Growing Into The 21st Century.
“When change occurs, our ability to adapt
Often, changes made at your credit union, ORNL Federal Credit Union, are invisible to you and other members. Yet many of those changes have a profound effect on the financial services you use day in and day out. These "behind-the-scenes" changes done today are usually both technological and strategic in nature, setting the stage for addressing the pressures of tomorrow's demanding, competitive environment.

Over the past few years, the evolution of financial services delivery to consumers began to advance at an astonishing rate. The effort required to keep pace is enormous and expensive, yet necessary, not only to give you and your family what you want and expect but also to allow us to grow. And growth is important. It enables us to continue providing all the things that attracted you to our credit union in the first place.

When change occurs, especially rapid change, the ability of our organization to adapt is critical. If we have planned and structured ourselves properly, we should be able to anticipate change and move ahead of it. Ideally, we are the ones creating the change, at least locally. This is what market leadership is, and it is our intent to maintain and improve ORNL Federal Credit Union’s position as a market leader, as an innovator, staying a step ahead of change. It guarantees our survival. It guarantees your access to a financial services organization that focuses on your value as a member-owner. It is the centerpiece of our plan to grow into the 21st century.
On behalf of the Board of Directors of ORNL Federal Credit Union, I am pleased to report that your credit union enjoyed another successful year of operation. It was our 53rd consecutive year of growth. As the fear of Y2K vanished with the first ticks of the New Year’s clock, we were free to focus on the single thing responsible for these many years of success — our loyal member-owners.

As we acknowledged last year, the financial services marketplace continues to expand in terms of competition. From small start-up community banks to large nationwide financial conglomerates to electronic financial service providers, companies of all descriptions are vying for a piece of the financial pie. This is the environment in which your credit union competes for your confidence and support. It is also in this environment that we work hard every day to earn your trust and, with it, your loyalty.

Tangible evidence of success is found in the growth we experienced during 2000. In the face of increased competition, we continued to attract large numbers of new members. Total membership at year’s end was 72,376, a net increase of 1,620 members, or 2.24% over our 1999 rolls. Once again, this rate understates our actual membership growth because of actions we took to purge inactive accounts. These purges eliminate unused accounts and accompanying expenses that are shared by all members.

With growing competition from mutual funds and other investments, attracting new deposits and retaining existing deposits is a challenge. Over the course of 2000, deposits grew by $22.7 million, or 5.26%. Although it was not a record year of deposit growth, it was a year of good growth. At year’s end, our deposits totaled $456.1 million.

Lending is a bread-and-butter activity for our credit union. During a year in which many competitors experienced slow growth, or even declining loan portfolios, we recorded a year of solid growth. Loans outstanding advanced $24.35 million, or 7.03% over the previous year. Our total loans outstanding finished 2000 at $370.9 million.

As a key measure of size, total assets of ORNL FCU advanced to a year-end $529.2 million, representing a growth of $27.8 million, or 5.56% for the year. This places us as the third largest credit union in the state of Tennessee and among the largest in the United States.

Technological advancement touches practically every aspect of everyone’s life and is forever changing the way we do everyday tasks. This is particularly true in the financial services sector. Growing numbers of consumers, our members among them, are demanding the conveniences of modern electronic services. At the same time, members who prefer the traditional methods of conducting financial transactions are demanding improved and more conveniently located facilities.

This dichotomy of demand challenges us to allocate our finite
resources prudently in our efforts to serve an increasingly diverse membership. We continue our attempts to strike a balance between investment in bricks and mortar and investment in technology. Indeed, we are attempting to blend the two as we strive to give all members choices of when, where and how to avail themselves of our services.

Beginning with its initial launch in July 1996, our web site at www.ornlfcu.com met with immediate success. Web traffic grew steadily and rapidly until the end of 1998 when the growth rate accelerated to an unbelievable level with the introduction of CyberBranch<sup>TM</sup> With an eye on the future, we offered a redesigned web site in early 2000. Learning from prior years' experience, our aim was to make the site more appealing and functional. The Internet is an exciting new means of service delivery for us and for our members. We are dedicated to supporting this delivery channel for those many members who now choose to use this popular technology.

At its beginning, the new year witnessed the final stages of construction of a new facility located at 1117 North Charles Seivers Boulevard. It is the latest of our branch facilities utilizing a distinctive design. Replacing a Clinton storefront facility, this new office opened for service in March. It brought with it an expanded range of services to our growing membership in Clinton and surrounding communities.

Also during the first quarter of 2000, we introduced members to two new enhancements to one of our core services. Designed to meet the specific needs of important segments of our membership, our new Senior Checking Account and new E-Checking Account added to members' growing choices of services at their credit union.

For over a decade, ORNL Federal Credit Union partnered with a local financial planning firm to give members an option of coming to the credit union for objective financial planning advice and for purchasing a variety of investments. As the second quarter of the year began, we introduced a new financial partner to provide these services, and more. The MEMBERS Financial Services Program, product of a familiar and long-term partner, CUNA Mutual Insurance Society, brought members a broader range of choices in a variety of financial services that the credit union itself is not permitted to provide.

Coincidental to the introduction of the MEMBERS Financial Services Program, and complementary to it, is the MEMBERS Financial Network (MFN). The MFN is a co-branded web site that members can use to learn about and even purchase investments. Using a combination of ORNL FCU's CyberBranch and MFN, members have the ability to view and manage their entire financial holdings through our web site.

Those of us fortunate enough to serve ORNL FCU as volunteer officials get to know our family of employees well. As do all families, we share in both joy and tragedy. Unfortunately, the year 2000 brought more than its share of tragedy to our credit union family. The loss of family members suffered by several individual employees seemed extremely excessive relative to our size. Then, over the short period of one month, two of our own employees passed away.

Jackie Webber, a 25-year veteran employee, died suddenly of a heart attack in mid-June. Jackie had developed a true following of members over the years. Members loved her straightforward style and her own brand of personal service. Her departure left a hole in our hearts and an unfilled void in our staff.

Just a few weeks later, we were shocked to learn of the tragic death of Regina Bass, an employee in our Accounting Department. While Regina had been our friend and coworker for a short time, her loss had a profound effect on us all. We'll always remember her sweet, considerate words and her shy, unassuming nature.

For over 30 years, members who regularly used our offices worked around a schedule of hours that included Wednesday closings. It seems that even our most veteran members would occasionally forget our Wednesday schedule. After extensive study and discussion, on July 1, 2000, we altered the hours of operation for all of our branches. The hours were set in such a way that the branches' schedules complemented each other. Now, several offices are open at any given time on each of the weekdays, and most are open on Saturday morning. The resulting schedule has made the credit union lobbies available to members for a larger number of hours than before.

Additionally, with the Oak Ridge branch open all day on Wednesday, our telephone services group is now available to all members — all day, every weekday and on Saturday mornings.

The new office hours were studied for a period of over 3 months before being made permanent. During that test period, only one branch's hours were adjusted. Our Farragut branch hours were extended to 5:30PM on weekdays based on member feedback.

Of course, members don't always come to us to tell us what's on their minds or what they like and dislike about our hours, service, etc. That's why we ask them each year in a comprehensive membership survey. One such study was conducted in September and completed in December. These surveys utilize a scientifically selected sample of our total membership. If you haven't participated in one, it's only because of the randomness of the selection process. That doesn't mean that we don't care about your comments and opinions. In fact, they're welcome every day of the year. Just seek out one of our managers and share your thoughts with us. Of course, if something's on your mind you can call, write, or e-mail us anytime.

As our membership ages with the general population, we are reminded of the important role our young members play in our future. In October, we launched two new publications for young members. *Pocket Change* is the name of our newsletter for kids, aged 5 to 12. It utilizes games, puzzles and stories to teach the basics of money. *Money Management* is a newsletter for teens. It offers money-making ideas and tips, as well as the basics of managing their income.

In conjunction with these newsletters, we introduced two companion programs in November. Our Looney Toons Savers Club utilizes the popular cartoon characters to interest youngsters...
The size of the estimates made it more feasible to build a new facility located nearby. Plans are not complete yet, but it is our desire to construct a new North Knoxville facility over the coming year.

At the start of this new year, credit union staff underwent a major reorganization. Segmented into three distinct divisions, our organization is positioning itself for a changing marketplace in which we will offer new and exciting services. One such change includes the evolution of what we call the E-Branch. Grouping all of our electronic services and communications into one area, we hope to develop a means for any and all members to be able to conduct any and all business with us whenever and wherever they wish.

Our main office facility in Oak Ridge was opened in 1987. Originally planned to serve our space needs for 10 years, it can no longer house our branch and support staff. For the past few years, we have been able to supplement our space needs through the use of our old main office building at 215 South Rutger Avenue. It, too, is now fully occupied. In order to facilitate our staff reorganization, as well as to address additional office space needs, we recently purchased the former Executive Seminar Center building located at 301 Broadway Avenue in Oak Ridge to house our Accounting Department and other support staff.

Finally, you may have noticed the absence of a Report of the Communications Committee from this year’s Annual Report. Early in 2000, this committee reviewed its assigned function. It determined that all principal duties of the committee are performed by credit union staff. In view of these findings, the committee voted to disband pending review by the Policy Committee and approval by the Board of Directors.

As we take advantage of our reorganization and continue to develop and refine our services, we hope that you and all members will take a hard look at your credit union. We’re confident you’ll see that we are committed to providing you and your family with financial choices that offer convenience and provide real value. We plan to be there for you when, how and where you want and need to do business with us.

With your continued support, we can, indeed, ”Grow into the 21st Century” and realize our vision to serve you and your family for generations to come.
# Treasurer’s Report

## Statement of Financial Condition

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2000</th>
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</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
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<tr>
<td>Real Estate</td>
<td>$182,105,334</td>
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<td>Auto Loans</td>
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<tr>
<td>Member Business Loans</td>
<td>$1,466,556</td>
<td>$8,597,824</td>
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<td>Other Loans</td>
<td>$54,483,610</td>
<td>$56,977,854</td>
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<tr>
<td>Allowance for Loan Losses</td>
<td>$(1,553,271)</td>
<td>$(1,583,276)</td>
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<td><strong>Total Loans</strong></td>
<td><strong>$346,610,412</strong></td>
<td><strong>$370,967,123</strong></td>
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<td>Accounts Receivable</td>
<td>$6,933,818</td>
<td>$3,211,419</td>
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<td>Cash</td>
<td>$18,481,724</td>
<td>$14,703,728</td>
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<td>Investments</td>
<td>$108,729,043</td>
<td>$122,224,498</td>
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<td>Accrued Income</td>
<td>$2,241,472</td>
<td>$2,704,441</td>
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<td><strong>Total Assets</strong></td>
<td><strong>$501,378,660</strong></td>
<td><strong>$529,271,676</strong></td>
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<thead>
<tr>
<th></th>
<th>1999</th>
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<tbody>
<tr>
<td><strong>Liabilities &amp; Equity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts Payable</td>
<td>$3,627,592</td>
<td>$3,758,843</td>
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<td>Notes Payable</td>
<td>$7,799,795</td>
<td>$6,314,029</td>
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<td>Accrued Expenses</td>
<td>$621,356</td>
<td>$440,450</td>
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<td>Shares</td>
<td>$223,216,653</td>
<td>$209,067,990</td>
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<td>Share Drafts</td>
<td>$60,437,943</td>
<td>$63,299,531</td>
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<td>Certificates</td>
<td>$149,742,378</td>
<td>$183,820,309</td>
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<td><strong>Total Deposits</strong></td>
<td><strong>$433,396,974</strong></td>
<td><strong>$456,187,830</strong></td>
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<tr>
<td>Regular Reserve</td>
<td>$19,421,334</td>
<td>$20,626,195</td>
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<tr>
<td>Other Reserves</td>
<td>$36,511,609</td>
<td>$41,944,329</td>
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<td><strong>Total Capital</strong></td>
<td><strong>$553,922,863</strong></td>
<td><strong>$527,550,554</strong></td>
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<tr>
<td><strong>Total Liabilities &amp; Equity</strong></td>
<td><strong>$501,378,660</strong></td>
<td><strong>$529,271,676</strong></td>
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</tbody>
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<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real Estate Loans Sold</td>
<td>$27,163,072</td>
<td>$24,580,683</td>
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## Statement of Income

<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2000</th>
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</thead>
<tbody>
<tr>
<td><strong>Income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income on Loans</td>
<td>$26,922,593</td>
<td>$29,115,448</td>
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<tr>
<td>Income on Investments</td>
<td>$6,861,297</td>
<td>$6,888,259</td>
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<tr>
<td>Other Income from Operations</td>
<td>$3,093,277</td>
<td>$3,644,892</td>
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<tr>
<td>Non-operating Gains</td>
<td>$122,611</td>
<td>$450,031</td>
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<tr>
<td><strong>Total Income</strong></td>
<td><strong>$36,999,778</strong></td>
<td><strong>$40,098,630</strong></td>
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<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2000</th>
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</thead>
<tbody>
<tr>
<td><strong>Expenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Compensation</td>
<td>$5,952,814</td>
<td>$6,354,270</td>
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<tr>
<td>Employee Benefits</td>
<td>$1,845,771</td>
<td>$1,997,703</td>
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<tr>
<td>Travel, Conference &amp; Training</td>
<td>$225,935</td>
<td>$159,997</td>
</tr>
<tr>
<td>Association Dues</td>
<td>$48,620</td>
<td>$48,450</td>
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<tr>
<td>Office Occupancy</td>
<td>$1,202,553</td>
<td>$1,102,038</td>
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<tr>
<td>Office Operations</td>
<td>$3,179,937</td>
<td>$2,996,643</td>
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<tr>
<td>Education and Promotion</td>
<td>$626,765</td>
<td>$607,976</td>
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<tr>
<td>Loan Servicing</td>
<td>$382,119</td>
<td>$569,977</td>
</tr>
<tr>
<td>Professional and Outside Services</td>
<td>$1,543,658</td>
<td>$1,742,132</td>
</tr>
<tr>
<td>Provision for Loan Losses</td>
<td>$544,648</td>
<td>$891,860</td>
</tr>
<tr>
<td>Federal Supervision and Examination</td>
<td>$127,770</td>
<td>$139,916</td>
</tr>
<tr>
<td>Interest on Borrowed Money</td>
<td>$56,938</td>
<td>$462,403</td>
</tr>
<tr>
<td>Annual Meeting</td>
<td>$34,645</td>
<td>$35,872</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$190,942</td>
<td>$229,740</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$16,573,115</strong></td>
<td><strong>$17,339,183</strong></td>
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<table>
<thead>
<tr>
<th></th>
<th>1999</th>
<th>2000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dividends and Interest Paid to Members</td>
<td>$16,230,213</td>
<td>$17,819,793</td>
</tr>
<tr>
<td><strong>Net Income to Reserves</strong></td>
<td><strong>$4,166,450</strong></td>
<td><strong>$4,939,654</strong></td>
</tr>
</tbody>
</table>
"Our members and employe
employees are our most valuable assets.”
The Supervisory Committee, appointed by the Board of Directors, is responsible for making sure the ORNL Federal Credit Union's financial records are in order and that internal controls are in place to protect the assets of the credit union and its members. The committee does this by conducting an annual financial audit and by regular testing of internal controls.

In order to carry out these responsibilities, the Supervisory Committee engaged the firm of Peters & Associates to perform an independent audit and to provide an opinion on the financial condition of your credit union for the period ending 12/31/00. The goals of this audit were to determine the reliability and integrity of the financial and operating information and to determine compliance with generally accepted accounting principles (GAAP). The audit is in progress as this report is being written.

An Internal Audit Program, under the direction of the Supervisory Committee, provides an ongoing review of policies and procedures compliance. This program includes inspection of investments, cash, member loans, and other assets of your credit union. The audit program for the year was completed as planned with no unresolved issues.

The Committee also engaged Nearman & Assoc. to perform a third party review of the credit union's information system (data processing) control environment. The purpose of the review was to ensure resources and control mechanisms were in place to provide continued support and maintain an adequate system of internal control. The results indicated satisfactory controls were in place protecting the credit union's data from harm and misuse.

The National Credit Union Administration (NCUA) also conducted an annual examination evaluating the credit union on capital adequacy, asset quality, management, earnings, and liquidity management. The results of this examination found ORNL Federal Credit Union to be a fundamentally sound and stable institution.

The issues or observations noted in these reviews were addressed promptly and corrected in the normal course of business.

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The ORNL Federal Credit Union Nominating Committee reviewed the qualifications of members who submitted their names for consideration as candidates for the board of directors. (There were no candidates qualifying by petition this year.) We hereby nominate the following six individuals (listed in alphabetical order) for the three positions to be filled by the election at the 53rd Annual Meeting on March 8, 2001:

1. Herb Debban
2. James Drewry
3. Merle Keever
4. Marcella C. Sissom
5. Ben B. Smith
6. Mary Yoder

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ORNL FCU (is) a fundamentally sound & stable institution.
53rd Annual Meeting

AGENDA

1 Call to Order
   a. Welcome
   b. Quorum determination

2 Minutes of the 52nd Annual Meeting

3 Election
   a. Report of Nominating Committee
   b. Election of officials

4 Reports
   a. Chairman
   b. Treasurer
   c. Supervisory Committee

5 Old Business

6 New Business

7 Adjournment
1. Call to Order

a. Welcome. The 52nd Annual Meeting of the ORNL Federal Credit Union was called to order at 7:30PM by Robert W. Roussin, Chairman of the Board of Directors. Members from Boy Scout Troup No. 328 displayed colors, under the leadership of Scoutmaster Pat Simmons. Scouts were Nick Carson, Russ Christensen, Maurice McKinney, Dean Norris, Chris Sewell, Jonathan Walls, and Joey Yugo. Students from our partner-in-education, Woodland Elementary School, sang several songs, with Paige Harvey as soloist for the national anthem. The group was under the direction of music teacher, Susie Carden.

Roussin introduced President/CEO John D. McKittrick, current board members, and members of the Supervisory Committee. He called attention to members of other committees as listed in the printed report. He thanked Mary Helen Rose, Recording Secretary.

b. Quorum Determination. There were 659 members present, more than enough to constitute a quorum.

2. Minutes of the 51st Annual Meeting

A motion passed to approve the minutes.

3. Elections

a. Report of the Nominating Committee. Members of the committee were Roy F. Pruett, Frank J. Kolski, and Bettie D. Kurtz. Chairman Pruett introduced the following nominees for Board of Directors:

   Mary Beth Blair  
   Ted N. Burger  
   Franklin J. Homan  
   
   Jenny L. Keller  
   Bettie D. Kurtz  
   Joseph A. Setaro

Jeff Ault was also nominated but later withdrew. Pruett explained that the three persons with the most votes would be elected for three-year terms, and the person with the next highest number of votes would be elected for a two-year term.

b. Election of Officials.

Roussin asked members to mark their ballots, which would be counted by the Supervisory Committee during the audiovisual presentation.

A 12-minute audio-visual presentation on the credit union’s activities during 1999 was shown. Roussin expressed appreciation to Bill Pollock for operating the sound system. He thanked Marketing Department members, Larry Jones, Debra King, Karen Lawrence, and Crisy Surber, for the excellent audio-visual report. Bob Roussin later announced the election of Jenny L. Keller, Joseph A. Setaro, and Bettie D. Kurtz for three-year terms; and Mary Beth Blair for a two-year term.

Vote counts were:

   Jenny L. Keller  
   Joseph A. Setaro  
   Bettie D. Kurtz  
   
   Mary Beth Blair  
   Ted N. Burger  
   Franklin J. Homan

   478  
   422  
   387  
   
   345  
   230  
   201
4. Reports

a. Chairman. Bob Roussin referred to the printed report and to the audio-visual presentation, and called for questions. A motion passed to approve the Chairman’s report.

b. Treasurer. Mason Oakes referred to the printed report, and called for questions. A motion passed to approve the Treasurer’s report.

c. Supervisory Committee. David Watkins referred to the committee’s printed report. He stated that, as noted in minutes of last year’s meeting, the committee was unable to provide a complete report on results of the financial audit. He said the audit was completed; as expected, we received a clean and unqualified report. There were no material findings or issues with the credit union’s financial reporting.

Moving ahead to the present, Watkins said that the financial audit for the period ending December 31, 1999, has been completed. Again, the Peters & Associates’ report is clean and unqualified, indicating conformity with generally accepted accounting principles.

Watkins acknowledged the support given to this committee and the Internal Audit Department by the Board of Directors, management team and staff. He said this support makes the committee’s task easier and enables committee members to focus their efforts on carrying out responsibilities. He thanked members of the Internal Audit Department and fellow committee members for their efforts.

5. Old Business

None.

6. New Business

Sam Gheesling, Vice Chairman of the Board of Directors, presented gifts of appreciation to retiring board members, Angela Henry, Julian Gissel, and Bob Roussin. Both Gheesling and Roussin applauded Julian Gissel for his many years of service (about 40) to the credit union. Roussin expressed appreciation to Angela Henry for commuting from Atlanta to finish out the year on the board after having to relocate earlier in the year.

7. Drawing of Door Prizes.

Twenty-nine prizes totaling $1,500 were awarded by drawing names of attending members. Names were drawn from the barrel by Kevin Stein, Jr., son of Yolanda Mitchell. Roy Pruett assisted board members, Sam Gheesling and Marcy Sissom, with the drawing. The winners were:

- $100 George M. Banic
- $100 June M. Bishop
- $100 Timothy Paul Fox
- $100 Frank C. Zapp
- $100 Lisa D. Thompson
- $100 Jean Carter
- $100 Loretta R. Smith
- $50 Norman D. Rathbone
- $50 Derek M. Reed
- $50 William J. McClain
- $50 Mandy Nicole Currier
- $50 Ethel L. Cagle
- $50 Mark Foster
- $50 Richard C. Rookard
- $50 Richard J. Howard
- $50 Victoria Kee
- $50 Frances T. Nyholm
- $50 Jessica Erin Mabry
- $50 Suzanne E. Henry
- $25 Joyce Petrowski
- $25 Lois C. Long
- $25 Susan E. Olszewski
- $25 Alicia S. McGill
- $25 Thomas W. Hayes
- $25 Mary Irene Plumlee
- $25 Mandy Nicole Currier
- $25 Ethel L. Cagle
- $25 Richard C. Rookard
- $25 Victoria Kee
- $25 Kimberly M. Smelcer
- $25 Richard J. Howard
- $25 Wendy K. Packan

After the cash prizes were awarded, all names were returned to the barrel before the drawing for the grand prize, which was a $1,500 travel gift certificate from World Travel of Knoxville. Richard A. Ticknor was the winner of the grand prize.

8. Adjournment.

The meeting was adjourned at 8:30PM, after which a reception, catered by Judy Dodd, was held for members in the High School Cafeteria.
BOARD OF DIRECTORS
Mason Oakes, Chairman
Sam E. Gheesling, Vice Chairman
Marcella C. Sissom, Treasurer
Wanda Wright-McCrosky, Secretary
Mary Beth Blair
Jenny L. Keller
Bettie D. Kurtz
Joseph A. Setaro
Ben B. Smith
Mary Helen Rose, Recording Secretary

SUPERVISORY COMMITTEE
David A. Watkins, Chairman
Evelyn F. Angel
Randy W. Gorman
William J. McClain
Don R. Miller

NOMINATING COMMITTEE
Roy F. Pruett, Chairman
Bob Van Hook
Mary Lou Whitten

INTERNAL POLICY COMMITTEE
Sam E. Gheesling, Chairman
Wanda Wright-McCrosky
Joseph A. Setaro
Marcella C. Sissom
Ben B. Smith
John D. McKittrick

POLICY COMMITTEE
Wanda Wright-McCrosky, Chairman
Mary Beth Blair
Sam E. Gheesling
Joseph A. Setaro
Ben B. Smith

MEMBER APPEALS COMMITTEE
Wanda Wright-McCrosky, Chairman
Isabell R. Huie
Joseph A. Setaro
R. Taylor Scott

BUILDING AND PLANNING COMMITTEE
Ben B. Smith, Chairman
Ted R. Burger
Jenny L. Keller
Frank J. Kolski
Wanda Wright-McCrosky
John D. McKittrick
R. Taylor Scott

EMPLOYEE SAVINGS AND RETIREMENT PLANS COMMITTEE
Mason Oakes, Chairman
Mary Beth Blair
R. M. Farnham
Sally A. Jaunsen
Jenny L. Keller
Marcella C. Sissom
John D. McKittrick
Brenda E. Owensby
Dennis A. Bowker

LEGISLATIVE AND GOVERNMENTAL AFFAIRS COMMITTEE
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