



YOUR STORY IS PART OF OURS

HELP US CELEBRATE OUR 80TH ANNIVERSARY.

On May 15, 1946, Tennessee Members 1st opened its doors as Oak Ridge Government Employees Federal Credit Union with a simple mission: to serve the people who made this community home. Over the past 80 years, we've grown alongside East Tennessee, expanding our services, embracing new technology, and welcoming generations of members. While much has changed since 1946, one thing has remained the same, our story has always been shaped by the people we serve.

For 80 years, Tennessee Members 1st has been more than a place to save, borrow, and plan for the future. We've been part of first paychecks, first cars, first homes, growing families, new adventures, and fresh starts. But while we've been here through many of life's moments, celebrating our 80th anniversary isn't just about us, it's about the people who have made the last eight decades possible. That's why, throughout our anniversary celebration, we're inviting our members to help tell the story of TN Members 1st.

For 80 years, our story has been written one member at a time. Now, we're inviting you to help us celebrate by sharing your own TN Members 1st story. Whether it's a lifelong memory, a recent experience, or simply why you've chosen to be a member, we'd love to include your voice in our anniversary celebration.

Maybe you remember opening your very first savings account. Perhaps we helped finance your first vehicle or your family's first home. Maybe you've always appreciated being greeted by name when you stop into a branch, or perhaps your story is

simply about why you've chosen a local credit union that puts people first. To share your story with us, scan the QR code below or visit: [MYMEMBERSFIRST.ORG/80](https://mymembersfirst.org/80)

Big moments, small moments, funny memories, family traditions, every voice helps tell the story of our community.

Throughout the year, we'll be highlighting the stories you share with us on our website, social media channels, and in our branches as we celebrate the people who have shaped our history. We hope you'll take a few minutes to share your experience with us. You can even include a favorite photo to help bring your story to life!

Whether your story is one sentence or one paragraph, we'd love to hear it. Visit mymembersfirst.org/80 to learn more about our anniversary celebration, submit your story, and follow along as we share the stories that have made the past 80 years so special.

What's your story?

- Your first savings account
- Buying your first car or home
- A financial goal you achieved
- Why you became a member
- A moment that made you smile



Every member has a story, and every story helps tell ours. We'd love to hear yours. Share it by scanning the QR code above.

HEADED TO COLLEGE THIS FALL? WORKING TOWARD ADDITIONAL TRAINING WITH A VOCATIONAL PROGRAM?

LET OUR EDUCATION SUPPORT LOAN HELP



When federal loans or other forms of aid aren't enough to cover all your school costs, that's where an Education Support Loan from Tennessee Members 1st Federal Credit Union comes in. We offer low-interest rates, no origination fees, and straightforward terms, so all you need to do is concentrate on your courses!

Individuals 18 years of age or older with proof of postsecondary education enrollment may be eligible to receive a loan of up to \$3,000 to assist with purchasing items to help you be a successful student, such as books, industry-specific supplies, and technology.*

Learn more, at: [MYMEMBERSFIRST.ORG/SIGNATURELOANS](https://mymembersfirst.org/signatureloans)

**Proof of enrollment in a postsecondary education facility, such as a university, college, trade school, or vocational program, is required and will be kept on file at the credit union. This application is for an Education Support Loan through Tennessee Members 1st Federal Credit Union, this is NOT a federal student loan application. Tennessee Members 1st Federal Credit Union encourages you to exhaust your scholarship, grant, and federal student loan options before applying for any type of private student loan. Programs, rates, terms, & conditions are subject to change without notice. Rates & credit limits may vary based on individual credit history. Some restrictions may apply, ask for details.*

STAY ALERT TO THE LATEST

FRAUD & SCAMS

Fraudsters have the ability to spoof credit union phone numbers and email addresses and use pieces of personally identifiable information to gain members' trust before stealing account funds. TN Members 1st will never contact you directly to request any of your account information, including:

- Social Security Number
- Credit or Debit Card Numbers
- Security Code or CVV
- PIN – Personal Identification Number
- Address
- Date of Birth
- Online Banking Login Information
- Passwords & Verification Codes

If someone contacts you and requests this information or your account details, do not share and hang up immediately. Likewise, if you receive an email, website pop-up, or text with a suspicious link – stop and think before you click. You can always contact the credit union back at 865-482-4343 to verify or report the information request.

CREDIT UNION EVENTS, ACTIVITIES & REMINDERS



Tennessee Members 1st is committed to protecting our members' personal and financial information. Our Privacy Policy can be found on mymembersfirst.org by clicking Privacy Policy at the bottom of any webpage.



Labor Day | Sept. 7, all locations closed
5th Annual Community Day | Nov. 4
Veterans Day | Nov. 11, all locations closed



As a credit union member, you'll receive periodic emails regarding events, location & service availability, products & services, or important credit union updates. Make sure to let us know if you're not currently receiving these updates or need to update your contact information.

VITAL STATISTICS:

AS OF APRIL 30, 2025

ASSETS: \$98,226,187
SHARES: \$87,934,288
LOANS: \$45,592,567
MEMBERS: 4,462

MYMEMBERSFIRST.ORG | ROUTING NUMBER: 264281393

OAK RIDGE BRANCH | 865-482-4343
112 ADMINISTRATION RD, OAK RIDGE, TN 37830

KNOXVILLE BRANCH | 865-539-4344
112 MARKETPLACE BLVD, KNOXVILLE, TN 37922

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