

OUR PURPOSE

TOGETHER, WE
THRIVE

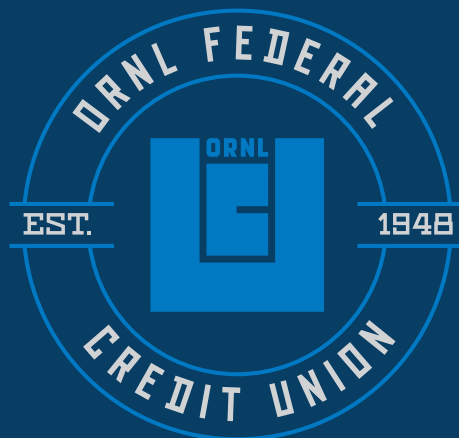
OUR CORE BELIEFS

We make managing money easy so *together, we thrive.*

We put people before profits so *together, we thrive.*

We invest in new ideas and new technologies so *together, we thrive.*

We invest in our communities so *together, we thrive.*



OUR ORGANIZATION



\$3.13B
TOTAL ASSETS



189K+
MEMBERSHIP*



478
EMPLOYEES



19 COUNTY
CHARTER
IN EAST TENNESSEE



\$5.0M
SPECIAL DIVIDEND
PAYOUT IN 2022



\$21M+
SPECIAL DIVIDEND
PAID SINCE 2018



\$500K+
COMMUNITY INVESTMENT



28 BRANCH
LOCATIONS
IN 12 COUNTIES OF
EAST TENNESSEE



200+
LOCAL NETWORK
OF FEE-FREE ATMS



52
INTERACTIVE TELLER
MACHINES (ITM)



30K+
NATIONWIDE NETWORK
OF FEE-FREE ATMS



130
AUTO DEALER
PARTNERS

*ORNL Federal Credit Union provides services to businesses and anyone who lives, works, worships, or attends school in the areas we serve: **Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Meigs, McMinn, Monroe, Morgan, Rhea, Roane, Scott, Sevier, and Union counties, TN.**

COMMUNITY IMPACT

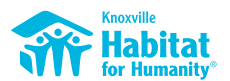


presented by

ORNL FEDERAL CREDIT UNION



\$110,540 invested in 2022



**\$500,000 Investment
in Community 2022***

*In Addition to 2022 United Way Contributions

THE UNIVERSITY of
TENNESSEE UT
8 Scholarships Awarded

2022 AWARDS/RECOGNITION & SOCIAL STANDINGS



- #37 of Top 100 Credit Unions Using Social Media
- #43 of Top 100 Credit Unions on Facebook
- #27 of Top 100 Credit Unions on Twitter
- #21 of Top 100 Credit Unions on Instagram
- #36 of Top 100 Credit Unions on YouTube



- Best of Knoxville 2022
- 2nd Place Finalist
Best Credit Union
- 1st Place Winner
Best Financial Advisor
- 3rd Place Finalist
Best Mortgage Company



- 2nd Place (Silver)
Best Credit Union
- 3rd Place (Bronze)
Best Mortgage Company
- 2nd Place (Silver)
Best Banking Business
- 2nd Place (Silver)
Best Banking Personal

FORBES

Best-In-State Credit Union
#2 - 2022



FACEBOOK
30,267



TWITTER
5,495



INSTAGRAM
5,816



LINKEDIN
3,107



YOUTUBE
3,371,656 Views
591 Subscribers

2022 ANNUAL REPORT AT-A-GLANCE

OUR COOPERATIVE SPIRIT

Rooted in the seven principles of the credit union movement, 7 is a wholly-owned credit union service organization (CUSO) of ORNL FCU. The CUSO is dedicated to making credit unions stronger through collaboration, offering top tier products and services, and providing unparalleled support to its clients and partners. 7's engaged and experienced credit union professionals have the passion, insight, and innovation to help credit unions and their members thrive. 7 Mortgage, 7 Title, and 7 Insurance are included under the CUSO's umbrella.



ornlfcu.com

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Equal Opportunity Employer



Federally insured by NCUA
Equal Housing Lender

