ORNL FEDERAL CREDIT UNION

QUARTERLY MEMBER

UPDATE

Q4 HIGHLIGHTS 2026

VOL. 61 NO. 4

2 Branch Updates Across the Region
Community Art & Mural Program

3 2026–2027 Scholarship Recipients
International Credit Union Day
2026 Parade of Homes

4 Imposter Fraud Awareness
Holiday Closings & Events

ORNL FCU BRINGS FINANCIAL WELLNESS TO JA BIZTOWN

ORNL Federal Credit Union is proud to be part of Junior Achievement of East Tennessee's JA BizTown as the community's official credit union. Our new mini branch gives students an exciting opportunity to explore real-world financial concepts while managing a simulated economy.

Inside the cooperative, students can take on unique roles such as CEO, CFO, Marketing Manager, Loan Officer, Fraud Detective, and Thrive Guide. Through these hands-on experiences, they'll learn about borrowing money, protecting themselves from fraud and scams, and the five key functions of money: earn, save, spend, donate, and invest.

Adding to the branch's welcoming and creative environment, a custom mural created by local artist Gared Luquet of My Wild Murals will bring a unique piece of East Tennessee artistry into the space. The mural helps make the mini branch a place that feels connected to the local community while giving students an inspiring environment in which to learn and explore.

The new branch also brings ORNL FCU's ThrivePATH financial wellness program into JA BizTown, helping students build confidence with money through engaging, interactive activities. By investing in this experience, we're equipping the next generation with practical financial skills they'll use long after they leave BizTown.

We're excited to help inspire future savers, borrowers, entrepreneurs, and community leaders one BizTown citizen at a time.





FALL COMMUNITY SHRED DAY

DATE: SATURDAY, OCTOBER 24
TIME: 9:00 AM*

Don't forget! Our final Community Shred Day of 2026 is coming up on Saturday, October 24, beginning at 9:00 AM* at our Morristown East, Northshore, and Oak Ridge branches.

This free event is open to both Credit Union members and the public. Bring your unwanted paper documents, especially those containing personal information, for secure, on-site shredding at no cost.

Each vehicle may bring up to three boxes (15" x 12" x 10" maximum) or three 13-gallon trash bags of paper. For complete guidelines, visit ornlfcu.com/shred.

MORRISTOWN EAST:
1216 E. Main Street

NORTHSHORE:
2077 Town Center Boulevard

OAK RIDGE:
215 S. Rutgers Avenue

**First come, first served. Shredding will end at noon or when trucks become full.*

ORNLFCU.COM/SHRED



JEFFERSON CITY GROUNDBREAKING

BRANCH UPDATES ACROSS OUR REGION

ORNL FCU continued investing in its branch network throughout 2026, completing remodels and advancing new locations across the region—all focused on creating modern, convenient spaces that enhance the member experience.

NEW & REMODELED LOCATIONS UNDERWAY

- **Northshore:** Construction on the new Northshore branch began following a March groundbreaking. The existing branch will move operations next door into the new facility to provide additional space and modern amenities. Completion is expected by early 2027.
- **East Knoxville**: A comprehensive remodel began in June. Branch operations moved to a temporary location to allow for continued in-person service during construction. Completion is expected in early 2027.
- **Jefferson City:** ORNL FCU broke ground on its new Jefferson City branch in July, marking the Credit Union's expansion into a new community.

COMPLETED IN 2026

- **Madisonville:** Completed a comprehensive remodel in June, adding an improved layout, enhanced privacy, and upgraded technology.
- **Loudon:** Completed a full remodel in July, featuring updated interiors, enhanced privacy, and Live Teller technology.
- **LaFollette:** Completed a full remodel in September, adding an updated layout, enhanced privacy, and upgraded technology.

LOOKING AHEAD TO 2027

ORNL FCU plans to continue its branch investment in 2027, with new locations planned for Maryville East, Seymour, Athens, and Dayton!

Together, these projects represent our continued commitment to thoughtful growth and investment in the communities we serve.

2026 COMMUNITY ART & MURAL PROGRAM

COMPLETED MURALS!

The 2026 Community Art & Mural Program murals are complete and ready to view at ORNL FCU's Oak Ridge Headquarters! Local artist and educator Bryan Wilkerson transformed the students' winning designs, based on the theme "Cooperation for a Prosperous World," into large-scale murals.

We look forward to welcoming the students and their educators soon to celebrate their achievements and present awards supporting each school's art program.



Skyla Hartye–Jefferson Middle School


K-1 Collab-Willow Brook


Aniyah Jones–Oak Ridge High School

CONGRATULATIONS TO THE SCHOLARSHIP RECIPIENTS!

FOR THE 2026–2027 SCHOOL YEAR



Each year, through the University of Tennessee, Knoxville (UTK) general scholarship fund, ORNL FCU awards scholarships to deserving students/members with excellence in education and social merit. The scholarships provide $1,000 toward the cost of tuition, books, and other school-related expenses. A minimum of three (3) scholarships are awarded each school year: One (1) B.A. Candler Scholarship, one (1) John McKittrick Scholarship, and one (1) David Watkins Scholarship.

For the 2026–2027 school year, ORNL FCU awarded a total of six scholarships. Congratulations to these student scholars for their academic achievements!

B.A. Candler Scholarship Recipients
- Christian Rymer
- Carter Melton

John McKittrick Scholarship Recipients
- Shaun Watson
- Reece Warren

David Watkins Scholarship Recipients
- Dawid Urbanowicz
- Maria Grechko

INTERESTED IN APPLYING?

Members can find information about the scholarship and application process at ornlfcu.com at the bottom of the *Community* page, under the *About* tab. Applicants have the opportunity to submit their application online or download the form to print and submit via mail or email. Only members of ORNL FCU and their immediate families who are pursuing a 4-year degree at UTK are eligible to compete for these scholarships.

INTERNATIONAL CREDIT UNION DAY

OCTOBER 15: CELEBRATING "COOPERATIVE FINANCE: A STEADY SIGNAL IN A NOISY WORLD"

International Credit Union (ICU) Day, hosted by the World Council of Credit Unions (WOCCU), is a special occasion to honor the rich history, remarkable achievements, and invaluable contributions of credit unions worldwide. This year marks the 78th anniversary of this annual event, celebrating the role financial cooperatives play in improving the communities they serve and the lives of their members.

This year's theme, '*Cooperative Finance: A Steady Signal in a Noisy World*,' is a simple reminder that with so much "noise," uncertainty, and constant change going on around us, credit unions remain a steady signal: rooted in trust, people, and community.

Here's how you can join the celebration:

SHARE THE MESSAGE: Use the hashtag #ICUDay2026 and tell your story about how membership in a credit union has made a difference in your life.

JOIN THE MOVEMENT: Invite someone you know to consider a credit union membership and help us grow our cooperative family and expand the reach of our shared prosperity mission.

At ORNL FCU, we are honored to recognize ICU Day by donating to worthy organizations on behalf of all our employees. We are proud to continue that tradition in 2026 with contributions being made to the Children's Miracle Network Hospitals (CMNH) and Dolly Parton Children's Hospital (formerly East Tennessee Children's Hospital), and the World Credit Union Foundation (WCUF).

Thank you for being a part of ORNL Federal Credit Union and the credit union movement! **Together, we THRIVE!**

2026 PARADE OF HOMES

PRESENTED BY ORNL FCU & TINDELL'S

ORNL Federal Credit Union is proud to sponsor the 2026 Home Builders Association of Greater Knoxville Parade of Homes! Whether you're looking to buy or gather inspiration for your current or future home, this free community event is the perfect opportunity to explore more than 40 beautifully crafted builds across Knox and surrounding counties.

Join us October 9–11, October 16–18, and October 23–25 from noon to 5:00 PM each day. Builders and their representatives will be available to answer questions as you tour homes featuring a variety of styles, neighborhoods, and price ranges.

Visit ***theparadeofhomesknoxville.com*** to start planning your tour, and be sure to pick up an official Parade of Homes magazine at most ORNL FCU branches.



FRAUD AWARENESS

IMPOSTER FRAUD

HOW TO PROTECT YOURSELF FROM IMPOSTERS



Scammers are pretending to be law enforcement, government agencies, businesses, financial institutions, family members, and potential romantic connections to steal your money or information. They establish contact through phone or video calls, text messages, emails, mail, and even computer pop-ups. Here are some key red flags to look out for if you're contacted:

- Urgency or encouraging you to act quickly
- Threatening language or implied negative consequences
- Requests for payments through services like Cash App, Venmo, or gift cards
- Promises that seem too good to be true
- Spelling or grammar mistakes
- Incorrect or unofficial email addresses

No matter who the person is claiming to be, it's best to trust your intuition. If you have doubts, simply hang up or cease communication and contact that agency, business, or person directly using information on their official website. Never click a link from an unverified source, and never send money to someone whose identity you haven't confirmed. For more resources on imposters and other scams, check out our fraud prevention site by scanning the QR code or visiting ornlfcu.com/fraud-awareness!

SCAN WITH YOUR DEVICE

CONTACT

LOCAL CALLS
865.688.9555
All locations except Athens, Decatur, LaFollette, Madisonville, Morristown, and Newport.

TOLL-FREE
800.676.5328

UPDATE is published quarterly by ORNL FCU as an information service to its members. Suggestions, questions, and comments should be sent to:

ORNL FCU UPDATE
P.O. Box 365
Oak Ridge, TN 37831

ornlfcu.com

DIRECTORS

James Payne, Board Chair
Randy Gorman, Immediate Past Chair
David Mandl, Vice Chair
Mary Beth Blair, Treasurer
Joel Pearman, Secretary
Jama Hill
Leigha Justice
Sam McKenzie
Harriet Walker

SUPERVISORY COMMITTEE

Gerald Smith, Chair
Ben Woods, Vice Chair
Mary Kiser, Secretary

Federally Insured by NCUA.
Equal Housing Lender.

HOLIDAY CLOSINGS & EVENTS

Monday, October 12 | CLOSED
Columbus Day

Saturday, October 24 | 9:00 AM
Community Shred Day
Morristown East, Northshore & Oak Ridge Branches
Details on Cover

Wednesday, November 11 | CLOSED
Veterans Day

Thursday, November 26 | CLOSED
Thanksgiving Day

Thursday–Friday, December 24–25 | CLOSED
Christmas Eve & Day

Friday, January 1 | CLOSED
New Year's Day