

QUARTERLY MEMBER

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A MESSAGE FROM YOUR CEO & BOARD CHAIR

2025 was a year of impact and forward progress for ORNL Federal Credit Union. Guided by our mission, we experienced significant momentum as we sharpened our focus on delivering exceptional value. We empowered 225,784 members to advance their financial well-being and further enhanced our products and services with improved benefits and expanded rewards. Our ongoing dedication to community support remained central to who we are and how we serve.

HIGHLIGHTS OF THE YEAR:

Returning Value to Our Members: As a member-owned cooperative, our purpose is to return value to the people we serve, measuring success not by profit, but by the tangible benefits delivered to our members. In 2025, we increased dividends paid to members to more than \$73 million, representing a 100% increase over the past two years, while also reducing member fees by \$1 million over the same period. We achieved these outcomes while maintaining strong financial safety and soundness through disciplined growth and operational efficiency. As a result, more than 27,015 new members joined ORNL FCU in 2025, and members reported a 94.4% satisfaction rating with their Credit Union transactions.

Investing in Our People: We believe strong member service begins with a workplace that supports, develops, and retains talented employees. Over the past year, we strengthened that commitment through employee engagement and recognition, intentional communication, and great benefits. As a result, employee engagement remains strong—89% of our team report that ORNL FCU is a great place to work, and we continue to see low turnover and meaningful internal advancement.

Financial Literacy and Wellness: Financial education is one of the eight Cooperative Principles of credit unions and a longstanding focus for ORNL FCU. In 2025, we launched ThrivePATH, our free financial wellness program designed to strengthen long-term financial health in the communities we serve. More than 5,000 people benefited from thousands of hours of education focused on foundational financial literacy, credit repair, retirement preparation, and related topics. We also joined more than 20 Tennessee credit unions through our state league to contribute

\$600,000 in funding to the Tennessee Financial Literacy Commission. In recognition of this work, our Financial Education Coordinator, Taylor Martin, was named a finalist for the Anderson County Chamber Young Professional of the Year award.

Recognition of Our Work: Our commitment to serving members, investing in our people, and giving back to the community continues to be reflected in independent recognition. In 2025, ORNL FCU was named a Newsweek Best Regional Bank and Credit Union, one of only 14 credit unions in Tennessee to receive the designation and one of nine awarded a five-star rating, and Credit Union Times named ORNL FCU a Luminaries finalist for Community Impact and Excellence in Marketing. Locally, Cityview Magazine recognized ORNL FCU in its Best of the Best 2025 awards, including honors for Personal Credit Union, Business Credit Union, and Mortgage Company. Leadership and governance were also recognized during the year, with Board Chair Randy Gorman inducted into the Tennessee Credit Union Hall of Fame, Board member Leigha Justice receiving the Good Scout Award for Anderson County from the Great Smoky Mountain Council of Scouting America, and CIO Dawn Brummett recognized as a finalist for the Credit Union Times Luminaries CIO of the Year.

Driven by our mission to deliver meaningful value, we expanded into new markets, strengthened our product and service offerings, and formed strategic partnerships that enhanced the member experience. Together, we have moved closer to our vision of meeting members wherever they are, building greater access, stronger relationships, and more opportunities for every member to THRIVE!



Jenny Vipperman
JENNY VIPPERMAN
President & CEO



W.R. Gorman
RANDY GORMAN
Chair, Board of Directors



SPRING IS BLOOMING WITH DOGWOOD ARTS!

CELEBRATE CREATIVITY ACROSS KNOXVILLE



Spring in East Tennessee means longer days, blooming dogwoods, and a full calendar of unforgettable arts experiences. As the presenting sponsor of Dogwood Arts, ORNL Federal Credit Union proudly supports every Dogwood Arts event, helping make these vibrant celebrations of art, culture, and community accessible to all.

From colorful sidewalks to local festivals and larger-than-life murals, Dogwood Arts invites the entire community to get outside and celebrate the season!

SPRING 2026 EVENTS

VISIT [DOGWOODARTS.COM/EVENTS](https://dogwoodarts.com/events) FOR MORE DETAILS

CHALK WALK

April 11, 2026 | Downtown Knoxville/Market Square

Downtown Knoxville transforms into a vibrant outdoor gallery as more than 300 artists turn Market Square sidewalks into breathtaking works of art. Watch creativity unfold in real time as artists of all ages compete in this high-energy, daylong street art competition. Stroll, snap photos, cheer on your favorites, and stay for the evening awards ceremony as the city celebrates imagination in full color!

SPRING FEATURED GARDENS

April 18–19, 2026 | TBD

Step behind the gates and into some of Knoxville’s most beautiful private gardens during this beloved spring tradition. Wander winding paths, discover inspired landscape designs, and soak in the colors and fragrances of the season at their peak. These self-guided garden tours offers a rare opportunity to explore thoughtfully curated outdoor spaces while enjoying a relaxing spring weekend at your own pace.

DOGWOOD ARTS FESTIVAL

April 24–26, 2026 | World’s Fair Park

Knoxville’s signature spring celebration returns to World’s Fair Park for three unforgettable days of art, music, food, and family fun! Shop original works from more than 100 fine artists, enjoy live performances across multiple stages, watch interactive art demonstrations, and explore hands-on activities for all ages. With delicious local food vendors and a lively festival atmosphere, this free community event is the perfect way to celebrate the season.

EPIPHONE GUITAR DESIGN EXHIBITION

May 2026 | Dogwood Arts Gallery

Art meets music in this one-of-a-kind exhibition featuring guitars transformed into stunning works of art by talented youth artists from across East Tennessee. Each custom-designed instrument tells a story through bold colors, intricate designs, and creative expression. The exhibition highlights the power of arts education and showcases the incredible talent of the region’s young creatives.

KNOXWALLS MURALS & MUSIC FESTIVAL

May 30, 2026 | Emory Place

Watch walls come to life at this dynamic outdoor celebration of street art and sound. During KnoxWalls, talented muralists create large-scale works in real time while live musicians energize the streets with performances throughout the day. Explore interactive art experiences, connect with local creatives, and experience the transformation of Emory Place into a vibrant, open-air arts destination.

Plan your spring adventure! Visit dogwoodarts.com/events for full details, artist lineups, and event updates.



SPRING CLEAN YOUR FINANCES

When we think about spring cleaning, we picture closets, garages, and junk drawers, but what about your bank account?

Subscriptions have a way of quietly multiplying—streaming services, apps, meal kits, gym add-ons, cloud storage, music platforms, and premium memberships. While many are helpful, some are forgotten. Some apps may be charging you month after month without you even realizing it. A quick subscription audit can free up more money than you think.

Start by reviewing the last 2–3 months of your bank and credit card statements. Highlight every recurring charge. Then ask yourself three simple questions:

- **Do I still use this?**
- **Is it worth what I'm paying?**
- **Can I downgrade, share, or cancel?**



If you're paying \$12.99 here, \$19.99 there, and \$7.99 somewhere else, that can easily add up to \$75–\$150 per month. That's \$900–\$1,800 per year; money that could be redirected toward savings, debt payoff, or even a summer getaway.

Spring cleaning isn't just about creating space in your home. It's about creating space in your budget.

Want help taking the next step? ThrivePATH makes it easy to track spending, set goals, and build a plan that works for you. Learn more by registering your free profile on ThrivePATH today at ThrivePathEd.com.

2026 COMMUNITY SHRED DAY EVENTS

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. The community is invited to bring any unwanted paper documents, especially ones containing personal information, to one of the scheduled Community Shred Days to have them 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 banker's boxes or three 13-gallon trash bags of paper. Shredding is first come, first served. When the trucks are full, shredding will no longer be available.

MARK YOUR CALENDAR

Saturday, April 18 • 9:00 AM
Saturday, October 3 • 9:00 AM



NORTHSHORE BRANCH:
2077 Town Center Boulevard



OAK RIDGE HEADQUARTERS:
221 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").

Visit us online for more: ornlfcu.com/shred.

WARNING: AI SCAMS

SCAMMERS USING ARTIFICIAL
INTELLIGENCE TO TRICK PEOPLE

Fraudsters use AI to create a sense of urgency and manipulate emotions using these common tactics:

- **Voice Cloning:** Scammers mimic voices to demand money or info.
- **Deepfakes:** Fake videos or images make people appear to say or do things they didn't.
- **Fake Profiles and Bots:** Automated accounts trick users into sharing personal information.

▶ Learn more about these and other popular scams by visiting us at ornlfcu.com/learn/security-education.

APRIL IS FINANCIAL LITERACY MONTH

A TIME TO CHOOSE YOUR FINANCIAL PATH.

April is National Financial Literacy Month and it's the perfect time to sharpen your money skills, set new financial goals, and take control of your financial future.

Access our financial wellness program, ThrivePATH, at ThrivePathEd.com, where we provide workshops, resources, and educational tools to help you thrive financially.

ThrivePATH offers short, easy-to-follow lessons and curated "playlists" that cover topics like budgeting, saving, credit, homebuying, and retirement planning. Because financial wellness is not one-size-fits-all, ThrivePATH meets you where you are—whether you're just starting out, growing your family,



or preparing for the future. You can learn at your own pace, anytime and anywhere, making it easier than ever to take small steps that add up to big progress.

This April, we encourage you to explore ThrivePATH, attend an upcoming workshop, and discover tools that fit your financial wellness goals.

Small steps today can lead to big financial successes tomorrow.

Let's make April a month of smart money moves!



SAVE MONEY AND WIN TAX SEASON!

ORNL FCU members can save **20% on TurboTax®**, whether you file yourself or have an expert file for you. Or save **up to \$25 at H&R Block** on in-office tax prep services and get your taxes done by professionals. 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 get discounts and enter to win or visit taxservices.lovemycreditunion.org.

Offer details and disclaimers available at taxservices.lovemycreditunion.org.



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HOLIDAY CLOSINGS & EVENTS

Saturday, April 11
Chalk Walk
Market Square | Details on Page 2

Friday–Sunday, April 24–26
Dogwood Arts Festival
World's Fair Park | Details on Page 2

Monday, May 25 | CLOSED
Memorial Day

Friday, June 19 | CLOSED
Juneteenth