

QUARTERLY MEMBER

UPDATE

Q3 HIGHLIGHTS 2026

VOL. 61 NO. 3

- 2 Courtside Conversations Event
Community Art & Mural Program
- 3 Branch Updates Across
the Region
- 4 Fraud Awareness: Crypto Scams
Fall Community Shred Day
Holiday Closings & Events

ORNL FCU'S LAST SUMMER SESSIONS CONCERT OF THE SEASON

The *Summer Sessions* concert series returned in May, continuing its tradition of bringing free Americana and bluegrass music to audiences across Oak Ridge, Knoxville, and now Clinton throughout the summer season.

Erick Baker and Westwend kicked off the 2026 series with a spectacular performance back in May at A.K. Bissell Park in Oak Ridge. In June, the show was held at Yee-Haw Brewing Co. in Knoxville, and featured Amythyst Kiah with Cheap Souvenirs.

Closing out the series will be Shawn Camp, Verlon Thompson, and Madelyn Tallent on **Saturday, September 19, at the Museum of Appalachia in Clinton located at 2819 Andersonville Highway**. The concert is free, open to the public, and will be held from 6:00–9:00 PM. Food and drinks will be available to purchase. For the safety and preservation of the Museum of Appalachia, no coolers, outside food, or animals (except service animals) are allowed.

UPCOMING CONCERT

SATURDAY, SEPTEMBER 19, 6:00 PM

**Shawn Camp, Verlon Thompson
Madelyn Tallent**

Stay informed about performances and weather-related cancellations by visiting [TheSummerSessions.com](https://www.ThetherSummerSessions.com) or follow us on [Facebook](#) and [Instagram](#).



WDVX SUMMER NIGHTS

WDVX Summer Nights presented by ORNL FCU has also returned to Yee-Haw Brewing Co. with free monthly shows through October, held on their outdoor stage. Details can be found online at [wdvx.com/calendar](https://www.wdvx.com/calendar).



COURTSIDE CONVERSATIONS

BRINGING COMMUNITY AND FINANCIAL CONFIDENCE TOGETHER

On April 2, we hosted Courtside Conversations at the Pickleball Playground, held in partnership with our retirement education partner, Silvr.

This free community event combined financial wellness and fun, giving attendees the opportunity to learn more about retirement planning and Social Security in a relaxed, approachable setting. Guests also enjoyed round-robin pickleball games designed for both beginners and experienced players, while our wealth management team was available throughout the evening to answer questions and provide one-on-one guidance.

More than anything, the event highlighted the power of community and connection: watching attendees meet, connect, and leave not just with new knowledge, but with new friendships, was a powerful reminder of what community is all about.

Events like Courtside Conversations are just one way we're bringing financial wellness to life for our members. Through ThrivePath, our free financial wellness platform, members can continue their journey anytime with personalized learning experiences for every stage of life. Learn more at ThrivePathEd.com.



BRANCH UPDATES ACROSS OUR REGION

Investing in the communities we serve, ORNL Federal Credit Union is expanding and modernizing our branch network to increase access and enhance the member experience.

- The new **Oak Ridge West** branch officially opened on April 30. Designed to blend modern convenience with local history, the branch features contemporary member spaces alongside a dedicated gallery wall honoring renowned photographer Ed Westcott, whose images helped document Oak Ridge during World War II.
- In **Newport**, the original location was replaced with a brand-new full-service branch in April, extending services into a growing community with a modern design focused on convenience and accessibility.
- As of March, the **Decatur** location is up and running as a micro-branch, an innovative concept designed to bring essential financial services to rural communities. Members can access personalized service through Live Teller technology during regular service hours, connecting directly with live tellers for assistance. In addition, the branch is staffed by employees each Wednesday, providing members with in-person support and service.
- **Ten Mile** introduced a new Live Teller Machine under a modern canopy, further expanding access to convenient banking services in rural areas while maintaining 24/7 self-service capabilities.

- **Madisonville** is nearing completion on a comprehensive remodel that will provide a brighter, more welcoming layout with enhanced privacy and upgraded technology.
- In **Loudon**, a full remodel is underway that includes refreshed interiors and the addition of Live Teller technology to improve both convenience and functionality.
- **LaFollette** is being transformed through a major renovation project focused on creating a more modern, comfortable member experience, with completion expected in 2026.
- **Northshore** officially began construction on a new standalone branch earlier this year. The project will relocate the existing branch from its current space inside a corporate building into a newly built facility designed to better serve the area's growing membership.

Looking ahead, additional projects are already planned for 2026, including a remodel of the East Knoxville branch and new branch developments in East Blount County and Jefferson City. Together, these investments reflect our ongoing commitment to creating warm, modern, member-focused spaces while expanding access to financial services throughout the region.

COMMUNITY ART & MURAL PROGRAM

ORNL Federal Credit Union is proud to announce the students whose artwork was selected for the organization's Community Art & Mural Program. Introduced in 2017, the program was created to support initiatives that make the arts accessible to all and help our communities thrive. The 2026 mural theme was "Cooperation for a Prosperous World." Congratulations to the following students and schools:

Elementary School Category (K-4)

Student collaboration, Kindergarten and 1st grade students, Willow Brook Elementary School (Sarah Cochran, arts educator)

Middle School Category (5-8)

Skyla Hartye, grade 8, Jefferson Middle School (Jim Dodson, arts educator)

High School Category (9-12)

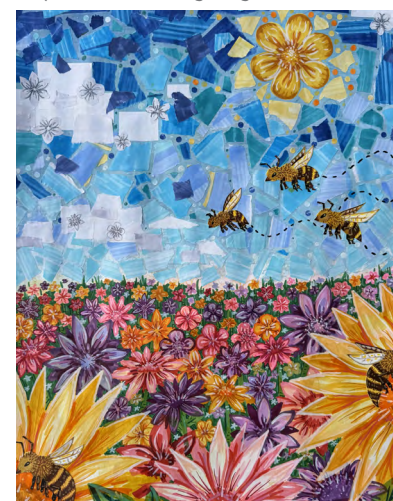
Aniya Jones, grade 12, Oak Ridge High School (Heather Eades, arts educator)

Their designs are currently being painted by Bryan Wilkerson, a local artist and educator, on a large-scale structure at ORNL FCU's headquarters in Oak Ridge. A \$100 cash prize for the winning student (or team) and a \$500 cash prize for their school's art programs will also be awarded.

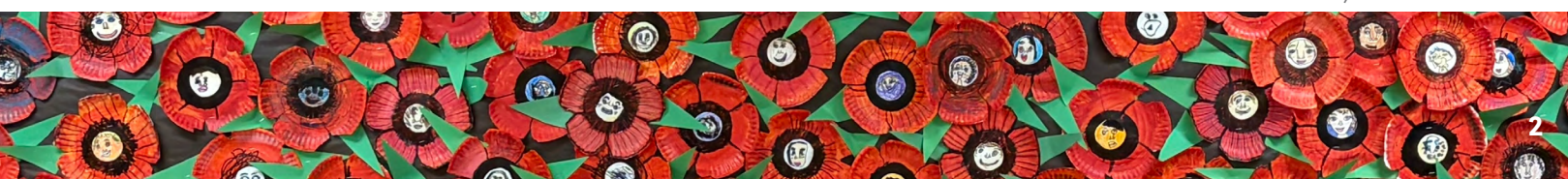
Skyla Hartye—Jefferson Middle School



Aniya Jones—Oak Ridge High School



Willow Brook Elementary—K-1 Collab



WATCH OUT FOR CRYPTO SCAMS!



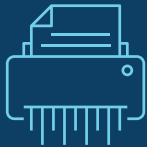
Cryptocurrency, or crypto, has become one of the most popular tools scammers use to trick victims. Here are some key things to keep in mind about crypto so you can protect yourself from fraudsters.

- Unlike deposits in banks and credit unions, cryptocurrency is not protected by FDIC or NCUA insurance.
- Crypto transactions are nearly impossible to reverse.
- There is no such thing as a "guaranteed investment," especially when it comes to crypto. When investing, it's best to seek advice from qualified professionals who can evaluate your individual needs.
- Banks, credit unions, and government agencies will not ask you to move your money into cryptocurrency to "protect" it.
- Crypto values change constantly.

When it comes to cryptocurrency, it is best to exercise an abundance of caution. Remember, sharing what you know with loved ones is one of the best ways to stop these scams in their tracks. For more tips on preventing scams, visit our new fraud-fighting platform at ornlfcu.com/learn/fraud-awareness.

FALL COMMUNITY SHRED DAY

SATURDAY, OCTOBER 24 | 9:00 AM*



NORTHSHORE BRANCH:
2077 Town Center Boulevard

OAK RIDGE BRANCH:
215 S. Rutgers Avenue

MORRISTOWN EAST BRANCH:
1216 E. Main Street

Our final Community Shred Day for 2026 will be held Saturday, October 24, at 9:00 AM* at our Northshore, Oak Ridge, and Morristown East branches. Community Shred Day events are free to all Credit Union members and the public. Bring any unwanted paper documents, especially those 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* or three 13-gallon trash bags of paper.

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

 [ORNLCU.COM/SHRED](https://ornlfcu.com/shred)

CONTACT

LOCAL CALLS
865.688.9555

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

TOLL-FREE
800.676.5328

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

ORNLFCU UPDATE
P.O. Box 365
Oak Ridge, TN 37831

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

HOLIDAY CLOSINGS & EVENTS

Saturday, July 4 | CLOSED
Independence Day

Monday, September 7 | CLOSED
Labor Day

Saturday, September 19 | 6:00–9:00 PM
Summer Sessions Concert
Museum of Appalachia
Details on Page 1.

Monday, October 12 | CLOSED
Columbus Day & Indigenous Peoples' Day

ornlfcu.com

Federally Insured by NCUA.
Equal Housing Lender.