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WELCOME JENNY VIPPERMAN PRESIDENT & CEO OF ORNL FCU!

On October 1, 2023, the Credit Union welcomed new President & CEO Jenny Vipperman to the ORNL FCU family. With over 16 years in the credit union industry, Jenny joins ORNL FCU from VyStar Credit Union, located in Jacksonville, Fla., where she served as Chief Lending Officer of the \$13.5 billion asset organization.

Jenny's experience in the financial services industry is vast and includes key roles in leading all facets of lending, servicing, risk management, secondary marketing, retail, and technology. She oversaw VyStar's wholly-owned credit union service organization, VyStar Title Agency, as well as led the organization in becoming a Community Development Financial Institution (CDFI). Under her guidance, she leveraged VyStar's CDFI designation to win \$740,000 in Treasury awards to fund 0% mortgage loans to make home ownership a reality for 22 members through Habitat for Humanity.

Involved at the national level within the credit union industry, Jenny serves as the current fundraising committee chair and past board secretary of the National Credit Union Foundation, is a former co-chair of the Mortgage Bankers Association Credit Union Network, and is a contributor to the World Council of Credit Unions. She additionally volunteers her time to support The Leukemia & Lymphoma Society, American Heart Association, Habitat for Humanity, and the Girl Scouts.



76TH ANNUAL MEETING OF THE MEMBERSHIP

All members of ORNL FCU are invited to attend the Credit Union's 76th Annual Meeting of the Membership, being held on Thursday, March 21 at 6:00 PM. Members will have the opportunity to attend the event at one of two locations this year: In-person in Oak Ridge at the DoubleTree Hotel or virtually in Knoxville at the Northshore Branch.

Members at both locations will hear from the Board Chair, Board Treasurer, and President & CEO about the exciting things happening at the Credit Union.

Oak Ridge: The meeting will be in-person and livestreamed from the DoubleTree Hotel, located at 215 S. Illinois Avenue.

Knoxville: The meeting will be virtual from the ORNL FCU Northshore Branch, located at 2077 Town Center Boulevard in Knoxville.



ORNL FCU PAYS SPECIAL DIVIDEND TO MEMBERSHIP

AND PAID OFF AUTO LOANS FOR 10 MEMBERS!

The ORNL Federal Credit Union (ORNL FCU) Board of Directors approved a \$5 million special dividend to be shared across the membership. In October 2023, over 129,900 members received a special dividend that was paid based on the depth and breadth of their relationship and balances at ORNL FCU over the last 12 months. This was the sixth consecutive year a special dividend was issued to members and since 2018, ORNL FCU has returned over \$26 million in value to the membership.

Coinciding with the \$5 million special dividend announcement, ORNL FCU also revealed that 10 randomly-

selected members had their auto loan balances paid off in full. In addition to paying off these auto loan balances, the Credit Union provided each of the winning members with a check to cover the estimated taxes they would owe on the value of their loan payoff. Since 2019, ORNL FCU has paid off loan balances for 34 members, totaling almost \$500,000.

Thank you to all members for an incredible 2023 and for helping ORNL FCU thrive!

2024–2025 ORNL FCU SCHOLARSHIP PROGRAM

Applications are being accepted through the ORNL FCU Scholarship Program for the 2024–2025 school year. A minimum of three (3) scholarships are awarded each school year to deserving students/members that excel in education and social merit: One (1) B.A. Candler Scholarship, one (1) John McKittrick Scholarship, and one (1) David Watkins Scholarship.

The \$1,000 scholarships can be used for tuition, books, or other school related expenses. Only members of ORNL FCU and members of their families who are enrolled or plan to enroll in the University of Tennessee at Knoxville and are pursuing a 4-year degree are eligible to compete for the scholarship. All applicants must complete a FAFSA Form for federal student aid coded for the University of Tennessee. **The FAFSA must be filed by February 1, 2024.**

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. **The ORNL FCU Scholarship application must be received no later than March 1, 2024.**

Applicants are selected by the UT General Scholarship Committee and will be notified directly by the University of Tennessee Financial Aid Office by early June.



EXCLUSIVE MEMBER DISCOUNTS, JUST FOR YOU!

This tax season you can now get the biggest savings on tax prep services and expert tax help. Plus, as a credit union member you can enter for a chance to win \$10,000 in the Love My Credit Union® Rewards Tax Time Sweepstakes.

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Get additional savings of up to 20% on TurboTax federal products. Hand off your taxes, get some help from experts or file on your own—with TurboTax, America's #1 tax preparation provider. Get started with TurboTax today!

Offer details and disclaimers available at taxservices.lovemycreditunion.org.

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Get expert tax advice and the best-in-market offer of savings up to \$25 on H&R Block professional tax prep. Get your taxes done by a tax pro in an office, via video or by phone—with H&R Block, experience counts. Get your H&R Block coupon now and save!

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46TH ANNUAL DOGWOOD ARTS HOUSE & GARDEN SHOW

PRESENTED BY ORNL FEDERAL CREDIT UNION

SHOW DATES & HOURS

Friday, February 9 | 10:00 AM–6:00 PM
Saturday, February 10 | 10:00 AM–6:00 PM
Sunday, February 11 | 10:00 AM–4:00 PM

The 2024 House & Garden Show will take place February 9–11, 2024 at the Knoxville Convention Center in Downtown Knoxville, Tennessee. From the ground to the gutters, the Dogwood Arts House & Garden Show has something for everyone. This perennial preview of spring invites guests to leave winter at the door, experience over 10,000 square feet of gardens, and meet the top vendors in home improvement, interior design, appliances, and more—all under one roof.

Celebrating its 46th year as the largest annual fundraiser for Dogwood Arts, the 2024 House & Garden Show will feature:

More than 200 exhibitors representing every aspect of materials and services homeowners may require for home improvement, extensive remodeling, and regular maintenance needs.

Grand Gardens created by landscape designers and local nurseries showcasing the latest trends in design, plant selection, and hardscapes.

How-To Stage with expert presentations on lifestyle, design, DIY, home improvement, and gardening throughout the weekend.

Maker Market with artists demonstrating, sharing, and selling their creations on the show floor.

Daily Workshops in the Maker Market where you can learn a new skill, get expert advice on your next project, and more.

Flower & Plant Sales to brighten up your home and garden in preparation for spring.

Creation Station focusing on interactive crafts and special surprise guest appearances of favorite characters just for the little ones.

Community Organization Fair showcasing services provided by additional nonprofit organizations on the mezzanine level of the Convention Center.

Discounted tickets will once again be available ONLY at ORNL Federal Credit Union branches starting in January 2024! Discounted ticket prices are:

- Adult: \$9
- Seniors [65+]/Veterans: \$7
- Youth [12 and under]: Free!

We hope that you'll join us for what's sure to be another great year at the Dogwood Arts House & Garden Show! For more information, visit dogwoodarts.com or call Dogwood Arts at 865.637.4561. Stay up-to-date socially on Facebook [Dogwood Arts], Instagram [@dogwoodarts], and Twitter [@dogwoodarts].





ORNL FCU'S FINANCIAL EDUCATION IMPACT

In the spring of 2023, we set out on a mission to broaden our community impact by investing more in financial education throughout our East Tennessee service area. Not only was this commitment important to our team and board of directors, but it was something we felt was strongly needed. When our community members are more financially aware and educated, they are truly able to continue down the right path to a healthy and thriving financial lifestyle.

We created an engaging and interactive financial curriculum that could be taught to a broad group of ages. The curriculum covers a variety of topics—from the basics of banking to budgeting like a boss to staying current with the latest financial scams and fraud. We presented these topics in various ways in 2023, starting with hosting “snack and learn” workshops in our branches. These types of events provided members the opportunity to learn in a comfortable and engaging environment, while also enjoying a complimentary snack and beverage.

In addition to our branch workshops, we partnered with the following organizations throughout East Tennessee to promote financial literacy programs: United Way of Anderson County, The Change Center, Clinton Middle School, Central High School, Boys and Girls Club of the Greater TN Valley, Junior Achievement of East Tennessee, Roane County Senior Center, Loudon County Senior Center, LaFollette Senior Center, and the Anderson County Family Justice Center.

Through these efforts, we were able to proudly serve over 600 people in our service area. As we begin a new year, we look forward to growing our financial education impact and partnerships in 2024. For more information on hosting a workshop or partnering with ORNL Federal Credit Union for financial education, please reach out to our Financial Education Coordinator, Taylor Martin at tmartin@ornlfcu.com.

CONTACT

LOCAL CALLS
865.688.9555

All locations except
Madisonville, Morristown,
and LaFollette.

TOLL-FREE
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Gerald Smith, Vice Chair
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HOLIDAY CLOSINGS & EVENTS

Monday, January 1 | CLOSED
New Year's Day

Monday, January 15 | CLOSED
Martin Luther King Day

Friday–Sunday, February 9–11
Dogwood Arts House & Garden Show
[Knoxville Convention Center](#)
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Monday, February 19 | CLOSED
Presidents' Day

Thursday, March 21 | 6:00 PM
Annual Meeting of the Membership
In-Person: [DoubleTree Hotel in Oak Ridge](#)
Virtually: [Northshore Branch](#)
Details on Page 1

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