

**QUARTERLY MEMBER**

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## ORNL FCU PAYS OFF AUTO LOANS FOR NINE MEMBERS!

As a not-for-profit financial cooperative, we know our members are the reason for our success. That's why we continually look for ways to give back. For the past seven years, we've surprised dozens of members by paying off their auto loans in full—taxes included.

This year, we randomly selected nine members to receive this gift, presented by Credit Union representatives, including our CEO, Jenny Vipperman. Hearing how this unexpected support impacts our winners' lives and finances is always inspiring.

This giveaway is just one way we show our appreciation. Look out for more opportunities throughout the year!

Thank you to all our members for making 2025 an amazing year. We look forward to another great year of serving you. Remember, together, we thrive!

### GIVEAWAY RECIPIENTS

**Brian:** \$11,403.14

**Christopher & Jennifer:** \$11,169.65

**Chuck:** \$36,980.66

**Kaitlyn:** \$37,249.22

**Kelvin:** \$1,334.96

**Luis:** \$18,044.03

**Pamela:** \$36,890.57

**Walter:** \$42,421.90

**Wayne:** \$26,195.51



## 78TH ANNUAL MEETING OF THE MEMBERSHIP

ORNL FCU's 78th Annual Meeting of the Membership will be held on **Thursday, March 12 at 6:00 PM**. The meeting will be held at the DoubleTree Hotel, located at 215 S. Illinois Avenue in Oak Ridge. 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.

2026-2027

# ORNL FCU SCHOLARSHIP PROGRAM

Applications are being accepted through the ORNL FCU Scholarship Program for the 2026-2027 school year. A minimum of three (3) scholarships are awarded each school year to deserving students/members who excel in education and social merit: One (1) B.A. Candler Scholarship, one (1) John McKittrick Scholarship, and one (1) David Watkins Scholarship.

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 March 1, 2026.

Members can find information about the scholarship and application process at [ornlfcu.com](http://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. **The ORNL FCU Scholarship application must be received no later than March 1, 2026.**

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.



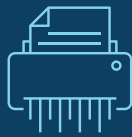
## 2026 COMMUNITY SHRED DAY EVENTS

Saturday, April 18  
Saturday, October 24

**NORTHSHORE BRANCH:**  
2077 Town Center Boulevard

**OAK RIDGE BRANCH:**  
215 S. Rutgers Avenue

*\*First come, first served. All Community Shred Day events start at 9:00 AM and conclude when the trucks are full or at noon (whichever comes first). Boxes must be no larger than (15" x 12" x 10").*



Community Shred Day events will be offered in the spring and fall for 2026. The shred events are free to all ORNL Federal 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\*** or three 13-gallon trash bags of paper.

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



## EXCLUSIVE MEMBER DISCOUNTS, JUST FOR YOU!

As an ORNL Federal Credit Union member, you can save **20% on TurboTax®**, whether you file yourself or have an expert file for you. Or save up to **\$25 on in-office tax prep services from H&R Block** and get your taxes done by professionals. Plus, save even more with early-season pricing when you file by February 28. Take a few minutes now to lock in your discount, right from your phone. And as a Credit Union member, you can **enter for a chance to win \$10,000 from Love My Credit Union rewards**. Scan the QR code to access the exclusive member discounts on tax prep and log in to lock in your discount.



Offer details and disclaimers available at [taxservices.lovemycreditunion.org](http://taxservices.lovemycreditunion.org).



# 48TH ANNUAL DOGWOOD ARTS HOUSE & GARDEN SHOW

FEBRUARY 6–8, 2026 | KNOXVILLE CONVENTION CENTER

Get ready to bloom! The Dogwood Arts House & Garden Show returns February 6–8, 2026 at the Knoxville Convention Center. Explore over 10,000 square feet of immersive garden displays, gather fresh ideas from top home and landscaping vendors, and shop the artisan-filled Maker Market featuring handmade home and garden goods.

The show also offers live DIY and expert How-To Stage demos on remodeling, gardening, cooking, and seasonal

prep, perfect for spring inspiration.

Event proceeds support the mission of Dogwood Arts, helping keep East Tennessee creative, connected, and in full bloom.

Whether you're planning a project or just dreaming of spring, this event is your source for seasonal inspiration all under one roof.



## DISCOUNTED TICKETS

Only at ORNL FCU branches  
 Adults: \$9  
 Seniors 65+/Veterans: \$7  
 Youth 12 & under: **FREE**

## SHOW TIMES

Friday Feb 6 | 10 AM–6 PM  
 Saturday Feb 7 | 10 AM–6 PM  
 Sunday Feb 8 | 10 AM–4 PM

## MORE INFO

[dogwoodarts.com](http://dogwoodarts.com)  
 865.637.4561  
 Facebook: [dogwoodartsknox](https://www.facebook.com/dogwoodartsknox)  
 Instagram: [@dogwoodarts](https://www.instagram.com/dogwoodarts)  
 X: [@dogwoodarts](https://twitter.com/dogwoodarts)

## NEED ANOTHER REASON TO FINANCE YOUR HOME WITH ORNL FCU?



If you want to buy, build, or refinance a home, your Credit Union offers more than just great rates and personal service.

With other institutions, your mortgage could be packaged and sold to a random third party in another part of the country for the lifetime service of your loan. That is never the case with ORNL FCU. **Every step of your mortgage loan process will be handled by 7 LLC**, a wholly owned subsidiary of ORNL Federal Credit Union.

From application processing, to closing, and through the life of your mortgage, you are supported 100% by caring credit union professionals. You can make payments at your local branch and manage your mortgage through online and mobile banking with the rest of your accounts.

Our team of lenders is standing by, ready to help you with a pre-approval on your next purchase or refinance.

## READY TO BUILD OR BUY?

Enjoy **0.25% OFF** our mortgage loan rates and **0.50% OFF** origination fees for a limited time!\*

\*DISCLAIMER: Certain restrictions apply, and all loans are subject to credit approval. PROMO ELIGIBILITY: Primary home purchase loans only. Effective for complete TRID applications locked 6/1/2025 through 3/31/2026. This offer cannot be combined with any other promotions or discounts. Employees are not eligible. PRODUCT EXCLUSIONS: HELOC, Land, Realty Resource & Smart Loan Products. Reduction of the current Loan Origination Fee from 1.00% to 0.50%, effective on TRID-Triggered Applications August 1, 2025, through March 31, 2026.

# 2025 FINANCIAL EDUCATION OVERVIEW

In 2025, ORNL Federal Credit Union made significant strides in advancing financial education across our 19-county service area. With a mission to empower our communities with the knowledge and tools for financial success, ORNL FCU's educational programs reached nearly 4,000 individuals in 2025, equipping them with essential skills to navigate today's complex financial landscape.

With the launch of our new financial wellness program, ThrivePATH, we were able to meet our members at the current stage of life that they were in. Launching the program's online platform gave members access to financial foundations along with retirement planning tools. Since launching the program in September, we are happy to announce that nearly 1,000 people have benefited from the free financial education resources through ThrivePath. You can explore all that ThrivePATH has to offer, completely free and easy to access. Get started today at [ThrivePathEd.com](https://ThrivePathEd.com).

With ThrivePATH, we have been able to take our financial education efforts even further by investing in the future generation. In 2025, we had over 50 schools throughout our 19 counties utilize our financial education curriculum, making an impact on nearly 2,000 students.

Additionally, we hosted over 20 in-person financial workshops, providing hands-on learning experiences tailored to meet a wide array of financial needs, from



budgeting basics to fraud and scams prevention to credit repair and management. These workshops spanned diverse locations, ensuring that community members in all corners of our service area had access to valuable financial guidance and literacy.

The commitment to community education goes beyond the numbers. We dedicated nearly 3,000 hours to developing and delivering these programs, reflecting our deep-rooted belief in the transformative power of financial wellness. Partnerships played a pivotal role in amplifying this impact. Collaborating with organizations, including senior centers and nonprofits, ORNL FCU has been able to extend the reach and relevance of our programs, fostering an inclusive and supportive environment for learning.

ORNL FCU's investment in financial wellness is about more than education, it's about creating brighter financial futures and stronger communities. Each workshop and partnership brings us closer to a community where financial well-being is within everyone's reach. As we move forward into the new year, ORNL FCU remains dedicated to evolving and expanding our educational efforts to serve even more members of our community in the years to come.

## 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  
MARKETING DEPARTMENT  
P.O. Box 365  
Oak Ridge, TN 37831

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

## DIRECTORS

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Ben Woods, Vice Chair  
Mary Kiser, Secretary



Federally Insured by NCUA.  
Equal Housing Lender.

## HOLIDAY CLOSINGS & EVENTS

**Monday, January 19 | CLOSED**  
Martin Luther King Jr. Day

**Friday–Sunday, February 6–8**  
Dogwood Arts House & Garden Show  
[Knoxville Convention Center](#)  
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**Monday, February 16 | CLOSED**  
Presidents' Day

**Thursday, March 12 | 6:00 PM**  
Annual Meeting of the Membership  
[DoubleTree Hotel in Oak Ridge](#)  
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