

## QUARTERLY MEMBER

# UPDATE

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## INTRODUCING ORNL FCU'S NEW FINANCIAL WELLNESS PROGRAM!

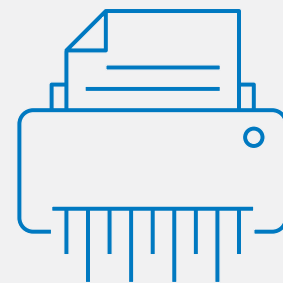


We're excited to announce the official launch of ThrivePATH, our new financial wellness program! Since 2023, we've made financial education a top priority for our members and the communities we serve, and ThrivePATH allows us to take that commitment even further.

We know that financial wellness isn't one-size-fits-all. Every member is on a unique journey, and ThrivePATH is designed to meet you right where you are. Whether you're building the basics with our Financial Foundation track or preparing for the future with our Retirement Planning track, ThrivePATH gives you the tools to grow your confidence and build healthy money habits.

This program is completely free and open to everyone—because when we invest in our community's success, we all THRIVE together. Getting started is easy! Visit [ThrivePathEd.com](https://ThrivePathEd.com) to register your free profiles on the Financial Foundation track and the Retirement Planning track.

Interested in learning more about our financial education workshops or ThrivePATH in general? Email us at [thrivepath@ornlfcu.com](mailto:thrivepath@ornlfcu.com) and we will be happy to get back to you!



## FALL COMMUNITY SHRED DAY

**DATE: SATURDAY, OCTOBER 11**  
**TIME: 9:00 AM\***

Our fall Community Shred Day will be held Saturday, October 11 at 9:00 AM\* at our Northshore and Oak Ridge branches. Community Shred Day events are free to all 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\* of paper.



**NORTHSHORE BRANCH:**  
2077 Town Center Boulevard

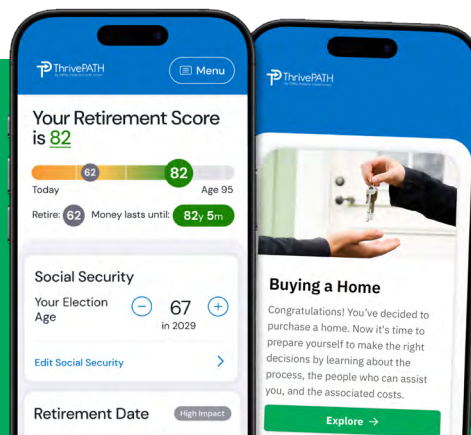
**OAK RIDGE BRANCH:**  
215 S. Rutgers Avenue

*\*First come, first served. When trucks are full, shredding will stop. Boxes must be no larger than (15" x 12" x 10").*

## CHOOSE A PATH THAT FITS YOUR STAGE IN LIFE:



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



[ORNLFCU.COM/SHRED](https://ORNLFCU.COM/SHRED)

# 78<sup>TH</sup> ANNUAL MEETING

## CANDIDATES FOR BOARD OF DIRECTORS SELECTED, BOARD PETITIONS NOW AVAILABLE

On Thursday, March 12, 2026, ORNL Federal Credit Union will hold its 2026 Annual Meeting of the Membership, time and location to be determined. All members are invited to attend as reports from the Board of Directors' Chair and Treasurer will be shared. The newly appointed members of the Board of Directors will also be announced.

There are three positions on the Board of Directors to be filled in 2026, each for a three-year term. The members of this year's Nominating Committee, chaired by Board Member James Payne, have submitted the names of three candidates for the positions to be filled: Mary Beth Blair, Joel Pearman, and Harriet Walker.

Biographical information for each nominee is included below in alphabetical order.

Petitions and Petition Applications are available for persons interested in running for one of the three ORNL FCU open Board seats. Each nominee by Petition will need to complete and submit a Petition Application to serve on the Board of Directors. Members interested in running by petition should email [boardelections@ornlfcu.com](mailto:boardelections@ornlfcu.com) to request their individual Petition Application. Please note that no nominations from the floor will be accepted during the Annual Meeting.

Persons using a Petition to run for a seat will be required to obtain 500 signatures of ORNL FCU members age 18 or older. A signed certificate stating that he or she is agreeable to nomination and will serve if elected to office must accompany each Petition Application. Petitions and Petition Applications will need to be returned to the Nominating Committee no later than **Friday, October 31, 2025**, to:

**ORNL Federal Credit Union**  
Attn: Nominating Committee  
P.O. Box 365  
Oak Ridge, TN 37831

Once all Petitions and Petition Applications have been received and validated, members will be notified in writing of all Nominating Committee and Petition candidates who are interested in running for the three available positions on the Board of Directors. If no Petitions are received, an election will not be conducted because the number of Nominees and the number of Board positions to be filled are equal. If there are more than three candidates and an election is to be held, the three candidates with the most votes will fill the three available three-year term positions. The three candidates with the most votes will be announced at the Annual Meeting. If an election is to be held, a notification of the election, along with instructions for voting, will be shared in the 2026 1st quarter member newsletter.

## NOMINEES SELECTED BY THE NOMINATING COMMITTEE:



### MARY BETH BLAIR\*

Retired from United Cleanup Oak Ridge, LLC in 2012, and continued career at the Y-12 National Security Complex until 2020, bringing a total of 39 years of experience in various financial roles. Holds a Bachelor of Science in Business Administration and a Master of Business Administration from the University of Tennessee, Knoxville, and is a Certified Public Accountant (inactive) in the State of Tennessee.

Served on the ORNL FCU Board of Directors from 2000–2001 and on the Supervisory Committee for 10 years in roles including Chair, Vice Chair, and Secretary. Nominated to the Board in 2024 and currently serves as Board Treasurer and as Chair of the Volunteer Policy and Governance Committee. Member of ORNL Federal Credit Union for 47 years.



### JOEL PEARMAN\*

Retired from both Oak Ridge National Laboratory and Stanford University, and most recently served as the Procurement Director for the LCLS-II Project at SLAC National Accelerator Laboratory. Holds a Bachelor's Degree from Bryan College in Dayton, Tennessee, a Juris Doctor from the University of Tennessee, Knoxville, and a Master's Certificate in Government Contracting from George Washington University. Actively involved in Tennessee wildlife preservation and restoration projects for over 30 years.

Served as a member of the ORNL FCU Supervisory Committee for 12 years. Elected to the Board of Directors in 2015; currently serves as Board Secretary and is a member of the Executive Committee. Member of ORNL FCU for more than 30 years.



### HARRIET WALKER\*

Retired from ORNL Federal Credit Union after a 40-year career, beginning as a teller and advancing through roles in mortgage, consumer lending, and branch operations before serving as AVP of Indirect Lending. Led a \$234 million portfolio, drove double-digit growth, and managed strategic projects such as lending model conversions and new partner integrations. Recipient of the Robert E. Gonia Leadership Award from the East Tennessee Regional Leadership Association and the Melvin Jones Fellow Award from Lion's Club International.

Elected to the ORNL FCU Board of Directors in 2018. Currently serving 7th year on the ORNL FCU Board of Directors and is a member of the Volunteer Policy & Governance and the Legislative committees. Member of ORNL FCU for 47 years.

# CONGRATULATIONS TO THE SCHOLARSHIP RECIPIENTS!

## FOR THE 2025–2026 SCHOOL YEAR

Each year, through the University of Tennessee, Knoxville (UTK) general scholarship fund, ORNL FCU awards scholarships to deserving students/members with excellence in education and social merit. The scholarships provide \$1,000 toward the cost of tuition, books, and other school-related expenses. A minimum of three (3) scholarships are awarded each school year to deserving students/members that excel in education and social merit: One (1) B.A. Candler Scholarship, one (1) John McKittrick Scholarship, and one (1) David Watkins Scholarship.

For the 2025–2026 school year, ORNL FCU awarded a total of six scholarships. Congratulations to these student scholars for their academic achievements!

### B.A. Candler Scholarship Recipients

- Carter Mayfield
- Connor Hall

### John McKittrick Scholarship Recipients

- Michael Pasto
- Tyler Gilliland

### David Watkins Scholarship Recipients

- Connor Hall
- Logan Dennison



## INTERESTED IN APPLYING?

Members can find information about the scholarship and application process at [ornlfcu.com](https://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.

Scholarships are available only to members of ORNL FCU and their immediate families who are pursuing a four-year degree from the University of Tennessee, Knoxville. The ORNL FCU Scholarship Program is open to all applicants regardless of race, color, religion, sex, national origin, citizenship, disability, age, or veteran status.

## INTERNATIONAL CREDIT UNION DAY

### CELEBRATING "COOPERATION FOR A PROSPEROUS WORLD"



On **Thursday, October 16**, ORNL Federal Credit Union will join credit unions worldwide in celebrating International Credit Union Day, a day dedicated to the global credit union movement and the positive impact we make together.

This year's theme, "*Cooperation for a Prosperous World*," shines a light on what makes credit unions unique: the power of working together to build stronger, more inclusive communities.

Here's how you can join the celebration:

**SHARE THE MESSAGE:** Use the hashtag #ICUDay2025 and tell your story about how membership in a credit union has made a difference in your life.

**JOIN THE MOVEMENT:** Invite someone you know to consider a credit union membership and help us grow our cooperative family and expand the reach of our shared prosperity mission.

At ORNL FCU, we're proud to honor ICU Day by giving back. We'll be making a special donation to Children's Miracle Network Hospitals, supporting East Tennessee Children's Hospital and the life-saving care they provide for local children and families. It's just one of the many ways we live out our people-helping-people philosophy.

Stop by your local branch on October 16 to celebrate with us. Thank you for being a part of the credit union movement. **Together, we THRIVE!**

## 2025 PARADE OF HOMES

### PRESENTED BY ORNL FCU & TINDELL'S

We're proud to once again co-present the Home Builders Association of Greater Knoxville's Parade of Homes—an East Tennessee tradition that showcases the very best in home design and craftsmanship. This year's Parade of Homes will take place over three weekends in October: October 10–12, October 17–19, and October 24–26.

Explore a wide variety of beautiful homes across all price ranges in the stunning backdrop of East Tennessee's fall season. The Parade includes properties throughout Knox, Anderson, Blount, and surrounding counties—offering you the perfect opportunity to tour new builds, discover design inspiration, or even find your future home.

Plan your tour at [TheParadeOfHomesKnoxville.com](https://TheParadeOfHomesKnoxville.com) and pick up a free guidebook at any ORNL FCU branch.





# ROMANCE SCAMS

## HOW TO PROTECT YOURSELF AND LOVED ONES

Romance scams happen when someone builds a fake profile on social media, uses it to build trust with their intended victims, and eventually takes their money and/or personal information. Here are some signs the person you've been talking to might be looking for more than just a new connection:

- They refuse to meet in person, talk on the phone, or video call.
- They "love bomb" you by showering you with compliments or nice messages very early.
- They try to prevent you from sharing your relationship with loved ones.
- They ask to move the conversation to messaging apps, like WhatsApp.
- Their profile and/or stories are not consistent.
- They are claiming to be a celebrity, politician, or influencer.
- Their profile features qualities commonly associated with AI, such as overly polished language, rapid response times, and a recent profile creation date.

If you suspect the person you're talking to might be trying to carry out a romance scam, stop all communication with them immediately and block them on all social media sites. One of the best ways to prevent romance scams is by being open about online relationships with loved ones, as they might be able to see things you're missing. And as always, be careful with what information you post or share online, as it can be used against you. Keep these things in mind, and you'll be on your way to stopping the bad guys!



### CONTACT

#### LOCAL CALLS

**865.688.9555**

*All locations except Athens, Decatur, Madisonville, Morristown, Newport, 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 UPDATE

P.O. Box 365  
Oak Ridge, TN 37831

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

### DIRECTORS

Randy Gorman, Board Chair  
James Payne, Vice Chair  
Mary Beth Blair, Treasurer  
Joel Pearman, Secretary  
Jama Hill  
Leigha Justice  
David Mandl  
Sam McKenzie  
Harriet Walker  
Mary Kiser, Associate Director  
Johnny Moore, Associate Director

### SUPERVISORY COMMITTEE

Gerald Smith, Chair  
Ben Woods, Vice Chair  
Mary Kiser, Secretary

Federally Insured by NCUA.  
Equal Housing Lender.

### HOLIDAY CLOSINGS & EVENTS

**Saturday, October 11 | 9:00 AM**

Community Shred Day  
[Northshore & Oak Ridge Branches](#)  
Details on Cover

**Monday, October 13 | CLOSED**

Columbus Day

**Tuesday, November 11 | CLOSED**

Veterans Day

**Thursday, November 27 | CLOSED**

Thanksgiving Day

**Wednesday–Thursday,  
December 24–25 | CLOSED**  
Christmas Eve & Day

**Thursday, January 1 | CLOSED**

New Year's Day