

MONEY NEWS

January - February - March 2019



INTRODUCING THE ALL-NEW ENRICHMENTFCU.ORG WEBSITE!

Arriving in mid-March, Enrichment will launch our brand new website. We've made sure it's fast, easy to use, and looks great across all your devices.

The new site makes it easier to get help when you need it. Using the contact slider on the left side of every page, you can chat, send email, or even call our financial experts, all at your fingertips.

Our new streamlined navigation menu gets you where you want to go even faster. Whether you want to earn more from your checking account or pay less for your credit card, our new website features get you to all our best products and services. You can learn more, or even open an account all online!

The key-item menu at the top of each page gives you one-click access to important resources like membership, loan applications, and locations.

At the bottom of our new website, you'll find all sorts of useful shortcuts. From finding a branch, to finding career options, you'll have helpful information on every page.

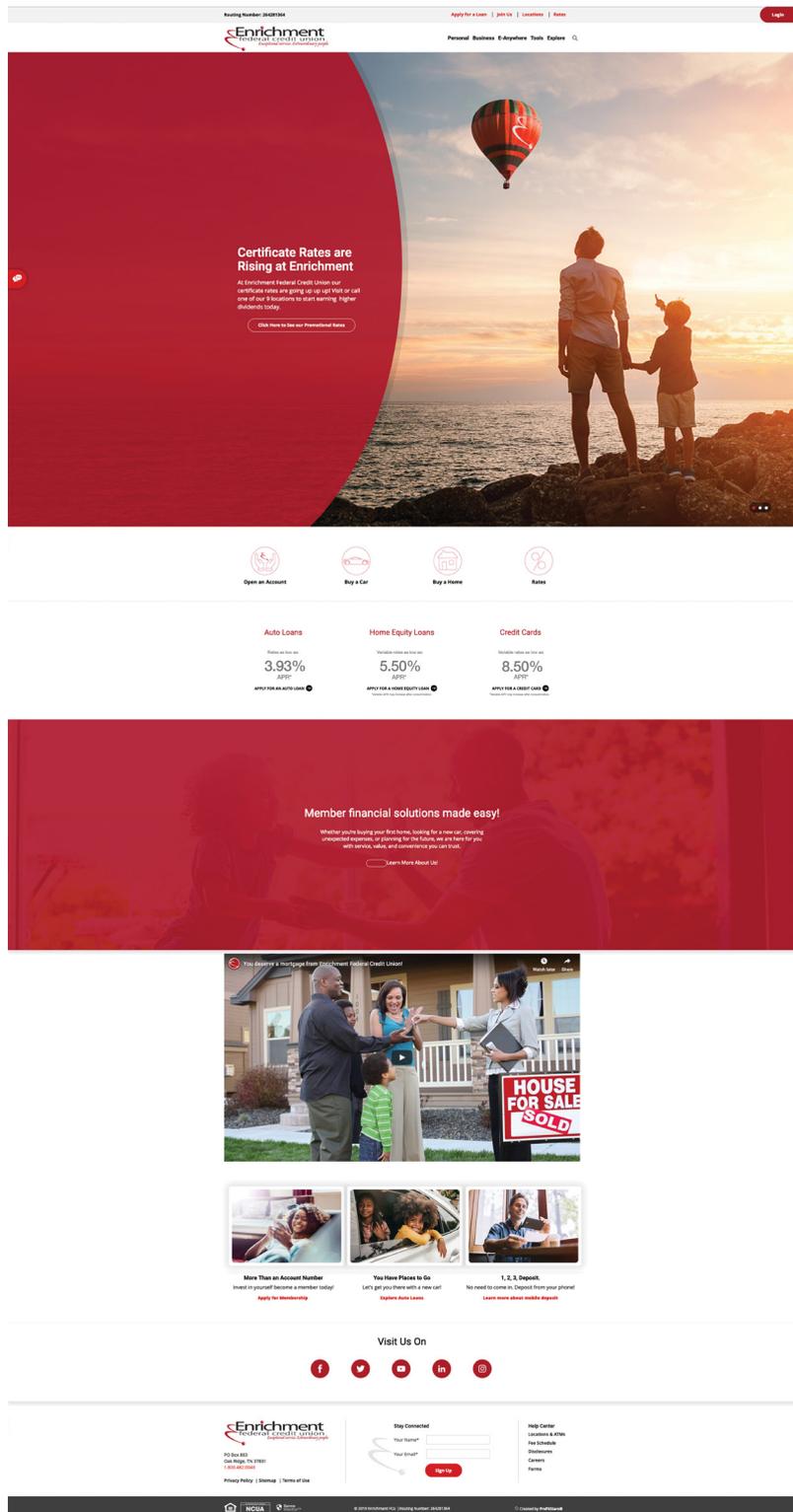
Can't get to a branch? Do all your banking anytime, from anywhere in the world with our **E-Anywhere** menu! Our digital and remote services let you check balances, make deposits, and make loan payments from any device, including Amazon's **Alexa**!

We've spent a lot of time getting the little things right, like our new search box. When you're looking for something special, just ask! We'll provide the answers.

We've even added new resources like **Financial Education** and **Auto Buying Solutions** to help you save more and gain better purchasing power.

And if you're a small business owner, we're here to help you grow with our **Business** area! Whether you need to save for unexpected expenses or you're ready to expand with our business loan products, you'll find all the information you need right here.

We hope you are as excited to see the new **enrichmentfcu.org** as we are to present it to you!



ENRICHMENT INSURANCE SERVICES

Enrichment Federal Credit Union is proud to announce the official launch of Enrichment Insurance Services!

Enrichment Insurance Services* offers a wide variety of insurance products designed to meet your needs and protect your future, whether for home, auto, business, life, or other need.



This new service is available to all Enrichment members! Even better, these low-cost insurance products will be offered through multiple carriers that you already know and trust!

Your Credit Union has always offered low rate loans, deposit products with excellent rates, and financial services with minimal fees. Now your Credit Union will also offer low-cost insurance options. Enrichment Insurance Services is another way Enrichment makes financial solutions easy!

For your free quote, call 844-445-9106, or visit our website for more information.

*Enrichment Insurance Services is not a deposit. Not insured by NCUA or any other government agency. Not guaranteed by Enrichment Federal Credit Union.

NEW MEMBER EXPERIENCE PANEL

In December 2018, the Credit Union started developing our Member Experience Panel, which will serve the overall goal to enhance your exceptional service at Enrichment. The panel is composed of individuals who are similar to the typical Credit Union member. They will provide valuable insight and feedback to management in all areas that affect our membership. The Member Experience Panel will have a first look at - as well as recommend - new products and services. In short, the panel represents the voice of all the Credit Union's members.

Seven individuals were hand-selected by Credit Union management to participate on the panel. All seven individuals are from various age groups, backgrounds, and experiences.

The group is overseen by Kelley O'Dell, our Member Experience Manager. The individuals on the panel will be volunteering their time and energy, meeting quarterly to discuss new Credit Union projects, and explore ways to improve the overall Enrichment member experience. We are looking forward to many great things to come from this collaboration.



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

'ENRICH YOUR FUTURE' SCHOLARSHIPS

Three \$1,000 scholarships will be awarded to 2019 graduating high school seniors. Applications are now available online on the Enrichment website. Applications can also be found in area schools and in EFCU branch locations.

Applicants must be a member of Enrichment FCU in good standing for at least 12 months and be a graduating high school senior with a minimum GPA of 2.5 to apply. Interested members may submit their application beginning January 2, 2019. In addition to the formal application, the applicant must include:

- Certified transcript including GPA;
- A letter of recommendation from a teacher, counselor, or other school-affiliated staff member;
- A letter of recommendation from an employer, community group, or other personal, non-family source;
- Essay between 200-300 words explaining how this scholarship would "Enrich Your Future;"
- A copy of the applicant's senior photo to be used on website/newsletter, etc.

We will take applications between January 2 and April 15, 2019. Scholarships will be awarded prior to May 1, 2019.

Three \$1,000 scholarships will be awarded to any accredited college or university of the student's choice; the check will be sent directly to the student's account at the school. Employees and volunteers of Enrichment FCU and their family members (children, grandchildren, nieces, nephews) are not eligible.

Please contact 865-482-0045 with any questions.

'LOVE MY CREDIT UNION' SAVES YOU MONEY!



Everyone loves to save, especially on products and services you use every day.

That's what **Love My Credit Union Rewards** is all about!

Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:



• **\$100 cash back** with every new line activated with Sprint – no limits!

Current customers will receive \$50 for every line transferred, no limits.

Plus, a \$50 loyalty reward every year for every line!

• **Save up to \$15 on TurboTax** federal products! (Link on the EFCU website)



To find out more and learn about other valuable discounts, visit the EFCU website and search "Love My Credit Union." You get all these offers and discounts just for being a member of **Enrichment Federal Credit Union!**



NEWS

Upcoming Online Banking Conversion

Online banking will be better than ever in July with our new Online Banking provider, Alkami! Look for more details coming soon!

Annual Meeting

Please join us at the Annual Members' Meeting on Friday, March 15 at 7:00 pm. There will be fun, cash prizes, and important information about your Credit Union.



FINANCIALS as of 12/31/2018

| | |
|----------|---------------|
| Assets: | \$497,261,535 |
| Loans: | 395,294,829 |
| Shares: | 419,066,085 |
| Members: | 44,091 |

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



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.