



MONEY NEWS

APRIL-MAY-JUNE 2018



DREAM BIG. WIN BIG.

From April through June, Enrichment Federal Credit Union will be giving away an Amazon Echo to one lucky member at each branch. That's 10 lucky winners per month!

Then, at the end of June, all entries will be put into a drawing for

\$10,000 CASH!

The more you use your Credit Union, the more chances you have to win! Not only can you win prizes, including \$10,000 cash, you will win with low cost, convenient financial services. Enrichment Federal Credit Union wants to help you make your big dreams come true by achieving your financial goals with low loan rates, exceptional service, and the most advanced products available!

The next time you call or come by, ask one of our friendly financial experts how you can...

WIN BIG WITH ENRICHMENT!



NEWS

New Minimum Deposit

Effective immediately, all checking and savings account minimum deposits have been lowered to only \$5! It's never been easier to open a new account for summer vacation. See one of our friendly Financial Services Representatives for more information. The new lower minimum deposit does not apply to IRAs, Money Market accounts, and Certificates of Deposit.

Shred Days Announced

All times are from 9am - 1pm.
Halls Branch - **May 5**
Northshore Branch - **May 11**
North Branch - **May 18**
West Branch - **June 23**



CALENDAR

Memorial Day - CLOSED

Monday, May 28



Buying or Remodeling your **dream home?**

Enrichment has the right mortgage loan for you with extraordinary fixed and adjustable-rate mortgages featuring:

• **Low Rates** • **Local Servicing** • **No Application Fee**

*Plus
get:*

\$500 cash
back!



NEW CARD PROCESSOR

CHANGES TO CARDS COMING SOON

At Enrichment Federal Credit Union, we strive to deliver member financial solutions made easy. In an effort to achieve that, we're excited to announce that we will be partnering with MasterCard and a new card processor in September 2018. This will allow us to deliver credit and debit cards more securely and with a more robust rewards program.

Your new MasterCard will come with a new design and card number. And, the best part, we'll be improving the rewards programs for both our credit and debit cards. You'll earn cash back on purchases! Be on the lookout as more information about the new rewards program will be coming soon!



Please know that during this switchover you will have uninterrupted use of your card. And most all merchants accept both MasterCard and Visa - this is true both in the United States as well as internationally. The primary difference that you'll see with your MasterCard is better security and better rewards!

We will continue to provide updates in the credit and debit card changes throughout the conversion, so be watching for those. We are excited about these changes to our credit and debit card programs and hope that you will be as well!

Here are just a few of the benefits you will enjoy with an Enrichment MasterCard credit or debit card:

- **Extended Warranty Insurance*** - doubles manufacturer's warranty up to one year
- **Price Protection*** - ensures you pay the lowest price for up to 60 days after your purchase
- **Satisfaction Guaranteed*** - up to \$250 per new product, if you become dissatisfied with the product within 60 days and the merchant will not take it back
- **Identity Theft Resolution*** - if someone attempts to steal your identity, MasterCard will provide services to help resolve the incident
- **Zero Liability*** - protects you against unauthorized purchases in the event your card is lost or stolen

*Certain restrictions, terms, and conditions apply.

ANNUAL CREDIT UNION AWARDS ANNOUNCED

Enrichment Federal Credit Union recently announced two annual awards during our 2018 employee training. Although all employees go above and beyond to serve our members, two special awards are given each year for exceeding all expectations.

The 2017 Volunteer of the Year was awarded to **Kristi Poore** of the New Tazewell office. Kristi is very passionate about the work of the Alzheimer's Association and is currently working to add a chapter of the Alzheimer's Association in Claiborne County. She has selflessly given her personal time to raise awareness by volunteering for walks in other counties, as well as arranging fundraising activities. Kristi is a Senior Branch Officer in the New Tazewell office and has worked for the Credit Union for 19 years.



KRISTI POORE



DANIELLE SMITH

The 2017 Employee of the Year was awarded to **Danielle Smith** of the Oak Ridge office. Danielle is a Financial Services Representative and is one of the first friendly faces a new member encounters when opening a new account. Danielle grew up in Clinton and attended Clinton High School and the University of Tennessee in Chattanooga. She has worked for the Credit Union for five years.

Craig Peters, CEO said, "Enrichment Federal Credit Union is fortunate to have extremely dedicated employees who are concerned about serving our members and the community in a manner that exceeds expectations. We are honored to be able to work together to help our members."

The Employee of the Year is nominated and voted on by all the employees at the Credit Union.

Enrichment would like to recognize the other 2017 nominees for Employee of the Year:

- **Cheryl Cook**, Executive Assistant/HR Generalist
- **Dawn Dawes**, Sr. Mortgage Loan Officer
- **Greg Samples**, Sr. Operations Specialist
- **Laurie Trotter**, Branch Representative
- **Samantha Williams**, Sr. Accounting Specialist



BRANCHES

Oak Ridge Office

201 South Illinois Avenue
P.O. Box 883
Oak Ridge, TN 37831-0883
865-482-0045
800-482-0049

Roane County Branch

1009 Bradford Way
Kingston, TN 37763
865-376-3451

Midtown

1834 Roane State Hwy
Harriman, TN 37748
865-376-3587

Clinton Branch

1116 N. Charles Seivers Blvd.
Clinton, TN 37716
865-457-1266

West Knoxville Branch

9210 Kingston Pike
Knoxville, TN 37922
865-531-4727

North Knoxville Branch

5201 Schubert Road
Knoxville, TN 37912
865-688-0866

New Tazewell Branch

404 S. Broad Street
New Tazewell, TN 37825
423-626-5505

Northshore

9419 S. Northshore Drive
Knoxville, TN 37922
865-531-1600

Halls

7005 Maynardville Pike
Knoxville, TN 37918
865-922-1414

FINANCIALS
as of 03/31/18

Assets:	\$476,381,412
Loans:	312,534,802
Shares:	\$425,188,109
Members:	42,127

ATMs and drive-ups are available at all locations. Safe deposit boxes are available at all locations except Midtown. Drive-up locations are open Saturdays; other lobby and drive-up hours may vary by location. Please contact your nearest office for specific information.

1-800-482-0049
enrichmentfcu.org



Member accounts are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government National Credit Union Administration, A U.S. Government Agency.

Exceptional service. Extraordinary people.®