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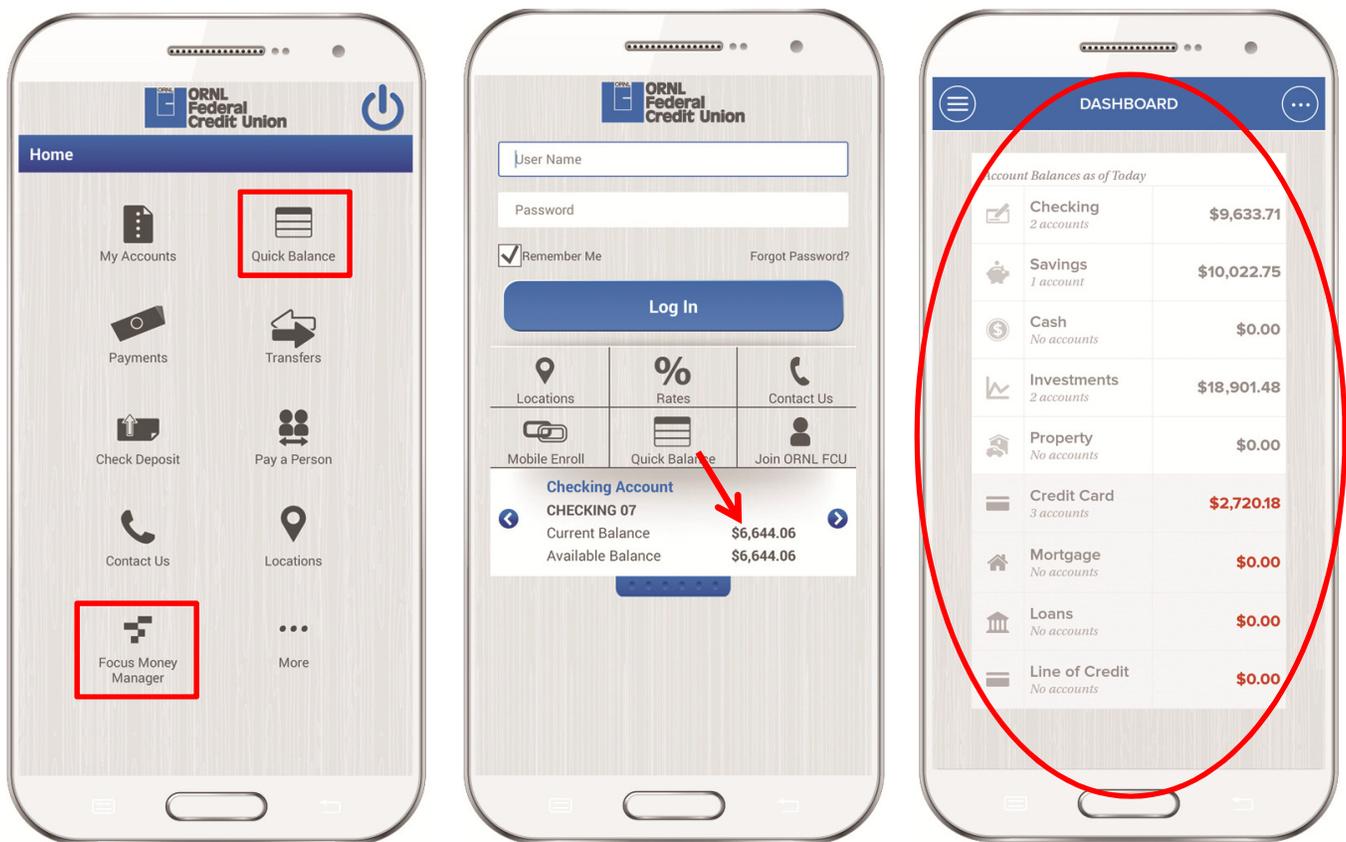
Innovation continues to thrive at ORNL FCU with launch of market-leading mobile app

Oak Ridge, Tenn. – March 25, 2015 – Today, ORNL Federal Credit Union (ORNL FCU) released its new, market-leading mobile application – the latest in a series of technological innovations being rolled out to enhance its members’ financial services experience. The ORNL FCU mobile app offers many of the same functions found in most banking apps today – photo check deposits, bill pay and quick loan applications – but features innovative tools that are unique from most other financial institutions.

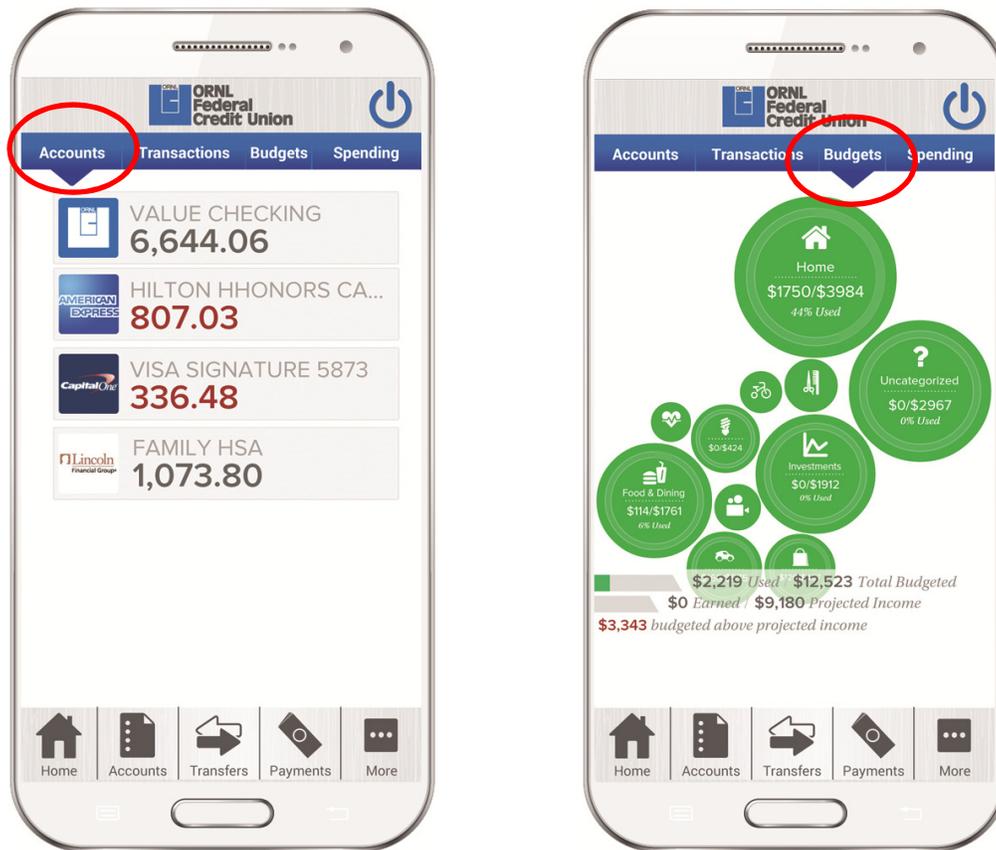
The app’s *Quick Balance* feature allows members to see account balances in real-time without logging in, while the integration of ORNL FCU’s *Focus Money Manager* app, a personal financial management tool, provides users with a single view of all of their financial accounts, no matter the financial institution. Focus Money Manager also automatically categorizes expenses and creates a family budget that is extremely interactive and easy to use. In the coming weeks, ORNL FCU plans to house a *Community* awareness and support function within its app for non-profit organizations and users interested in or hosting specific events or causes, which would be a first in the industry.

“It’s no secret that many financial institutions today have mobile banking applications, but we wanted to do something different,” said Tommy Smith, SVP and Chief Marketing Officer. “We put a significant amount of time and thought into creating a tool that can truly help our members develop a healthy relationship with their money and even benefit the communities we serve. We’re proud of what we’ve been able to accomplish, so far.”

The new ORNL FCU mobile app is custom designed and available for Android and Apple users and can be downloaded by visiting [Android Google Play](#) or the [Apple iTunes Store](#).



The ORNL FCU mobile app home screen is shown (left) with its two unique features – Quick Balance and Focus Money Manager. Users can select Quick Balance (middle) from the main menu screen without logging in, for added convenience. Once logged in, users can utilize the app’s Focus Money Manager tool (right), which offers a single snapshot view of all one’s financial accounts.



Elements of Focus Money Manager are shown here, including the Accounts and Budgets screens. This tool allows users to access a snapshot of their financial situation at the touch of a screen and serves as an interactive resource for planning one's financial activities.

In addition to the launch of its new mobile app, ORNL FCU has recently installed Interactive Teller Machines (ITMs) at select branch locations. These ITMs allow members to take care of simpler transactions conveniently through an on-screen video exchange with a live, local teller offering faster service and expanded hours in the drive-thru. This technology combines the convenience of an ATM with the personal service of a live teller. ORNL FCU is also enhancing its security-based technology by incorporating EMV chips into member credit and debit cards in the coming months.

“Because of our roots and relationship with Oak Ridge and the Innovation Valley, ORNL FCU has a long history of being driven by technology,” said Colin Anderson, Chief Financial Officer. “We believe our members deserve the peace of mind that comes from truly understanding their

finances – no matter where their accounts are housed – and the way to do that is to give them the most innovative and effective tools possible to thrive.”

For more information, visit <https://www.ornlfcu.com/tools/digital-services>.

About ORNL Federal Credit Union

ORNL Federal Credit Union is a not-for-profit financial cooperative locally owned and operated by its members for the benefit of all who belong. Established in 1948 with 10 founding members, ORNL Federal Credit Union’s assets have grown to over \$1.57 billion and membership has grown to over 165,000. Open to businesses and anyone who lives, works, worships, or attends school in the 16 counties of Central East Tennessee, ORNL Federal Credit Union currently serves members in 32 branches located throughout Anderson, Blount, Campbell, Hamblen, Knox, Loudon, Monroe, Roane, Sevier, and Union counties.

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