

**QUARTERLY MEMBER**

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## ORNL FCU SHOCKS MEMBERS WITH AUTO LOAN PAYOFFS AND MORTGAGE PAYMENTS FOR A YEAR!

In October, we randomly selected 10 members and paid the remaining balance of their auto loans at the Credit Union. In addition to the 10 auto loan recipients, two members were chosen at random to have their monthly mortgage payments covered for one year.

When notified, many of the winners were in disbelief. "I didn't even know what to think," says J. Brian. "I called your fraud department." He says this gift will help him with his goal of improving his credit score.

Pearl plans to use the extra cash to help her granddaughter go to college.

Others say this gift will help with new beginnings. "We're about to have a baby, so this helps a lot," explains Shelby and Lillian. "You couldn't ask for a better blessing." For Joshua, this gift means he can put more towards his wedding. Allen says this gift gives his retirement plans a boost.

One sentiment shared across the board, however, is a love for ORNL FCU. Sean, who has been a member since he was 14 years old, says: "Any time I have done business with you guys it's always been extremely smooth and easy."

Thank you to all our members for an amazing 2024. We look forward to another successful year serving you all!

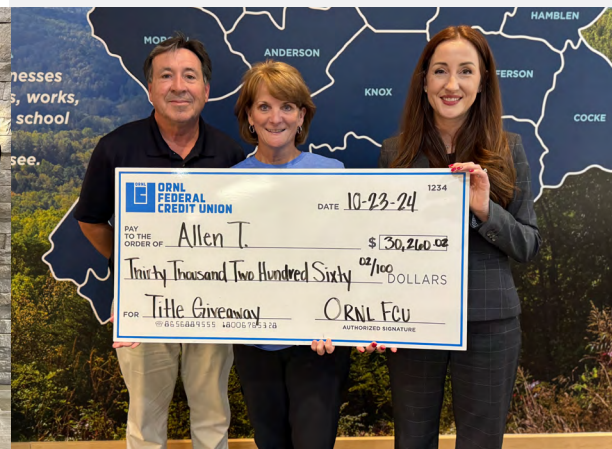
## GIVEAWAY RECIPIENTS

- Allen T:** \$30,260.02
- J. Brian F:** \$19,001.14
- Jason L:** \$11,651.83
- Joshua W:** \$42,411.57
- Pearl R:** \$5,376.29
- Richard H:** \$8,024.33
- Roberta G:** \$1,045.61
- Sean K:** \$31,498.43
- Shelby H & Lillian H:** \$44,843.20
- Susan M:** \$32,244.34
- Taner H:** \$22,633.78
- Tena B:** \$5,677.76

Scan the QR code to read more about this story and the recipients!



QR code not working? Visit [ornlfcu.com/titlegiveaway](http://ornlfcu.com/titlegiveaway).



2025–2026

# ORNL FCU SCHOLARSHIP PROGRAM

Applications are being accepted through the ORNL FCU Scholarship Program for the 2025–2026 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, 2025.**

Members can find information about the scholarship and application process at [ornlfcu.com](http://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, 2025.**

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.



## CHECK YOUR INFORMATION BEFORE YOU FILE YOUR TAXES!

As you file your taxes this year, keep in mind that the fastest, easiest, and most secure way to receive your tax return is through direct deposit! Be sure to double, triple, even quadruple check both your account and routing number before you file. Every ORNL FCU account has the same routing number: **264281416**.

### HOW DO I FIND MY ACCOUNT NUMBER?

There are two places to easily find your full account number. One option is to look at the bottom of your personal checks! The account number is the **second set of numbers**.

You can also log in to Online or Mobile Banking and navigate to the account you would like to deposit your return to. Then, select *Show Details* and click or tap on the eye icon to reveal your full account number.



If you have issues locating your account number in Online or Mobile Banking and do not have any personal checks, you can call us at 800.676.5328 and we would be happy to assist you. Happy tax season!

## EXCLUSIVE MEMBER DISCOUNTS, JUST FOR YOU!

Tackle taxes and come out on top with exclusive, member-only discounts on tax services that make filing easier. You can save 20% on TurboTax®, whether you file yourself or have an expert file for you. Or you can save up to \$25 on in-office tax prep services from H&R Block and have your taxes filed by professionals who can ensure your maximum refund.

### TurboTax: Save 20%

- File with confidence that your taxes are done right
- Guaranteed maximum refund
- Tax experts to help or even file for you

### H&R Block: Save up to \$25

- Biggest refund possible or your money back
- Expert help with or without the office visit
- H&R Block expert within 5 miles of you

Plus, as a valued member of ORNL Federal Credit Union you can enter for a chance to win \$10,000 in the Love My Credit Union® Rewards Tax Time Sweepstakes to take your tax return even further.

**Scan the QR code to start today and save!**



Offer details and disclaimers available at [taxservices.lovemycreditunion.org](http://taxservices.lovemycreditunion.org).



# 47TH ANNUAL DOGWOOD ARTS HOUSE & GARDEN SHOW

FEBRUARY 7-9, 2025 | KNOXVILLE CONVENTION CENTER

The 2025 Dogwood Arts House & Garden Show will take place February 7-9, 2025 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 sq. ft. of *Grand Gardens*, and meet the top vendors in home improvement, interior design, appliances, and more—all under one roof.

Celebrating its 47th year as the largest annual fundraiser for Dogwood Arts, the 2025 House & Garden Show will feature:

**200+ Exhibitors** representing every aspect of materials and services homeowners may require for home improvement, 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**  
Only at ORNL FCU branches  
Adults: \$9  
Seniors 65+/Veterans: \$7  
Youth 12 & under: FREE

**SHOW TIMES**  
Friday Feb 7 | 10 AM-6 PM  
Saturday Feb 8 | 10 AM-6 PM  
Sunday Feb 9 | 10 AM-4 PM

**MORE INFO**  
[dogwoodarts.com](http://dogwoodarts.com)  
865.637.4561  
Facebook: [dogwoodartsknox](https://www.facebook.com/dogwoodartsknox)  
Instagram: [@dogwoodarts](https://www.instagram.com/dogwoodarts)  
X: [@dogwoodarts](https://twitter.com/dogwoodarts)



# 2024 FINANCIAL EDUCATION OVERVIEW

In 2024, ORNL Federal Credit Union made significant strides in advancing financial education across our 19-county service area. With a mission to empower our communities with the knowledge and tools for financial success, ORNL FCU's educational programs reached over 2,000 individuals in 2024, equipping them with essential skills to navigate today's complex financial landscape.

We hosted over 40 in-person financial workshops, providing hands-on learning experiences tailored to meet a wide array of financial needs—from budgeting basics to fraud and scam prevention to credit repair and management. These workshops spanned diverse locations, ensuring that community members in all corners of our service area had access to valuable financial guidance and literacy.

The commitment to community education goes beyond the numbers. We dedicated over 100 hours to developing and delivering these programs, reflecting our deep-rooted belief in the transformative power of financial wellness.



Partnerships played a pivotal role in amplifying this impact. Collaborating with more than 20 organizations, including schools and nonprofits, ORNL FCU has been able to extend the reach and relevance of our programs, fostering an inclusive and supportive environment for learning.

ORNL FCU's investment in financial literacy is about more than education—it's about creating brighter financial futures and stronger communities. Each workshop and partnership brings us closer to a community where financial well-being is within everyone's reach. As we move forward into the new year, ORNL FCU remains dedicated to evolving and expanding our educational efforts to serve even more members of our community in the years to come.

## 77TH ANNUAL MEETING OF THE MEMBERSHIP

ORNL FCU's 77th Annual Meeting of the Membership will be held on Thursday, March 13 at 6:00 PM. The meeting will be held at the Oak Ridge DoubleTree Hotel, located at 215 S. Illinois Avenue in Oak Ridge. All members of ORNL FCU are invited to participate and hear from the Supervisory Committee Chair, Board Chair, Board Treasurer, and President & CEO about the exciting things happening at the Credit Union.

### CONTACT

LOCAL CALLS  
**865.688.9555**

All locations except  
Madisonville, Morristown,  
and LaFollette.

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  
MARKETING DEPARTMENT**  
P.O. Box 365  
Oak Ridge, TN 37831

### DIRECTORS

Randy Gorman, Board Chair  
James Payne, Vice Chair  
Mary Beth Blair, Treasurer  
Joel Pearman, Secretary  
Jama Hill  
Leigha Witt Justice  
David Mandl  
Sam McKenzie  
Harriet Walker  
Johnny Moore, Associate Director  
Mary Kiser, Associate Director

### SUPERVISORY COMMITTEE

Gerald Smith, Chair  
David Mandl, Vice Chair  
Mary Kiser, Secretary

## HOLIDAY CLOSINGS & EVENTS

**Monday, January 20 | CLOSED**  
Martin Luther King Day

**Friday–Sunday, February 7–9**  
Dogwood Arts House & Garden Show  
[Knoxville Convention Center](#)  
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**Monday, February 17 | CLOSED**  
Presidents' Day

**Thursday, March 13 | 6:00 PM**  
Annual Meeting of the Membership  
[DoubleTree Hotel in Oak Ridge](#)

[ornlfcu.com](http://ornlfcu.com)



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Equal Housing Lender.