

QUARTERLY MEMBER

UPDATE

CONGRATULATIONS TO THE 2024–2025 SCHOLARSHIP RECIPIENTS!

Each year, through the University of Tennessee, Knoxville (UTK) general scholarship fund, ORNL FCU awards scholarships to deserving students/members with excellence in education and social merit. The scholarships provide \$1,000 toward the cost of tuition, books, and other school-related expenses. 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.

For the 2024–2025 school year, ORNL FCU awarded a total of six scholarships. Congratulations to these student scholars for their academic achievements!

B.A. Candler Scholarship Recipients

- Belinda Kanamugire
- Kristen Theilmann

John McKittrick Scholarship Recipients

- Baylor Johnson
- Taylor Fann

David Watkins Scholarship Recipients

- Alexis Roberts
- Troy Lockhard

INTERESTED IN APPLYING?

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.

Scholarships are available only to members of ORNL FCU and their immediate families who are pursuing a four-year degree from the University of Tennessee, Knoxville. The ORNL FCU Scholarship Program is open to all applicants regardless of race, color, religion, sex, natural origin, citizenship, disability, age, or veteran status.

- 2 77th Annual Meeting
- 3 Four Ways to Introduce Money to Your Children
- 4 Community Shred Day
Election Day Closings
Holiday Closings & Events



COMMUNITY ART & MURAL PROGRAM

Earlier this year, we announced the Oak Ridge student artists whose designs were selected for our Community Art & Mural Program. The students and their respective schools were recently recognized for their winning designs. Local artist Bryan Wilkerson completed the mural work over the summer at our headquarters in Oak Ridge.

Our mural program was created to support initiatives that make the arts accessible to all. Congratulations to the winning students and schools for their contributions in helping our communities thrive through art!

Elementary School Category (K–4)

Kathleen Hernandez, grade 2, Woodland Elementary School (Mary Chin, arts educator)

Middle School Category (5–8)

Heidi Mohamed, grade 7, Jefferson Middle School (Jim Dodson, arts educator)

High School Category (9–12)

Halie Campbell, grade 9, Oak Ridge High School (Gisela Schrock, arts educator)



77TH ANNUAL MEETING

CANDIDATES FOR BOARD OF DIRECTORS SELECTED, BOARD PETITIONS NOW AVAILABLE

On Thursday, March 13, 2025, ORNL Federal Credit Union will hold its 2025 Annual Meeting of the Membership, time and location to be determined. All members are invited to attend as reports from the Board of Directors' Chair and Treasurer will be shared. The newly appointed members of the Board of Directors will also be announced.

There are four positions on the Board of Directors to be filled in 2025, three for a three-year term and one for a one-year term. The members of this year's Nominating Committee, chaired by Board Member Joel Pearman, have submitted the names of four candidates for the positions to be filled: the three-year term nominees are David Mandl, Sam McKenzie, and James Payne; the one-year term nominee is Mary Beth Blair.

Biographical information for each nominee is included below in alphabetical order.

Petitions and Petition Applications are available for persons interested in running for one of the four ORNL FCU open Board seats. Each nominee by Petition will need to fill out and submit a Petition Application to serve on the Board of Directors. Members interested in running by Petition should email us at boardelections@ornlfcu.com to request their individual Petition Application. Please note that no nominations from the floor will be accepted during the Annual Meeting.

Persons using a Petition to run for a seat will be required to obtain 500 signatures of ORNL FCU members age 18 or older. A signed certificate stating that he or she is agreeable to nomination and will serve if elected to office must accompany each Petition Application. Petitions and Petition Applications will need to be returned to the Nominating Committee no later than **Thursday, October 31, 2024** to:

ORNL Federal Credit Union
Attn: Nominating Committee
P.O. Box 365
Oak Ridge, TN 37831

Once all Petitions and Petition Applications have been received and validated, members will be notified in writing of all Nominating Committee and Petition candidates who are interested in running for the four available positions on the Board of Directors. If no Petitions are received, an election will not be conducted because the number of Nominees and the number of Board positions to be filled are equal. If there are more than four candidates and an election is to be held, the three candidates with the most votes will fill the three available three-year term positions and the fourth candidate receiving the most votes will fill the one-year term position. The voting period will be held February 25–March 8, 2025 and the four candidates with the most votes will be announced at the Annual Meeting.

NOMINEES SELECTED BY THE NOMINATING COMMITTEE:



MARY BETH BLAIR*

Retired from United Cleanup Oak Ridge, LLC in 2012 before working at Y-12 National Security Complex from 2012–2020. She spent a combined 39 years serving in various financial positions. Holds a Bachelor of Science degree in Business Administration and a Master of Business Administration from the University of Tennessee, Knoxville. Also holds a Certified Public Accountant license (inactive) for the State of Tennessee. Served on ORNL FCU's Supervisory Committee in various capacities including Chair, Vice Chair, and Secretary for ten years. Member of ORNL FCU for 46 years.



DAVID MANDL*

Currently the General Counsel at the Oak Ridge National Laboratory and Secretary of UT-Battelle, LLC., where he leads a diverse team of legal professionals; oversees the lab's privacy program, ethics program, intellectual property management, and corporate governance; and advises senior management regarding regulatory compliance, risk management, and public relations. Holds a Bachelor of Science in Ecology and Evolutionary Biology from the University of Arizona, with a structured split minor in Math, Physics, and Chemistry. Graduated cum laude from Georgetown University Law Center, and served as the Administrative Editor of the International Environmental Law Review. Serves on the Board of Directors of CASA of the Tennessee Heartland. Currently serving his first term as a member of both the ORNL FCU Board of Directors and Supervisory Committee. Member of ORNL FCU for over seven years.



SAM MCKENZIE*

Retired from the Oak Ridge National Laboratory after a 34-year career, where he most recently served as Safety and Health Project Manager of the Lab's Spallation Neutron Source. Earned a Master of Science in Physics from the University of Memphis and a Bachelor of Science in Physics from Fisk University. Currently represents District 15 in the Tennessee House of Representatives, where he serves on the Finance, Education, Local Government, and Ethics committees. Served eight years as the District 1 Representative of Knox County Commission. Also served on the boards for the Knoxville Utility Board, Helen Ross McNabb Mental Health, Omega Psi Phi Fraternity, and Tennova Metro. Currently completing sixth term on ORNL FCU's Board of Directors and is a member of the Legislative Committee. Member of ORNL FCU for over 30 years.



JAMES PAYNE*

Retired from Oak Ridge National Laboratory after 29 years in maintenance management. Earned a Master of Science in Industrial Engineering from the University of Tennessee and a Bachelor of Science in Organizational Management from Tusculum College. Certified Six Sigma Green Belt. Sits on the Board of WDVX radio station in Norris, TN. Currently completing fifth term on ORNL FCU's Board of Directors; serves as the Board Vice Chair, Chair of the Volunteer Policy & Governance Committee, and Chair of the Legislative Committee. Completed the Credit Union Executive Society Director Education Center Series. Member of ORNL FCU for 50 years.



FOUR WAYS TO INTRODUCE MONEY TO YOUR CHILDREN

As we set out to create a healthy financial lifestyle for our families, it's important to include everyone in the financial conversations—including our children. Money values are internal and external factors that determine how consumers feel about and spend their money. According to some researchers, money values and habits begin developing as early as the age of seven. Just like most of what we learn during our childhood, these values and habits can continue into adulthood. So, how can we help our children become comfortable with money and financially independent? Here are four ways to introduce money to your children:

INCLUDE MONEY IN CONVERSATIONS

The first and easiest way to introduce money to children is to start including the topic into conversations. Most children learn from the observation of their parents—they see and hear everything that we do. A great way to spark conversation is while grocery shopping. As you put items into the cart, explain the price of the item and why sometimes it's cheaper to go with the generic brand. Let the kids know that there is a budgeted amount for grocery shopping and by price comparison you're able to stay within that set budget.

This is also a great way to introduce the idea of needs versus wants. By saying something along the lines of, "Although we really love ice cream, we're really here today to get these certain items that we need. If we always buy the ice cream, we would not be able to buy all the items we really need."

PRACTICE BUYING ITEMS

Giving your child the opportunity to interact with the store clerk during check out can help boost confidence and give a sense of independence with money. Have them ask the store clerk for the total and allow them to hand over the money. You can also practice this at home by role playing a shopping experience with your kids. Who still remembers playing with a toy cashier drawer from their childhood? See—it's impactful!

MONEY JARS / SAVINGS ACCOUNTS

Utilizing money jars is a great way to introduce money to children at a young age. Take three different jars and label them: save jar, spend jar, and give jar. This is a great way to also help kids understand that money is not endless. By saving and determining where the money is going, it helps to instill discipline.

As the kids get older, you can then take the jars and introduce the idea of a savings account to them. At ORNL FCU, you can even create categories for the account to help keep the saving mentality going. Whether it's still the save, spend, and give or as kids become older it turns into spend, car, give.

CREATE JOB OPPORTUNITIES

A great way to create financial independence is by creating some at-home job opportunities for kids to earn their money. This allows them to have the opportunity to purchase items with their own money. As we all know, purchasing items with our own money can be very impactful and affect the way we continue to spend.

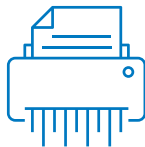
At ORNL Federal Credit Union, we want you to learn and thrive! If you have any questions in regards to financial education or our products and services, please contact us. We would be happy to help!



FALL COMMUNITY SHRED DAY

SATURDAY, OCTOBER 26 | 9:00 AM*

Our final Community Shred Day for 2024 will be held Saturday, October 26 at 9:00 AM* at our Morristown East, Northshore, and Oak Ridge locations. 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.



MORRISTOWN EAST BRANCH:

1216 E. Main Street

NORTHSHORE BRANCH:

2077 Town Center Boulevard

OAK RIDGE BRANCH:

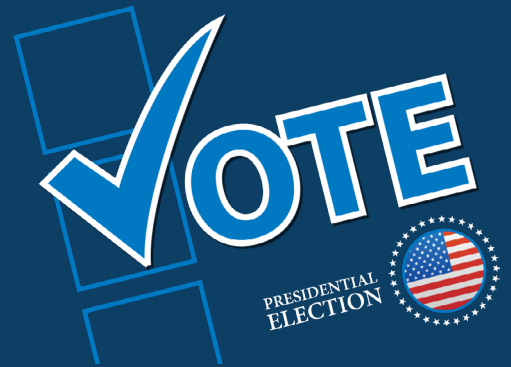
215 S. Rutgers Avenue

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

ORNL FCU WILL CLOSE EARLY ON ELECTION DAY

TUESDAY, NOVEMBER 5

To ensure our employees have time to vote in the upcoming Presidential Election, **all locations** will close at 4:00 PM on election day, November 5, 2024.



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
P.O. Box 365
Oak Ridge, TN 37831

ornlfcu.com

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
Mary Kiser, Associate Director

SUPERVISORY COMMITTEE

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

Federally Insured by NCUA.
Equal Housing Lender.

HOLIDAY CLOSINGS & EVENTS

Monday, October 14 | CLOSED
Columbus Day

Saturday, October 26 | 9:00 AM
Community Shred Day
Morristown East, Northshore & Oak Ridge Branches
Details above

Monday, November 11 | CLOSED
Veterans Day

Thursday, November 28 | CLOSED
Thanksgiving Day

Tuesday–Wednesday,
December 24–25 | CLOSED
Christmas Eve & Day

Wednesday, January 1 | CLOSED
New Year's Day