



## CONSTRUCTION-TO-PERMANENT MORTGAGE

Enrichment Federal Credit Union is now offering a fixed-rate construction-to-permanent mortgage, with financing up to 30 years. With a construction-to-permanent mortgage, there is only one loan closing, saving you thousands of dollars in closing costs and fees compared to a traditional construction loan.

Key features include:

- Fixed rate up to 30 years
- Interest-only payments during the first 12 months (construction period)
- Financing up to 85% Loan-to-Value
- Owner-occupied dwellings only

To apply, [click here to visit our digital branch at enrichmentfcu.org](http://enrichmentfcu.org), or contact one of our mortgage loan officers for more details.

## 2019 "ENRICH YOUR FUTURE" SCHOLARSHIP WINNERS

Congratulations to Haley Hall of Gibbs High School, Matthew Charles of Oak Ridge High School, and Morgan Smith of Wartburg Central High School, the 2019 recipients of the **Enrich Your Future Scholarship** awards. Each of these exceptional students received \$1,000 towards continuing their education.



Haley Hall graduated from Gibbs High School and will be attending Lipscomb University to study Pre-Med.



Matthew Charles graduated from Oak Ridge High School and will be attending UT, Knoxville to study Biomedical Engineering.



Morgan Smith graduated from Wartburg Central High School and will be attending Roane State Community College to study Biology.

We received many good applications and the selection process was very difficult. Applicants were scored on a variety of points including GPA, personal essay, extracurricular activities or jobs, and personal reference letters. We commend all our applicants on their outstanding GPAs and community involvement. All our applicants reflected hard work, leadership, dedication, and exceptional character.

Make sure to get your teen started at Enrichment with their first savings and checking account. Three \$1,000 scholarships will be awarded to graduating high school seniors each year. [Click here for more information.](#)

## 24/7/365 CALL CENTER SUPPORT NOW LIVE!



For our members that need to speak to a live person for answers to questions, need help resolving an issue, or simply want to make a transfer or check a balance we're excited to announce – we now offer the most comprehensive live telephone support available - 24 hours a day, 7 days a week, 365 days a year (yes, we'll even take a call on Thanksgiving and Christmas)!

When calling during normal business hours, you'll not have to wait as long in queue to have your call answered. And, when calling after hours you'll have the same call options with the assurance of getting live phone support any time of day!

## Enrichment Federal Credit Union Members Get Whole Home Protection for Less!



As a credit union member, protect what matters most for much less. Members get a free home security camera plus 2 free months of 24/7 professional monitoring (\$150 value) with the purchase of a new SimpliSafe security system. SimpliSafe offers reliable whole home protection, with 24/7 professional monitoring and police dispatch that's up to 3.5x faster than other systems, all at fair prices and no contract. Ever. SimpliSafe got rid of all the hassle of home security.

- SimpliSafe covers every room, every window, every door, every minute of the day.
- Monitoring starts at just \$14.99/mo. for total protection, a fraction of traditional companies, with no contract or hidden fees.

SimpliSafe was named CNET Editors' Choice and "the best home security system" by Wirecutter. Over 3 million people already rely on SimpliSafe. Now is a great chance to join them. Visit [lovemycreditunion.org](http://lovemycreditunion.org) to get your member discount and start saving today!

## NEWS

### Last Shred Day of 2019

Do not throw out important papers! Ensure your important information is discarded safely at Enrichment's FREE Shred Day!

Visit our West Knoxville Branch on October 12, from 9:00 am - 12 noon to have the opportunity to bring your sensitive, personal documents for secure on-site shredding. This will be the last Shred Day of 2019, but watch for news about Shred Days for 2020!

### 2020 Enrichment Holiday Schedule

- New Years'** - Wed. 01/01/20
- Martin Luther King** - Mon. 1/20/20
- President's Day** - Mon. 2/17/20
- Memorial Day** - Mon. 5/25/20
- Independence Day** - Sat. 7/04/20
- Labor Day** - Mon. 9/07/20
- Columbus Day** - Mon. 10/12/20
- Veteran's Day** - Wed. 11/11/20
- Thanksgiving** - Thur. 11/26/20
- Christmas Eve** - Thur. 12/24/20
- Christmas Day** - Fri. 12/25/20

## FINANCIALS

**Assets:** \$518,454,039

**Loans:** \$424,354,492

**Shares:** \$460,480,373

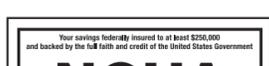
**Members:** 45,263



## BRANCH INFO

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

1-800-482-0049 • [enrichmentfcu.org](http://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.

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## BRANCHES

### Digital Branch

[enrichmentfcu.org](http://enrichmentfcu.org)

or call toll-free 800-482-0049

Oak Ridge Main Office

P.O. Box 883

### Oak Ridge Main Office

P.O. Box 883

201 South Illinois Ave.

Oak Ridge, TN 37830

865-482-0045

### Clinton

1116 N. Charles G. Seivers Blvd.

Clinton, TN 37716

865-457-1266

### Halls

7005 Maynardville Pike

Knoxville, TN 37918

865-922-1414

### Kingston

1009 Bradford Way

Kingston, TN 37763

865-376-3451

### Midtown

1834 Roane State Hwy.

Harriman, TN 37748

865-376-3587

### New Tazewell

404 S. Broad Street

New Tazewell, TN 37825

423-626-5505

### North Knoxville

5201 Schubert Road

Knoxville, TN 37912

865-688-0866

### Northshore

9419 S. Northshore Drive

Knoxville, TN 37922

865-531-1600

### West Knoxville

9210 Kingston Pike

Knoxville, TN 37922

865-531-4727