

QUARTERLY MEMBER

UPDATE

- 2 Community Shred Day
Art in Public Places
- 3 Keeping Your Cards Safe
During Summer Travels
Dream Home Loans
- 4 Summer Nights with WDVX
An Extra Special Concert Event
Holiday Closings & Events

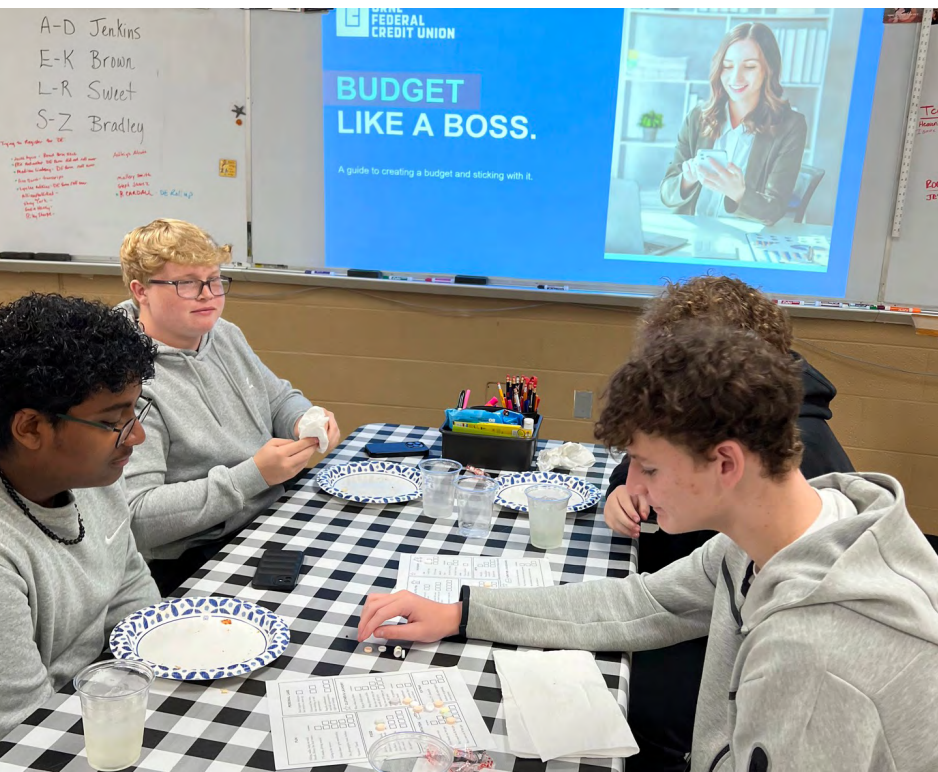
UPDATE ON ORNL FCU'S FINANCIAL EDUCATION

Quarter three, already? Time flies when you're having fun... or when you're working hard to improve the financial well-being of the community! At ORNL FCU, we are continuously working on ways that we can impact our service area with our financial education efforts. Since the start of 2024, we have done the following through our financial education outreach programs:

- Hosted over 30 different financial workshops and events.
- Collaborated with 10 different organizations to offer financial education opportunities.

- Served over 1,000 people in the community.
- Dedicated over 60 hours through our financial education efforts into the community.

At ORNL FCU, we believe that 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. Interested in learning more about our financial education opportunities? Reach out to our Financial Education Coordinator, Taylor Martin, at tmartin@ornlfcu.com for more information.





FALL COMMUNITY SHRED DAY

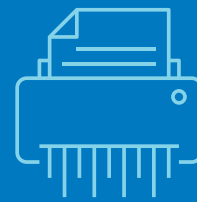
Saturday, October 26 | 9:00 AM*

NORTHSHORE BRANCH:
2077 Town Center Boulevard

OAK RIDGE BRANCH:
215 S. Rutgers Avenue

MORRISTOWN EAST BRANCH:
1216 E. Main Street

*First come, first served. When trucks are full, shredding will stop. Boxes must be no larger than (15" x 12" x 10").



Community Shred Day events are free to all Credit Union members and the public. Bring any unwanted paper documents, especially ones containing personal information, to one of the event locations to have the materials safely and securely destroyed at no charge. Due to the limited amount of space available for shredding per truck, each vehicle is permitted to shred up to **three boxes*** of paper.

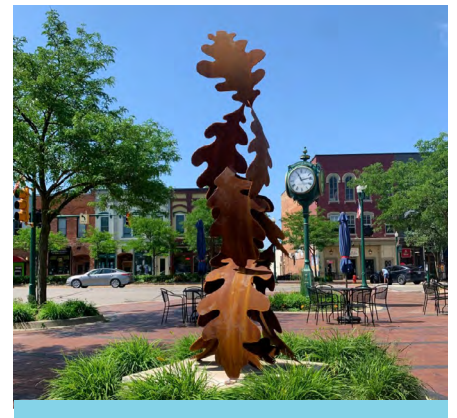


Each year, Dogwood Arts brings large-scale sculptures to our city streets and spaces through its *Art in Public Places* program. The outdoor sculpture exhibition rotates annually and pieces are installed throughout Knoxville, Oak Ridge, Alcoa, and Maryville. This past spring, *Art in Public Places* expanded to include a new sculpture site along South Knoxville's Waterfront District and three new sculpture sites along the Maryville-Alcoa Greenway in Blount County.

Dogwood Arts began *Art in Public Places* to not only celebrate large-scale art, but the natural beauty of East Tennessee. Since 2007, the program has curated and installed over 260 works of art. As presenting sponsors of Dogwood Arts, ORNL Federal Credit Union is proud to support the organization's mission to promote the arts in our community.

ORNL FCU has two sculptures in the 2024-2025 *Art in Public Places* exhibition. The Oak Ridge Branch is home to Brian Ferriby's *Oak Leaves*, and Corrina Mensoff's *Division of Two III* is installed at the Northshore Branch.

For more information about *Art in Public Places* or Dogwood Arts, please visit dogwoodarts.com.



Created by Michigan-based artist Brian Ferriby, *Oak Leaves* is an abstract fabricated steel sculpture inspired by a crisp fall day when the leaves are carried along, dancing on a breeze through the air.



Division of Two III, a sculpture by Atlanta-based artist Corrina Mensoff, explores the dichotomy of land and water and where they soothe, meet, and interrupt each other.

SECURE YOUR CARDS FOR SUMMER TRAVEL

ESSENTIAL TIPS FOR SAFE CARD USAGE

The colder months are officially behind us, and summer is here! While you're packing for those much needed vacations and making your travel plans, make sure your ORNL FCU debit and credit cards are ready to travel with you with these key travel tips.

SET UP TRAVEL NOTICES

No matter where you travel this summer, don't miss a beat when you set up travel notices! By letting us know your travel plans, we can make sure you don't experience security interruptions. Just look for it in online banking and the mobile app under *Card Management*. Let us know:

- When you're leaving
- When you'll be back
- Whether you're traveling to a domestic or international location
- What states and/or country you're traveling to

We'll take it from here and make sure your cards work while you're there!

FIND ATMS ALONG THE WAY

If you find yourself needing cash somewhere on your route, don't worry! There are thousands of fee-free ATMs available from coast to coast. Visit [ornlfcu.com/locations](https://www.ornlfcu.com/locations) to find a fee-free ATM near you.



ADD YOUR CARDS TO DIGITAL WALLET

Pack lighter for your vacation this year! When you add your ORNL FCU cards to Apple, Google, or Samsung Pay:

- Make purchases quickly using just your phone—no physical card needed
- Keep your cards secure with encrypted payments that hide your card number
- Don't worry about forgetting your wallet or losing your cards



For more about debit cards, travel notices, digital wallet, and more, visit [ornlfcu.com](https://www.ornlfcu.com).

DREAM HOME LOANS.



At ORNL Federal Credit Union, it's easier than ever to purchase your next home. With 100% financing options, no PMI, and our great rates, it's no wonder we're the smart choice for your next home loan. And if you're looking to build, we make it easy with up to 95% financing and a one-time closing. Not only will you save money, we'll work with you through every step of the process.

Mortgages are not one-size-fits-all. To find the loan that's best for you, it's important to know all your options. To learn more, visit [ornlfcu.com](https://www.ornlfcu.com), call 800.676.5328, or stop by any of our convenient branches today.

Rate and term dependent on product chosen. Certain restrictions apply.

SUMMER NIGHTS WITH WDVX

FREE AMERICANA AND BLUEGRASS CONCERTS

ORNL FCU is back with WDVX to bring more free Americana and bluegrass events to East Tennessee this summer. Catch free monthly shows from 7:00–10:00 PM through October at Yee-Haw Brewing Co. located at 745 N. Broadway in Knoxville:

- **JUNE 12:** John R. Miller and The Larry Keel Experience
- **JULY 10:** Wyatt Ellis and Alex Leach with The Po' Ramblin' Boys
- **AUGUST 14:** TBD
- **SEPTEMBER 11:** The Amanda Anne Platt and The Honeycutters
- **OCTOBER 9:** Tim O'Brien Band and Songs From the Road Band

Food and drinks will be available for purchase at all shows. Come join us for a great, free time!



AN EXTRA SPECIAL CONCERT EVENT

AUGUST 24—MUSEUM OF APPALACHIA

Mark your calendar for a musical evening on Saturday, August 24. Another free concert brought to you by ORNL FCU, this time from the Museum of Appalachia in Norris. Musical acts are still being determined, so stay tuned for details by following us on social!



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 UPDATE
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HOLIDAY CLOSINGS & EVENTS

Thursday, July 4 | CLOSED
Independence Day

Monday, September 2 | CLOSED
Labor Day

Monday, October 14 | CLOSED
Columbus Day

Saturday, October 26 | 9:00 AM
Community Shred Day
Northshore, Oak Ridge,
and Morristown East
Details on Page 2

ornlfcu.com

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Equal Housing Lender.