

MONEY NEWS

April - May - June 2019

NEW ONLINE BANKING & MOBILE APP COMING!

Throughout 2018 and into 2019 Enrichment's goal has been to provide solutions to you that allow you to interact and transact with us 24/7 anywhere in the world, seamlessly. You saw some of the progress of this effort with the release of our new website in March 2019.

We want you to have the best online and mobile experience possible as you interact with us. We knew we had to find a solution with state-of-the-art functionality that was accessible whether using your computer, tablet, or mobile device. We've found the perfect solution to deliver that and our new online banking platform will go live on July 9, 2019! You've asked for and we've listened:

- More secure, convenient logins (single use passcodes instead of security questions!)
- Ability to see all your accounts from one login
- Real-time credit to your account on remote check deposits
- Make transfers between accounts easier
- Pay your bills with Bill Pay or Biller Direct (simplifies paying recurring bills!)
- Budgeting & Savings goals software
- Ability to manage who you allow access to your accounts
- Card controls for both debit and credit cards in a single interface



The new online and mobile banking app will provide enhanced features to allow you greater access and control of your account all within an improved layout providing intuitive navigation and consistent functionality, look, and feel on any device you choose to use. These new features include the abilities to see pending transactions, manage scheduled transfers for all your accounts from one login, manage your bill payments for all your accounts from one login, and you can quickly get a 'Snapshot' of your account balances that you configure without having to fully log into your account when using the mobile app. These great upgrades and features, and so much more, will go live July 9, 2019! More information will be coming soon.

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 that 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 that 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!



ENTER TO WIN A \$50 VISA GIFT CARD!

As part of our continued effort to provide you with the best member experience, we value your feedback. We invite you to take a moment to complete this brief survey regarding your experience with Enrichment Federal Credit Union. Your feedback helps us to continually improve and exceed your expectations.

Enter to win a Visa gift card when you submit a survey by [clicking here](#).



NEW CONSTRUCTION-TO-PERMANENT MORTGAGE LOAN PRODUCT

Enrichment Federal Credit Union is now offering a fixed-rate construction-to-permanent mortgage loan, 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](#), or contact one of our mortgage loan officers for more details.

ESTATE PLANNING SEMINAR BY ERIS

Presented by Andrew E. Bateman, estate attorney.

Thursday, July 25
6:00 pm - 7:00 pm

at the office of
Enrichment Federal Credit Union
201 S. Illinois Ave., Oak Ridge



After graduating from South-Doyle High School in Knox County, Tennessee in 2007, Andrew studied political science and philosophy at the University of Tennessee in Knoxville, Tennessee. In 2011 Andrew obtained a Bachelor of Arts Degree from the University of Tennessee. In 2012 Andrew began his studies at the University of Tennessee College of Law. While at the University of Tennessee College of Law Andrew focused his studies on transactional law with an emphasis on estate planning. During law school Andrew worked at Legal Aid of East Tennessee where he served indigent seniors in East Tennessee with estate planning and elder law issues. Andrew graduated from the University of Tennessee College of Law in 2015 with gold level distinction for pro-bono legal service hours. Andrew passed the Tennessee Bar Exam in August of 2015. For his service to the needy of East Tennessee in law school, Andrew was named a Law Student for Justice by the Tennessee Supreme Court.

Andrew's desire to serve the elderly led him to McMinn County where he practiced estate planning, probate, and elder law services until founding the Law Offices of Andrew E. Bateman, PLLC in 2016. Andrew's practice is focused on the needs of seniors and their families. This includes Medicaid and TennCare planning and applications, estate and long-term planning, asset protection, as well as probate and trust Administration.

Andrew and his wife Vanessa are residents of Athens, Tennessee. They are long-term members of Graystone Presbyterian Church in Knoxville, Tennessee, where Andrew has served as a ruling elder for many years.

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To attend the Estate Planning Seminar, please R.S.V.P. by July 22, 2019. Call Adam Brown at 865-276-2199, or reply by email to abrown@enrichmentfcu.org.

BRANCHES

Digital Branch
enrichmentfcu.org
or call toll-free
800-482-0049



Oak Ridge Main Office
201 South Illinois Ave.
Oak Ridge, TN 37830
865-482-0045

Clinton
1116 N. C. 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

NEWS

Upcoming Free Shred Saturdays

Bring your sensitive paper documents to our Free Shred Saturdays at these Enrichment offices. All Shred Days are on Saturdays and times are from 9am to 12pm. Call us at 865-482-0045 or 800-482-0049 for more information.

- June 15th - Clinton
- July 13 - North Knoxville
- August 17 - Halls
- September 28 - Kingston
- October 12 - West Knoxville

FINANCIALS as of 04/30/2019

Assets:	\$514,251,774
Loans:	406,052,124
Shares:	439,568,897
Members:	44,657

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.

