

QUARTERLY MEMBER NEWSLETTER
UPDATE

VOL. 56, NO. 1
FIRST QUARTER, 2021

PAGE 2.....ORNL FCU Scholarship Program,
Dogwood Arts House & Garden Show,
Holiday Closings & Events

AUTO LOANS PAID OFF FOR THREE MEMBERS!

For the second consecutive year, the Credit Union randomly selected three members and paid off their auto loan balances as part of the *Special Dividend Program*. The members were shocked, surprised, and relieved by this wonderful news. The three members whose auto loan balances were paid in full were: Tessie Rockwell of Kingston, TN; Matthew Goddard of Kingston, TN; and Randy Payne of Knoxville, TN.

The *Special Dividend Program* rewards members for the depth and breadth of their relationships with ORNL Federal Credit Union. This year's dividend payment was \$4 million and was paid to members in October 2020. This is the third consecutive year that the Credit Union has paid a Special Dividend and, in those years, has now returned \$11 million in value to the membership!

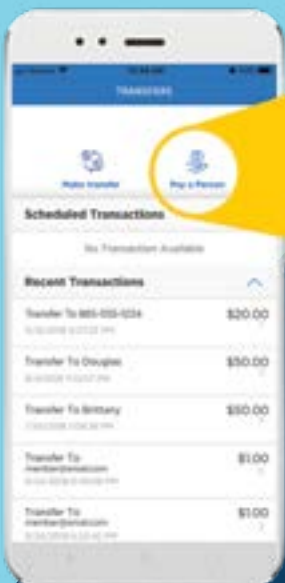


IS YOUR INFORMATION UP TO DATE?

HAVE YOU MOVED, CHANGED YOUR PHONE NUMBER, OR SWITCHED EMAIL ADDRESSES LATELY?

Be sure to let us know. We need to be able to reach you quickly in case of issues like potential fraud. The fastest way to update your email address and phone number is through Online or Mobile Banking under *Profile Settings*. For security reasons, we are not able to forward important financial information or update your address based on a change of address notification filed with the US Postal Service. You will need to change your mailing address in Online Banking or call 800.676.5328. Take a minute to log in at ornlfcu.com and verify your information.

INSTANT PAYMENTS WITH PAY A PERSON MOBILE



Splitting the tab for lunch? Owe your friend for movie tickets? Now you can make payments instantly! All you need is a mobile phone number or email address. Pay a Person Mobile is fast, secure, easy to use, and perfect for one-time payments to friends or family. Money is sent instantly!

Try Pay a Person Mobile today! Available through Online & Mobile Banking.

**Payments are instant when the recipient accepts funds using a qualified debit card. If the recipient accepts funds using an account and routing number, the payment can take 1-3 days depending on the financial institution.*

73RD ANNUAL MEETING OF THE MEMBERSHIP

Thursday, March 25, 6:00 PM

ORNL FCU's 73rd Annual Meeting of the Membership will be held virtually on Thursday, March 25 at 6:00 PM. All members of ORNL FCU are invited to participate and hear from the Board Chair, Board Treasurer, and President & CEO about the exciting things happening at the Credit Union.

Registration details will be posted on ornlfcu.com closer to the meeting date. Members with a valid email address on file will also receive a notification of the Annual Meeting and instructions on how to register. Update your email address in Online or Mobile Banking, or call 800.676.5328.

2021-2022 ORNL FCU SCHOLARSHIP PROGRAM TO UTK

Applications are being accepted through the *ORNL FCU Scholarship Program* for the 2021-2022 school year. The Scholarship Program awards a minimum of two \$1,000 scholarships each school year to deserving students/members that excel in education and social merit.

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, 2021.

Members can find the application on our website at ornlfcu.com.

Completed applications must be postmarked and mailed **no later than March 1, 2021** to:



ORNL Federal Credit Union
ATTN: Marketing Department
2077 Town Center Blvd. Suite #204
Knoxville, TN 37922

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.

43RD ANNUAL DOGWOOD ARTS HOUSE & GARDEN SHOW

Presented by **ORNL FEDERAL CREDIT UNION**



Due to the impact of COVID-19, Dogwood Arts will transition the 2021 House & Garden Show to a virtual event. The Virtual House & Garden Show kicks-off **Friday, February 12 and runs through March 14** with live virtual sessions, presentations, and workshops occurring **February 12 through February 14**. The virtual show will offer attendees free access to a comprehensive exhibitor directory, show specials, virtual experiences with top experts, and much more. Shop new products, book services, and connect with quality vendors on an engaging, interactive, and easy to navigate virtual platform. Simply visit dogwoodarts.com to attend the show from the comfort and safety of your own home. No registration required.

The Dogwood Arts House & Garden Show is the largest annual fundraiser for Dogwood Arts so the success of this event directly impacts the organization's ability to host and provide its various events and programs to the community throughout the year. For more information, visit dogwoodarts.com or call Dogwood Arts at 865.637.4561. Dogwood Arts also offers unique merchandise year-round that makes gift-giving easy and special. Visit shop.dogwoodarts.com!

Stay up-to-date socially on Facebook [Dogwood Arts], Instagram [@dogwoodarts], and Twitter [@dogwoodarts].



LOCAL CALLS:

865.688.9555*
*All locations except Madisonville, Morristown, and LaFollette

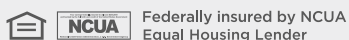
OR TOLL-FREE:

800.676.5328

ONLINE BANKING

ORNLFCU.COM

UPDATE is published quarterly by ORNL Federal Credit Union as an information service to its members. Questions, comments, and suggestions should be sent to: ORNL Federal Credit Union UPDATE, P.O. Box 365, Oak Ridge, TN 37831.



OFFICIALS

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Pam Ladd, Treasurer
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Sam McKenzie
Debbie Stairs
Harriet Walker
Leigha Witt

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Mary Beth Blair, Chair
Vickie Caughron, Vice Chair
Mary Kiser, Secretary
Gerald Smith

HOLIDAY CLOSINGS & EVENTS

MONDAY, JANUARY 18

Martin Luther King, Jr. Day
Credit Union is closed.

FEBRUARY 12–MARCH 14

Dogwood Arts House & Garden Show
Virtual Event • Details above.

MONDAY, FEBRUARY 15

Presidents' Day
Credit Union is closed.

THURSDAY, MARCH 25

Annual Meeting of the Membership
Virtual Event • Details on page 1.