

QUARTERLY MEMBER

# UPDATE

## Q3 HIGHLIGHTS 2025

VOL. 60 NO. 3

- 2 Fighting Fraud: Check Scams  
Unsubscribing Fraud Scheme
- 3 Summer Travel Tips  
Art in Public Places
- 4 Special Mortgage Promotion  
Auto Refinance Promotion  
Holiday Closings & Events

## ORNL FCU ANNOUNCES RETURN OF SUMMER SESSIONS CONCERT SERIES

ORNL Federal Credit Union is pleased to announce the return of its *Summer Sessions* concert series at A.K. Bissell Park in Oak Ridge. The free concert series, which took a hiatus in 2024 due to park improvements, will resume this summer with performances scheduled for June 21, August 23, and September 20. All shows will take place from 6:00–9:00 PM at the park’s pavilion located at:

**THE PAVILION IN A.K. BISSELL PARK**  
1401 Oak Ridge Turnpike, Oak Ridge, TN

Guests are encouraged to bring lawn chairs and enjoy an evening of live Americana and bluegrass music, along with food and drinks that will be available from local food trucks.

ORNL FCU is also sponsoring WDVX’s Summer Nights at Yee-Haw Brewing Company in North Knoxville. Free performances will be held on June 11, July 9, August 13, September 10, and October 10 at 745 N. Broadway.

## UPCOMING CONCERTS

**SATURDAY, JUNE 21, 6:00 PM**  
**Erick Baker**  
The Young Fables

**SATURDAY, AUGUST 23, 6:00 PM**  
**Dan Tyminski**  
Amythyst Kiah

**SATURDAY, SEPTEMBER 20, 6:00 PM**  
**Headliner: TBD**  
Cruz Contreras & The Black Lillies

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





## CHECK YOURSELF:

# STOP FRAUD BEFORE IT STARTS

If you receive a check in the mail or from an acquaintance that you were not expecting, be on guard. These are signs it may be fraud:

- You won a contest that you never entered.
- The money is a refund that you did not request.
- You are offered a job as a secret shopper or brand ambassador.

Typically, the fraudster will ask you to deposit the check then request some portion of the funds back due to "over payment." But remember, once you deposit the check, you are responsible for its authenticity. Even after the funds are made available in your account, the check can come back as fraudulent days or even weeks later, leaving you on the hook for the money.

If it seems too good to be true, it probably is. We are here to help. If you have any questions about the legitimacy of a check, please visit a local branch or call us 800.676.5328.

# ARE YOU UNSUBSCRIBING? OR SIGNING UP FOR FRAUD?

When your inbox becomes cluttered with marketing, newsletters, and sales offers, you might be tempted to clear some of the noise by clicking the "unsubscribe" button or link conveniently placed at the bottom of these emails—but there may be danger lurking behind that link.

Recently, scammers have been sending fraudulent emails that look like they're from real companies with a **fake "unsubscribe" link**. Clicking on them can secretly download malware, giving the bad guys unauthorized access to your device. Here are some key things to keep in mind:

- If you receive any suspicious email, do not click on any links and delete the message.
- Use the security features built into your email system that allow you to Unsubscribe, Block, or Report Spam.
- Use extreme caution with any email or link that asks for personal information including a username or password.

For emails from official senders who you once subscribed with, clicking "unsubscribe" is fine as long as you verify it came from the actual source. The best way to avoid falling into this trap entirely is by visiting the company's website *directly* to edit your email settings rather than clicking on links and providing scammers with any information. Stay safe out there!



# YOUR ORNL FCU DEBIT & CREDIT CARD ARE THE PERFECT TRAVEL COMPANION



A long-time member shared a powerful story with us. On a recent trip, her husband's wallet was stolen. The moment he realized, she told him, "Don't worry, we've trained for this." Within seconds, he was able to open the mobile app and report that his credit card was stolen. The card was shut down instantly. All the bad guys got was a worthless piece of plastic—and a pretty nice leather wallet. But they didn't get what they really wanted, which was access to the card.

Take advantage of all the powerful features available for your debit and credit card in Online and Mobile Banking this summer including:

- Real-time transaction alerts
- Travel notices
- Card lock
- Report lost or stolen
- Mobile wallet

**HOW TO:** Log in and navigate to *More > Accounts > Card Management*.



Learn more about these features at [ornlfcu.com/learn/videos](https://ornlfcu.com/learn/videos).

## DOGWOOD ARTS

# ART IN PUBLIC PLACES

The Dogwood Arts *Art in Public Places* Program brings art out of the gallery and into the streets, adding character and beauty to public spaces across East Tennessee. The program includes an annually-rotating outdoor sculpture exhibition and a large-scale mural program.

- The 2024–2025 sculpture exhibition includes thirty-one pieces throughout Knoxville, Oak Ridge, Alcoa, and Maryville. Look for the newest round of sculptures to be installed in mid-September!
- In its second year, the mural program showcases artwork at Knox Walls at Emory Place and Strong Alley in downtown Knoxville.

For more information about Dogwood Arts or *Art in Public Places*, visit [dogwoodarts.com](https://dogwoodarts.com).





# KEYS TO HOME AND HAPPINESS.

Looking to buy a new home?  
Extended through July 31, get  
**0.25% OFF** mortgage loan rates  
at ORNL FCU!<sup>(1)</sup>



## REFINANCE & SAVE!

### CARS | TRUCKS | SUV'S

- Enjoy no payments for 90 days and rates as low as **5.74% APR!**<sup>(2)</sup>
- Get a **0.25% rate discount**<sup>(3)</sup> with automatic payments or direct deposit with ORNL FCU.
- Lower your monthly payments with no application fees.
- Apply online or at a branch with our simple process.
- Flexible payment options make managing your loan easy—your way, every time.



**DISCLAIMER:** Certain restrictions apply, and all loans are subject to credit approval.

<sup>(1)</sup>**PROMO ELIGIBILITY:** Primary home purchase loans only. Effective for complete TRID applications locked 7/1/25 through 7/31/25. This offer cannot be combined with any other promotions or discounts. Employees are not eligible. **PRODUCT EXCLUSIONS:** HELOC, Land, Realty Resource & Smart Loan Products. <sup>(2)</sup>Annual Percentage Rate. Lowest rates based on Credit Union's Qualified Loan Program. Your rate may vary and is determined by an evaluation of your credit, amount financed, collateral, and loan terms. Interest will accrue when loan is funded. Other rates and terms available. All rates and terms are subject to change without notice. See complete loan disclosures at [ornlfcu.com/personal/rates](http://ornlfcu.com/personal/rates). <sup>(3)</sup>To qualify for the discount, you must enroll in auto-debit and maintain an active account in good standing. By enrolling in our auto-debit program, you authorize us to automatically deduct your monthly payments from your specified ORNL Federal Credit Union or other financial institution bank account. Or, qualify by having direct deposit to your ORNL FCU account.

## 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 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

## DIRECTORS

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

## SUPERVISORY COMMITTEE

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

## HOLIDAY CLOSINGS & EVENTS

**Friday, July 4 | CLOSED**  
Independence Day

**Saturday, August 23 | 6:00–9:00 PM**  
Summer Sessions Concert  
[A.K. Bissell Park, Oak Ridge](#)  
Details on Page 1.

**Monday, September 1 | CLOSED**  
Labor Day

**Saturday, September 20 | 6:00–9:00 PM**  
Summer Sessions Concert  
[A.K. Bissell Park, Oak Ridge](#)  
Details on Page 1.

**Monday, October 13 | CLOSED**  
Columbus Day & Indigenous Peoples' Day

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

Federally Insured by NCUA.  
Equal Housing Lender.