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Frequently Asked Questions -- Opening a New Account

What all do I need to open an account with Orion?

To open an account with Orion, you will need 2 forms of identification. First form being a driver's license or state issued id. Second form can be your social security card, voter's registration card, active credit or debit card, and a work id (with photo). There is also a \$25 deposit requirement that you must provide at the time of account opening. You can transfer funds from another financial institution or fund the account at an Orion branch.

What if I do not have a driver's license or state issued ID?

If you do not have a driver's license or state issued ID, you may use the following as a "first form" of identification:

- State driver's license with photo
- State identification card
- Military Identification Card
- Passport
- U.S. Alien Registration Card
- Matricula Consular Card
- Tennessee Handgun Carry Permit

What does the \$25 deposit entail?

The \$25 deposit goes into the savings account. This is your one-time "membership" **deposit** with Orion. This \$25 represents your share of ownership in Orion and must remain on deposit in order to maintain membership.

Does Orion offer direct deposit?

Yes, we offer direct deposit. Check with your employers or HR representative to enroll. You will need your account number and Orion's routing number #284084907.

What information do I need to take to my job to set up direct deposit?

To set-up direct deposit you will need your account number and the Orion routing #284084907. If needed, Orion can provide you with a direct deposit form to take to your employer.

Does Orion offer online banking and E-Statements?

Yes, we offer online banking, E-Statements, free bill pay and mobile banking. We also offer P2P transfers on the Orion mobile app. We can assist you with all of these services as they help you save time and money while managing your banking relationship.

Can I add a joint owner to my account?

Yes, a joint owner can be added to your account. You have to be present with the person being added and he/she has to meet the same membership qualifications.

Does Orion offer a free checking account?

Yes, Orion does offer a free checking option. That account includes options such as a debit card, online banking and mobile banking capabilities and it pays interest on your money. Conditions apply. Contact us for more info about those products.

While signing up for an account online, I received an error message. How should I proceed?

If you receive an error message while signing up online, it is suggested that you call the Orion Member Connect team at 1-800-532-9025 to see what the error may have been. Member Connect is open to assist you Monday-Friday, 7am-7pm and Saturday 9am-1pm.

Where are your Orion branch locations?

AMERICAN WAY 4805 American Way Memphis, TN 38118	MIDTOWN 1975 Union Ave. Memphis, TN 38104	COLLIERVILLE 310 New Byhalia Collierville, TN 38017	RALEIGH 3118 Covington Pike Memphis, TN 38128
GERMANTOWN 335 S. Walnut Bend Cordova, TN 38018	WHITEHAVEN 3155 Millbranch Memphis, TN 38116	HACKS CROSS 7960 Lowrance Memphis, TN 38125	EAST MEMPHIS 641 S. White Station Memphis, TN 38117
	KATE BOND 7845 Hwy 64 Memphis, TN 38133	MEDICAL DISTRICT 821 Poplar Memphis, TN 38105	