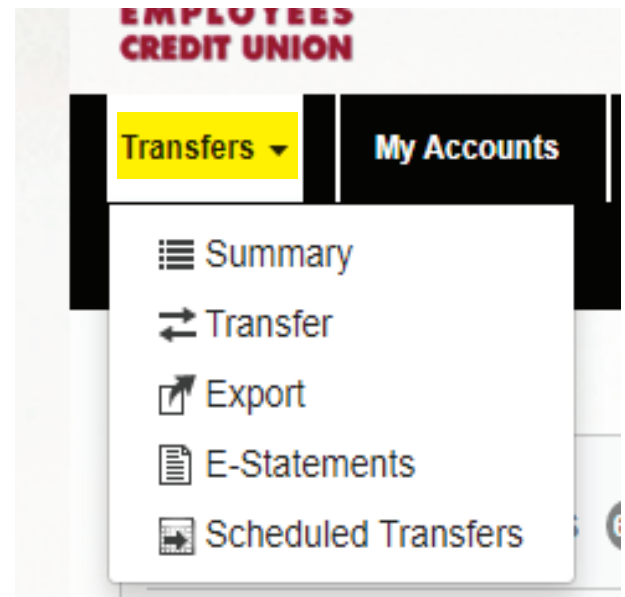


ONLINE BANKING FEATURES

TRANSFERS TAB

- **Summary:** Gives a summary of all accounts. By clicking on one of the accounts, it will show account balances and history.
- **Transfer:** Allows you to transfer between accounts, as well as to linked accounts.
- **Export:** Allows you to export transactions from any account either to a CSV format (Excel spreadsheet), Quicken, or QuickBooks.
- **E-Statements¹:** You can opt-in, view, and download your statements, tax documents, and account notices.
- **Scheduled Transfers:** Schedule transfers between accounts, as well as schedule loan payments.



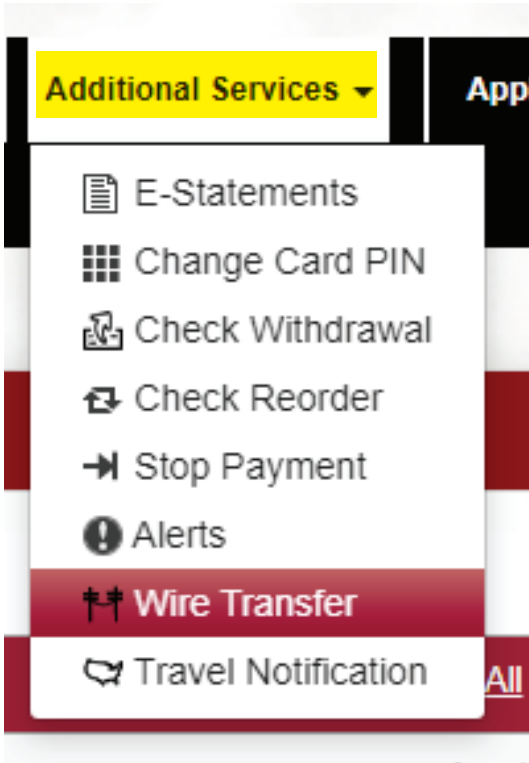
BILL PAY TAB

- Will open your Bill Pay account. If you have not registered, you will be prompted to accept a disclosure.

ONLINE BANKING PERK: CASHBACK REWARDS²

- You can activate rewards, then make purchases at specific merchants to earn money back!
- Money earned through cashback rewards will deposit at the end of the month (following the month the purchase was made).
- Be sure to thoroughly read the terms for the rewards, to earn the maximum amount back.

ADDITIONAL SERVICES TAB

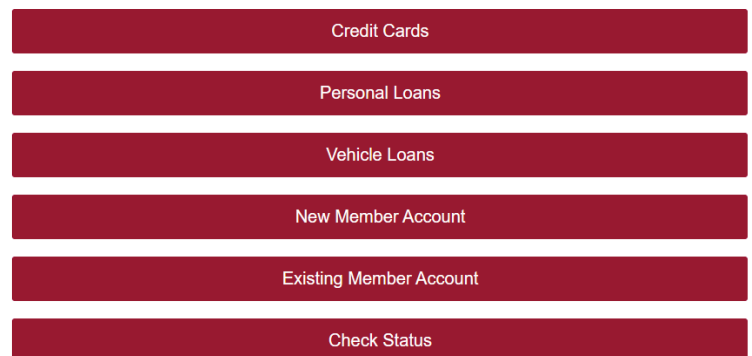


- **E-Statements¹:** You can opt-in, view, and download your statements, tax documents, and account notices.
- **Change Card PIN:** You can change PINs for any cards associated with the account they are logged into. This change will take place immediately.
- **Check Withdrawal:** You can withdrawal a check from your account using this feature. There is a maximum limit of \$25,000.00 per day.
- **Check Reorder:** After initially ordering checks in branch, you can easily reorder checks through this section.
- **Stop Payment:** You can place a stop payment on your account using this feature. The \$32.00 fee will apply to the selected debiting account.
- **Alerts:** Set up email or text message alerts regarding account activity.
- **Wire Transfer³:** Request a wire transfer to another Financial Institution through this section. Once submitted, a Member Services Representative will review the request.
- **Travel Notification:** With upcoming travel, you can use this feature to ensure transactions will not be blocked when traveling.

 Apply today

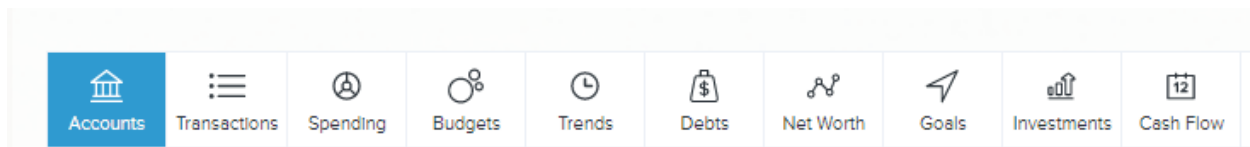
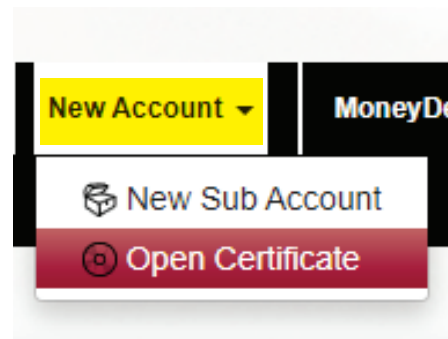
APPLY FOR A LOAN⁴ TAB

This tab allows you to apply for a loan without having to go to a branch or call the Credit Union.



NEW ACCOUNT TAB

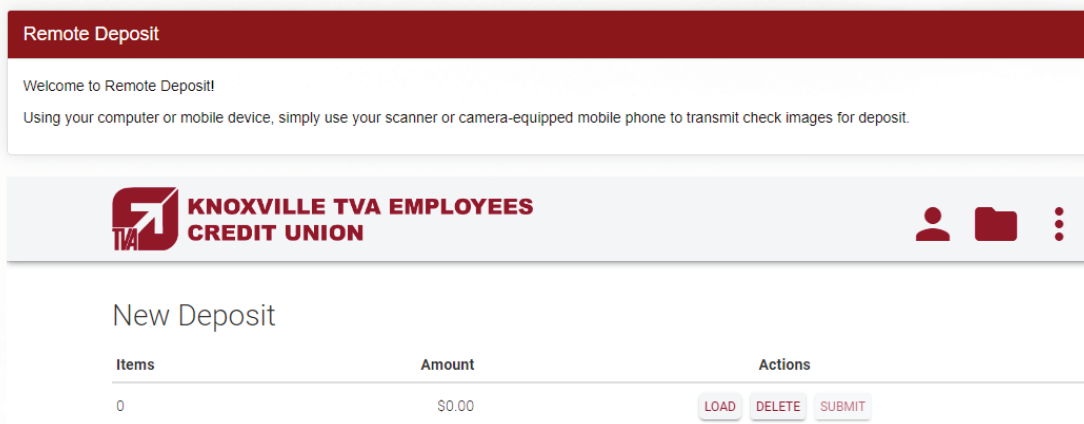
- You can open new sub-accounts and certificates⁵ without calling or visiting a branch!



MONEYDESKTOP TAB

- MoneyDesktop is a budgeting tool allowing you to view transactions by category, see net worth, view accounts from other financial institutions, bills, and debt management tips and tools.

We cannot provide direct support through MoneyDesktop, so you will have to submit a support request if you are having issues with a function. **To open a request, choose the question mark icon and select Request Support.**



MOBILE CHECK DEPOSIT TAB

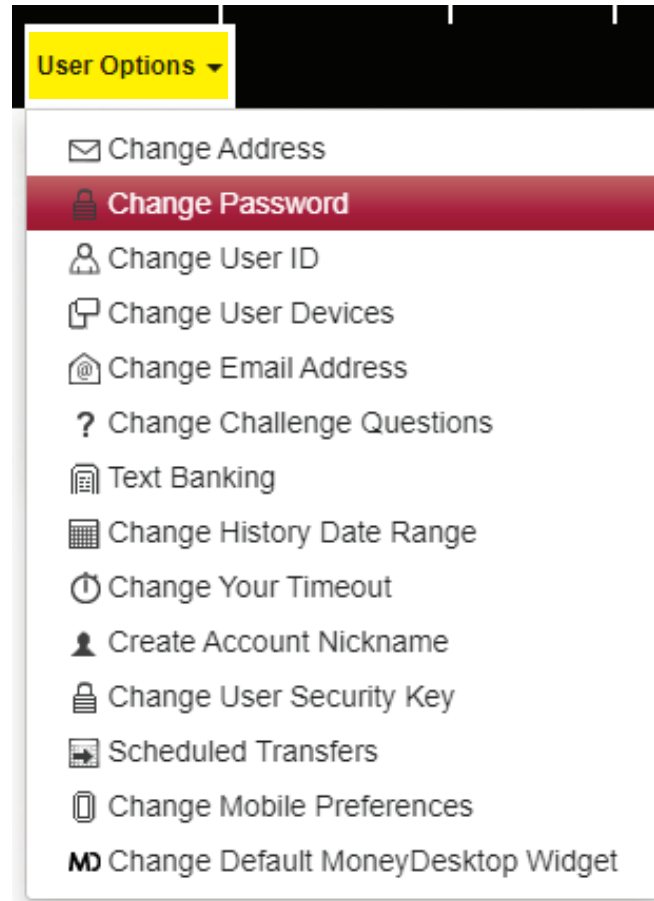
- Allows you to deposit paper checks without going to a branch. Everyone has a certain limit per deposit, per day, and per rolling 30 days.
- The picture of the check must show all four corners. Also, the MICR number will need to be completely visible.

RATES⁶ TAB

- This shows all of our current rates broken down by account type.

USER OPTIONS TAB

- This is where you can change any personal information, as well as customize settings on your Online Banking login or accounts.



ONLINE BANKING PERK: CREDIT SCORE⁷

- You can keep track of your credit through Credit Score in Online Banking. Get tips on managing debt, and more!
- Only the primary account holder's credit score will work.

Federally Insured by NCUA. Some restrictions may apply. Ask for details. Message and data rates may apply from your wireless carrier. Available to qualifying Members. 1. Receive a paper statement in the mail for \$2.00 per month or enroll in free eStatements (electronic statements). Members under the age of 18, Senior Member Accounts, and department SSI excluded. 2. Personalized offers based on spending habits. No information is provided to third parties. 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. 3. Please note, requests for domestic wires received after 2:30 PM EST will not be processed until the following business day. Please allow a minimum of 24-48 hours for a domestic wire to be received. The undersigned originator requests payment to be made to the beneficiary or account number named above. You may identify the payee of any financial institution by name and account number or ABA routing number. The Credit Union may rely on the account or other identifying number as the proper identification, even if it identifies a different party or institution. To the extent not prohibited by law, the undersigned agrees this wire transfer is irrevocable and the sole obligation of Knoxville TVA Employees Credit Union is to exercise ordinary care in processing this wire transfer and it is not responsible for any losses or delays which occur as a result of any other party's involvement in processing the wire. You authorize the Credit Union to transfer funds as described with applicable charges. 4,6. APR = Annual Percentage Rate. Published rates are the lowest rates available for each loan type. Your rate may vary, based on creditworthiness, amount financed, and loan terms. 5. The dividend rate is based on current market rates. The offering rate changes weekly, but once purchased remains constant for the term of the certificate account at purchased rate. Dividends shall be calculated on a 365-day basis from the date of deposit or the date of last earnings and shall compound monthly at the annual rate shown on the Certificate Account Receipt, or payee(s) may request to receive the earnings automatically on a monthly basis. Dividends can be added back to your account, transferred to another Credit Union account or mailed directly to you each month. A Certificate Account can be designated as an IRA Certificate or a Health Savings Account Certificate. All rates and offerings are subject to change. 7. Credit Score available for primary account holder only.