value
convenience
innovation
confidentiality
accuracy
security

It's A Tradition.
Pass It On.

2002 ANNUAL REPORT
For the year ending December 31, 2002
55 years of traditions we are proud to pass on.

“...we will always embrace the people-helping-people philosophy...”

After 55 years, ORNL Federal Credit Union carries on many traditions in its service to members representing several generations — traditions of value, traditions of convenience, to name just two. We are proud of our not-for-profit structure, our volunteer officials and the other unique characteristics that distinguish us from all other financial service providers. We believe strongly in the motto of the credit union movement, "people helping people."

Our traditions, our structure and our ideals have made us who we are today and will serve us well in the future as we reach out to a new community — a community of your friends, your neighbors and your family. The value and benefits of credit union membership are now within reach of tens of thousands of residents of Central East Tennessee. It's a tremendous new opportunity for them and it's a great opportunity for us as an organization of members... and for us as individual members.

Will we change when we reach out as a community credit union to attract and serve greater numbers of members? Certainly...changes to our operation are necessary to serve a growing membership. But, that will not change who we are because we embrace our traditions and will carry on with them as always. We will continue to operate as a financial cooperative that gives each member an equal voice. And, we will always embrace the people-helping-people philosophy that is at the heart of all our plans and actions.

As an ORNL FCU member, you know the true value of membership. You have experienced the tradition of service at your credit union. Today, we have the privilege to share what we have built with all those around us with whom we also share a long history of East Tennessee traditions. Together, we can tell everyone about our tradition of value, our tradition of convenience, our tradition of service. And, together, we can Pass It On today to serve generations of East Tennesseans tomorrow.
In the closing days of a very eventful 2002, ORNL Federal Credit Union made what is probably the most historic announcement in its 55 years of existence. On Thursday, December 19, 2002, the National Credit Union Administration (NCUA) board unanimously approved a community charter for ORNL Federal Credit Union to serve a 16-county area officially known as Central East Tennessee.

Although we were originally chartered in 1948 to serve the employees of Oak Ridge National Laboratory, for most of our years, our field of membership extended well beyond the fences of the Lab. In the 1960s, membership was extended to retirees and others who left employment at ORNL. Then we included family members of Lab employees and retirees. As a severe recession was coming to a close in the early 80s, the NCUA strongly urged us to "diversify our membership." In response, we began extending service to employees of other companies and businesses.

At the time the community charter announcement was made last December, ORNL FCU’s field of membership included employees and family members of approximately 3,000 companies, businesses, organizations, and associations. Our network of 12 branches can be found across six of the new community’s 16 counties and within the service area of 90% of the population of the new community.

What does this new community charter mean to you and other members of ORNL Federal Credit Union? In short, it represents a tremendous opportunity for your credit union to grow and to continue to pass along the many cost-saving benefits realized from a larger scaled operation. It extends, to many of your friends and neighbors, the same financial service benefits you have enjoyed for many years.

We are excited about the challenge this community charter represents and we want to reassure all members that, above all else, we carry into this challenge the high ideals and principles of "people helping people" that guided our credit union since 1948.

With the promise that our new charter holds for our future, we are pleased to report a tremendous performance by your credit union during 2002. Here are the highlights of the past year’s major areas of growth:

- Enrollment of new members returned to a pace not seen for the past few years. The thousands of new members who joined this past year produced a 7.8% net increase. Total membership at year-end was 81,676, an increase of 5,908 members.

- The doldrums of the stock market continued to push deposits to the safety and security of insured savings accounts and certificates at ORNL FCU. Although interest rates continued to hit historic lows, deposits grew by $63.8 million, or 13%. At year-end 2002, our deposits totaled $556.4 million.

- Members who borrowed money in 2002 continued to find interest rate bargains on everything from consumer loans to mortgages. As a result, loans outstanding advanced $48.6 million, an impressive 12.2%, to finish the year at $447.8 million.

- Excellent growth in deposits and earnings produced a $91.1 million increase in assets for the year. This 15.7% growth allowed us to finish the year with $671.5 million in total assets.

The past year was, indeed, a prosperous one for your credit union.

Even with the payment of a bonus dividend, we were able to continue our course of service improvement. Some of our improvement came in the form of updating existing facilities that are heavily used. For instance, in February we expanded our drive-through facilities at our Oak Ridge Branch. In April, we celebrated the completion of a long-overdue expansion and remodeling at our North Knoxville Branch, our oldest branch facility.

Other branch-related expansion came in August as we opened our newest location in Madisonville. The addition of this service facility was made possible through a charter change we were granted by NCUA to serve Monroe County as an "underserved area." The response to the new office was immediate and substantial. Today, hundreds of new members in Monroe County are enjoying the benefits of credit union membership that were previously available only to 1,200 or so of their neighbors. Of course, those 1,200 existing Monroe County members now enjoy a much greater level of convenience with the addition of their new branch.

The fastest growing means of delivering service to members is the Internet. It has proved to be a reliable and incredibly convenient means for members to conduct a growing variety of business at the credit union. We remain committed to a continuous improvement process with our electronic service delivery systems. During 2002, the following improvements were made to our web site and to our internet banking service, CyberBranch™:

- Electronic tax preparation and e-filing of federal tax returns.
- Images of cleared checks and the ability to print them.
- Live Person support at the click of a mouse during our contact center’s regular hours.
- Online mortgage applications, including a loan status check option.
- Expansion of car buying and purchasing information via a link to CarSale.com.

We work hard to provide value with our services, and a big part of value is offering convenient access to your funds without charge. We know that conveniently located, fee-free ATMs is something very important to all members. During 2002, we continued to expand the number of surcharge-free ATMs available to members. In addition to placing new ATMs ourselves, we were able to add many new machines in East Tennessee to our Easy Street no-surcharges alliance with other credit unions. This is an ongoing process that remains a key strategic initiative for ORNL FCU.

During 2002, we kept up our ongoing efforts toward improving and expanding existing services. For instance, our most popular signature loan, the Personal Service Loan, was altered to allow a more structured repayment option, resulting in the new Enhanced PSL, a personal line of credit that can be accessed in a variety of convenient ways. Also, our popular VIP Auto Loan program, that permits you to shop to a cash customer with a pre-approved draft in hand, was expanded to include other types of collateral, such as, boats and RVs.

The month of May brought about the first official payout of the Vacation Savings Account that was introduced in the summer of 2001. Hundreds of the first participants shared in a $100,000. Projections are for the 2003 payout to be over double this amount as the number of participants in this special savings account continues to grow.

One of the driving motivations for the early success and development of the credit union movement was "providing affordable credit to people of modest means." In the fall of 2002, we began our Qualified Credit Program. The basic principle behind this program is to make affordable credit available to those members who may have difficulty getting it elsewhere. In fact, some of these members may not have qualified for a credit union loan in the past. While they may pay a slightly higher interest rate than members who have unblemished credit histories, rates are still significantly below those of lenders that they were forced to deal with in the past. This has proved to be an excellent program that genuinely helps those who need it and rewards those who’ve earned it.

A regular annual activity for your credit union is the solicitation of feedback through a comprehensive membership survey. As in the past, results from our 2002 survey reflect very favorably on the overall performance of ORNL FCU. Aside from measuring the relative level of member satisfaction, the survey provides us with valuable insight into what you and other members want and need from your credit union.
As we mention each year, our most important and useful feedback comes directly from you throughout the year, not just when you are asked your opinion. A perfect example of how direct member feedback is considered and then acted upon occurred during 2002. After our Wal-Mart Branch was opened in 2001, Saturday hours were eliminated at the nearby main Oak Ridge Branch as an effort to reduce overall operating expenses. However, the many requests from members to restate Saturday hours were heard, and in March the weekend hours were restored at the main branch.

ORNL FCU’s ongoing support of programs, events, and other efforts to improve our community continued throughout 2002. From our partners-in-education relationships with area schools to a variety of charities to community-wide programs, such as, Habitat for Humanity, your credit union steps up to support these efforts and accept its responsibility to be a good corporate citizen. Now, with approval to serve a community stretching across 16 counties, it is more than ever that we expand our efforts to make a real difference all across East Tennessee.

Another way we are making a real difference to our community is by helping members purchase homes. During 2002, ORNL FCU received grants from the Federal Home Loan Bank and used the money in a variety of ways to help targeted members afford the costs of buying a home. We worked closely with the Housing Development Corporation of the Clinch Valley to assist low to moderate-income homebuyers with down payments and closing costs.

Throughout the past year, we accelerated efforts to build a better future for our credit union through the enrollment of new members under the age of 18. Our Youth Membership Drive proved to be very successful as we were able to increase the number of young members on our rolls by 16% to a total of 9,075.

It’s not enough to just get young people on our membership roster, we want to help educate them about the wise and proper use of credit, and about the importance of saving regularly and smart money management. We do this by providing information to area schools, publishing youth newsletters, such as, Pocket Change for youngsters and Money Management for teens, and by providing online resources, such as, Googolplex, that offers an almost unlimited supply of great financial advice to children of all ages.

Our ties with the Oak Ridge National Laboratory remain very strong. Evidence of this is in our planned location of a state-of-the-art branch facility in the “Main Street” section of the new “campus” being constructed at the Lab. This new branch promises to be a very successful and, most likely, our own little “research lab” for future financial services.

The business plan for our community charter also calls for locating two additional branches within our service area during 2003. The timing and exact locations for these new service facilities are still under review and consideration. Plans will be announced as soon as they are finalized.

Many of you now make use of our services on a daily basis as you bond with the ease of access to our electronic-based services. We will work to bring the best in technology to these services as we continue to add useful features to our web site, online transactions, card services and contact centers.

A critical initiative begun in 2002 will extend through 2003 and beyond. Our continued efforts to develop and retain a highly trained and motivated staff will intensify as we focus on providing employees with instructions and incentives to assist members with an unmatched level of personal service. As we mentioned for the first time last year, the vision we’re striving to realize from this effort is: “exceeding expectations, one member at a time.” This is an ambitious goal, but one that we feel we must pursue if we are to earn and capture your trust and loyalty in a world of competitive options. All the while, however, we remain clearly behind the ideals that form the foundation of the credit union movement. We are “people helping people” today and tomorrow.

### BALANCE SHEET

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>2001</th>
<th>2002</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real Estate</td>
<td>$205,194,041</td>
<td>$228,810,203</td>
</tr>
<tr>
<td>Auto Loans</td>
<td>$127,134,709</td>
<td>$133,982,299</td>
</tr>
<tr>
<td>Member Business Loans</td>
<td>$105,242,074</td>
<td>$118,136,936</td>
</tr>
<tr>
<td>Other Loans</td>
<td>$61,379,440</td>
<td>$60,977,205</td>
</tr>
<tr>
<td>Allowance for Loan Losses</td>
<td>$(1,742,227)</td>
<td>$(2,043,378)</td>
</tr>
<tr>
<td>TOTAL LOANS</td>
<td>$385,136,218</td>
<td>$417,822,534</td>
</tr>
<tr>
<td>Accounts Receivable</td>
<td>$17,069,166</td>
<td>$20,790,705</td>
</tr>
<tr>
<td>Cash</td>
<td>$44,422,927</td>
<td>$47,063,283</td>
</tr>
<tr>
<td>Investments</td>
<td>$3,272,324</td>
<td>$7,465,538</td>
</tr>
<tr>
<td>Accrued Income</td>
<td>$7,598,610</td>
<td>$7,471,368</td>
</tr>
<tr>
<td>Deposit in NCUISF</td>
<td>$4,893,606</td>
<td>$6,059,005</td>
</tr>
<tr>
<td>Land, Building &amp; Equipment</td>
<td>$11,504,361</td>
<td>$13,071,894</td>
</tr>
<tr>
<td>All other Assets</td>
<td>$(1,001,192)</td>
<td>$(2,346,400)</td>
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<tr>
<td>TOTAL ASSETS</td>
<td>$580,362,927</td>
<td>$671,479,796</td>
</tr>
</tbody>
</table>

### LIABILITIES & EQUITY

<table>
<thead>
<tr>
<th>Liabilities &amp; Equity</th>
<th>2001</th>
<th>2002</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Payable</td>
<td>$61,066,281</td>
<td>$72,561,150</td>
</tr>
<tr>
<td>Notes Payable</td>
<td>$10,062,182</td>
<td>$13,039,726</td>
</tr>
<tr>
<td>Accrued Expenses</td>
<td>$44,422,927</td>
<td>$47,063,283</td>
</tr>
<tr>
<td>Shares</td>
<td>$25,785,109</td>
<td>$25,369,767</td>
</tr>
<tr>
<td>Share Drafts</td>
<td>$67,047,779</td>
<td>$73,425,600</td>
</tr>
<tr>
<td>Certificates</td>
<td>$(171,201,034)</td>
<td>$(181,349,560)</td>
</tr>
<tr>
<td>TOTAL DEPOSITS</td>
<td>$(452,064,305)</td>
<td>$(546,651,523)</td>
</tr>
<tr>
<td>Reserves</td>
<td>$(58,032,259)</td>
<td>$(67,654,010)</td>
</tr>
<tr>
<td>TOTAL CAPITAL</td>
<td>$(6,083,280)</td>
<td>$(7,548,000)</td>
</tr>
<tr>
<td>TOTAL LIABILITIES &amp; EQUITY</td>
<td>$(580,362,927)</td>
<td>$(671,479,796)</td>
</tr>
<tr>
<td>Real Estate Loans Retained</td>
<td>$(40,212,083)</td>
<td>$(53,434,287)</td>
</tr>
</tbody>
</table>

### STATEMENT OF INCOME AND EXPENSE

<table>
<thead>
<tr>
<th>Income</th>
<th>2001</th>
<th>2002</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income on Loans</td>
<td>$31,295,355</td>
<td>$32,274,700</td>
</tr>
<tr>
<td>Income on Investments</td>
<td>$7,254,437</td>
<td>$6,571,806</td>
</tr>
<tr>
<td>Other Income from Operations</td>
<td>$4,023,700</td>
<td>$4,825,063</td>
</tr>
<tr>
<td>Non-operating Gains</td>
<td>$40,109</td>
<td>$125,956</td>
</tr>
<tr>
<td>TOTAL INCOME</td>
<td>$42,562,064</td>
<td>$42,908,575</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenditures</th>
<th>2001</th>
<th>2002</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compensation</td>
<td>$7,239,647</td>
<td>$8,957,175</td>
</tr>
<tr>
<td>Employee Benefits</td>
<td>$2,061,372</td>
<td>$2,590,133</td>
</tr>
<tr>
<td>Travel, Conference &amp; Training</td>
<td>$211,440</td>
<td>$422,428</td>
</tr>
<tr>
<td>Association Dues</td>
<td>$67,213</td>
<td>$71,961</td>
</tr>
<tr>
<td>Office Occupancy</td>
<td>$3,277,244</td>
<td>$1,492,249</td>
</tr>
<tr>
<td>Office Operations</td>
<td>$3,222,602</td>
<td>$3,640,274</td>
</tr>
<tr>
<td>Education and Promotion</td>
<td>$125,857</td>
<td>$97,959</td>
</tr>
<tr>
<td>Loan Servicing</td>
<td>$571,991</td>
<td>$694,934</td>
</tr>
<tr>
<td>Professional Services</td>
<td>$3,222,602</td>
<td>$3,640,274</td>
</tr>
<tr>
<td>Outside Services</td>
<td>$2,288,669</td>
<td>$2,777,416</td>
</tr>
<tr>
<td>Provision for Loan Losses</td>
<td>$3,507,923</td>
<td>$2,237,715</td>
</tr>
<tr>
<td>Federal Supervision and Examination</td>
<td>$765,657</td>
<td>$997,599</td>
</tr>
<tr>
<td>Interest on Borrowed Money</td>
<td>$67,213</td>
<td>$1,021,974</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$(200,841)</td>
<td>$(391,534)</td>
</tr>
<tr>
<td>TOTAL EXPENSES</td>
<td>$(390,898,103)</td>
<td>$(427,781,634)</td>
</tr>
</tbody>
</table>

| Dividends & Interest Paid to Members | $12,451,208 | $12,451,208 |
| NET INCOME TO RESERVES | $5,302,663 | $5,302,663 |
Treasurer’s Report 2002

A Tradition of Security
value
convenience
innovation
confidentiality
accuracy
security

A Tradition of Innovation
value
convenience
innovation
confidentiality
accuracy
security

A Tradition of Convenience
value
innovation
confidentiality
accuracy
security

A Tradition of Value
convenience
innovation
confidentiality
accuracy
security

ASSETS

SHARES

 LOANS

MEMBERS

(ASSETS in millions)

(SHARES in thousands)

LOANS

MEMBERS

(ASSETS in millions)

(SHARES in thousands)
The Supervisory Committee, appointed by the ORNL Federal Credit Union Board of Directors, is responsible for ensuring that the 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 financial audits and by regular testing of internal controls.

To assist us in carrying out these responsibilities this past year, the committee engaged the firm of McGladrey and Pullen, CPAs, to perform an independent audit and provide an opinion on the financial condition of your credit union for the period ending December 31, 2002. The goals of this audit are 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 nearing completion as this report is being written. Independent audit findings are helpful in our oversight activities.

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

The committee also followed and offered guidance to our internal auditing function during the year. The committee approved a list of tellers to assist with the 2002 board election, met with representatives of Craig Peters & Associates to receive the 2001 independent audit, encouraged branch managers to assume more responsibility for quality control of services delivered to members, reviewed and followed up on the Bank Secrecy Act audit findings, initiated a committee training program as part of our regular monthly agenda, contracted an external Electronic Data Processing audit, solicited various credit union officers to meet with the committee to provide detailed ... committee is pleased to report your credit union continues a tradition of excellent financial management and compliance.

Reports
a. Chairman
b. Treasurer
c. Supervisory Committee

Old Business

New Business

Drawing for Door Prizes

Adjournment

Call to order
a. Welcome
b. Quorum determination

Minutes of 54th Annual Meeting

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/ Drawing for Door Prizes

8/ Adjournment
Minutes of the
54th Annual Meeting
March 14, 2002

1/ Call to Order

a. Welcome. The 54th Annual Meeting of the ORNL Federal Credit Union was called to order at 7:30PM by Mason Oakes, Chairman of the Board of Directors. Members from Lance Dunaway's Boy Scout Troop No. 328 displayed colors and led the pledge of allegiance, under the leadership of Scoutmaster John Moore. Scouts were Edward Geist, Nathan Leiby, Kit Heverdeys and Drew Mullin. Fourth grade students from our partner-in-education, Woodland Elementary School, sang several songs, including the national anthem. The group was under the direction of music teacher, Susie Carden.

Chairman Oakes introduced President/CEO John D. McKittrick, current board members and members of the Supervisory Committee. He thanked members of other committees and volunteers as listed in the printed report.

b. Quorum Determination. There were 572 members present, more than enough to constitute a quorum.

c. Final Call for Ballots. Chairman Oakes asked everyone who had not put ballots in the boxes in the lobby to do so at this time.

2/ Minutes of the 53rd Annual Meeting

A motion passed to approve the minutes as written.

3/ Audio-visual Presentation

A 12-minute audio-visual presentation on the credit union's activities during 2001 was shown. Chairman Oakes thanked Marketing Department members Larry Jones, Nancy Ballard, Devan Horne and Tom Wright for the excellent audio-visual report.

4/ Elections

a. Report of the Nominating Committee. Members of the committee were Roy F. Pruett, Chairman; Charles Kirkpatrick and Mary Lou Whitten. The committee's report was shown in the printed report.

b. Election of Officials.

Chairman Oakes announced the election of Herb L. Debban, Wanda McCrosky and Mason Oakes. Vote counts were:

<table>
<thead>
<tr>
<th>Name</th>
<th>Vote Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wanda McCrosky</td>
<td>407</td>
</tr>
<tr>
<td>Herb L. Debban</td>
<td>332</td>
</tr>
<tr>
<td>Mason Oakes</td>
<td>366</td>
</tr>
</tbody>
</table>

5/ Reports

a. Chairman. Mason Oakes referred to the printed report and to the audiovisual presentation. He called for questions, but there were none.

b. Treasurer. Marcella Sissom referred to the printed report and called for questions, but there were none.

c. Supervisory Committee. Don Miller referred to the printed report. He said the external independent audit report had just been delivered to him, and it is very positive in its findings. NCUA has also conducted its annual examination. He asked for questions, but there were none.

6/ Old Business

None.

7/ New Business

Larry Jones presented a clock to Bill Pollock in appreciation of the key role he has played in our annual meetings by providing the sound equipment for 17 years. He said that Bill has truly been the "sound" of Oak Ridge for many years.

8/ 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 Maleah Murray, daughter of staff member, Carolyn Murray. Frank Kolski conducted the drawing, assisted by Mason Oakes and Marcy Sissom. The winners were:

<table>
<thead>
<tr>
<th>Name</th>
<th>Prize Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sam Gheesling</td>
<td>$100</td>
</tr>
<tr>
<td>Mary C. Foster</td>
<td>$100</td>
</tr>
<tr>
<td>Heidi Jallouk</td>
<td>$100</td>
</tr>
<tr>
<td>David W. Brown</td>
<td>$50</td>
</tr>
<tr>
<td>Nichola Jallouk</td>
<td>$100</td>
</tr>
<tr>
<td>Sharon Morrow</td>
<td>$25</td>
</tr>
<tr>
<td>Mary Kay Edwards</td>
<td>$100</td>
</tr>
<tr>
<td>Jeannie M. Robinson</td>
<td>$25</td>
</tr>
<tr>
<td>Sandra K. Carver</td>
<td>$100</td>
</tr>
<tr>
<td>Grace M. Johnson</td>
<td>$25</td>
</tr>
<tr>
<td>Besse L. Anderson</td>
<td>$100</td>
</tr>
<tr>
<td>Helen A. Hartmiller</td>
<td>$25</td>
</tr>
<tr>
<td>Denise Metcalf</td>
<td>$100</td>
</tr>
<tr>
<td>Craig E. Rice</td>
<td>$25</td>
</tr>
<tr>
<td>Gloria A. Larson</td>
<td>$100</td>
</tr>
<tr>
<td>Gladys L. Arthur</td>
<td>$25</td>
</tr>
<tr>
<td>Isabell R. Huie</td>
<td>$100</td>
</tr>
<tr>
<td>Cameron D. Robinson</td>
<td>$25</td>
</tr>
<tr>
<td>Joseph V. Kotts</td>
<td>$100</td>
</tr>
<tr>
<td>D. K. Diggs</td>
<td>$25</td>
</tr>
<tr>
<td>Rosa Tivette</td>
<td>$100</td>
</tr>
<tr>
<td>Susan D. Jones</td>
<td>$25</td>
</tr>
<tr>
<td>Julie Ann Medley</td>
<td>$100</td>
</tr>
<tr>
<td>Caroline E. King</td>
<td>$25</td>
</tr>
<tr>
<td>Janot Martin</td>
<td>$100</td>
</tr>
<tr>
<td>Donna E. Richardson</td>
<td>$25</td>
</tr>
<tr>
<td>Armistine B. Shepard</td>
<td>$100</td>
</tr>
</tbody>
</table>

After the cash prizes were awarded, names were drawn to receive two awards of pairs of stadium seats given by MEMBERS Financial Services. James F. Liafsha and J. K. Lowery were the winners.

All names were then returned to the barrel before the drawing for the grand prize, which was a $1,500 travel gift certificate from American Express World Travel of Knoxville. Evelyn T. Houchin was the winner of the grand prize.

9/ Adjournment

The meeting was adjourned at 8:15PM, after which a reception, catered by Judy Dodd, was held for members in the High School Cafeteria.
ORNL FEDERAL CREDIT UNION

2002 ANNUAL REPORT

Official 2002

BOARD OF DIRECTORS
Mason Oakes, Chairman
Joseph A. Setaro, Vice Chairman
Marcella C. Sissom, Treasurer
Wanda McCrosky, Secretary
Herb Debban
J enny L. Keller
Bettie D. Kurtz
Ben B. Smith

Mary Helen Rose,
Recording Secretary

SUPERVISORY COMMITTEE
Don R. Miller, Chairman
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Susan J ones, Roaring Branch Manager
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Angel Scott, Maryville Branch Manager
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Martha Stroth, North Knoxville Branch Manager
Don Thrall, Lenoir City Branch Manager
Herbert Walker, Kingston Branch Manager
Melanie Vail, Staffing Manager
Sue Vriel, Karns Branch Manager
Jeremy Watte, Dealer Relations Manager

It’s a tradition. Pass it on.