



AOD Federal Credit Union Scholarship

Recognizing that tuition rates continue to rise at a rapid pace, AOD Federal Credit Union decided to establish a scholarship fund to assist members who plan to pursue a college degree or certification from a technical/vocational school.

This year, AODFCU is pleased to announce that your Board of Directors has approved ten (10) scholarships to be awarded to high school graduating seniors who are AODFCU members. The scholarship will be paid at the beginning of the student's freshman year and will be issued directly to the college, university, community college, or technical/vocational school of the student's choice. Only graduating high school seniors who have been AOD Federal Credit Union members for at least one year are eligible to submit an application. Application packets may be printed from our website, www.aodfcu.com, or will be mailed to AOD Federal Credit Union members upon their request.

Completed applications must be submitted by mailing them to AOD Federal Credit Union, P.O. Box 608, Bynum, AL 36253. The application must be complete with all requested information and supporting documentation, and must be received by AODFCU no later than March 31st, 2010. The scholarship recipients will be notified by mail in April.

AODFCU's 2010 Annual Meeting

AOD Federal Credit Union's Annual Meeting will be held on Tuesday, February 23, 2010, at the Anniston Army Depot Community Activity Center, Building #47. Refreshments will be served at 6 p.m. and the meeting will begin at 6:30 p.m. The past year will be reviewed. Everyone is invited and door prizes will be given away!

Please note that this year's election will not be conducted by ballot and there will be no nominations from the floor since there was only one nominee for each open position.

**Mark Your Calendars For
Tuesday, February 23rd!**



Key Financials (As of 1/30/09)

Total Loans: \$144,168,142.53

Total Assets: \$189,100,819.31

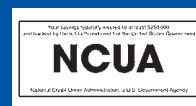
Depot Office
Anniston Army Depot,
Bldg. 141
Bynum, AL 36253

Greenbrier Office
216 E. Greenbrier Dear Rd.
Anniston, AL 36207

Bynum Office
334 Victory Drive
Bynum, AL 36253

Lenlock Office
150 Bill Robison Pkwy.
Anniston, AL 36206

Oxford Office
12 Elm Street
Oxford, AL 36203



Excess Share
Insurance Corporation
Your savings are privately insured for an additional \$250,000 by Excess Share Insurance Corporation (ESI). ESI is a Subsidiary of American Share Insurance.



**EQUAL HOUSING
LENDER**
We Do Business In Accordance With The
Federal Fair Housing Law and the
Equal Credit Opportunity Act

Local (256) 237-9494
Toll (800) 637-0299
Fax (256) 237-3285

Correspondence Address:
Please be sure to use
AODFCU's correspondence
address (P.O. Box) when
communicating by mail. The
post office may not deliver
mail addressed to a street
address.

P.O. Box 608
Bynum, AL 36253

LEADERSHIP TEAM

Board of Directors

Chairman

Gordon "Doc" Williamson

Vice Chairman

Ken Reid

Secretary

James "Larry" Daugherty

Treasurer

Bobby Israel

Board Members

Jim Webb

Randy Wiggins

Clyde Wesson

Supervisory Committee

Chairman

Randy Wiggins

Vice Chairman

Dan Munroe

Secretary/Recording Officer

Everett Kelley

President and Chief Executive Officer

Kenneth R. Reynolds

Chief Financial Officer

Jeffrey Napper

Chief Operations Officer

Nina Gilbert

Chief Information Officer

Victor Morales

A Letter To Our Members

Dear AOD Federal Credit Union Members,

In this time of economic trouble, the role of credit unions has become even more relevant to the American people. More than 94 million people have become part of the credit union community.

AOD Federal Credit Union — Main Street America

As consumers struggle to obtain loans from traditional lending sources funded by Wall Street shareholders at banks and credit card companies, your credit union is of and for Americans on Main Street. We are still lending money in tight times. That's what we do.

AOD Federal Credit Union — Where people are worth more than money

Despite a turbulent economy, your credit union joins everyday savers and borrowers. Saving at AOD allows us to lend to your fellow members when so many traditional financial institutions are no longer there to assist. Our savers enjoy a safe, sound government-insured financial institution, competitive rates, and the social rewards of helping others, while expecting more from their money. AOD helps your neighbors, co-workers, and friends achieve their dreams. Getting out of credit card debt, improving their homes, and bridging the gap to a college education are just some of the ways your fellow members use your credit union to great advantage. Small business owners and entrepreneurs can also turn to AOD for help in achieving their goals.

AOD Federal Credit Union — Encourages Good Spending Habits

While the economy and employment remain uncertain, saving money and building good credit are essential. AOD encourages you to be disciplined about those extra purchases by maintaining a budget and holding frivolous spending impulses in check. Also, we can help you eliminate high interest credit card debt, and focus on building an emergency savings account. Take money from your IRA or borrow from your 401(k) as a last resort, and check your credit report and credit score frequently.

Here at AOD Federal Credit Union we take pride in offering a safe, easy, and responsible financial alternative. We want to thank you for your membership and your trust in your credit union — a financial services cooperative that you own.

Best wishes for 2010,



Kenneth R. Reynolds
President and CEO



Gordon "Doc" Williamson
Chairman of the Board

Credit Union Service Centers

The Credit Union Service Center Network, known as **shared branching**, allows AODFCU members access to their accounts from multiple office locations nationwide. The other locations are actually offices of other credit unions that allow AODFCU members to conduct business at their offices. When visiting any existing CUSC location (there are more than 3,800), members are asked to provide their credit union name, picture ID, and account number in order to conduct certain transactions just as they would at their AODFCU home office. To find the nearest Service Center location, visit www.aodfcu.com or call 1-800-919-CUSC (2872).

Member Appreciation



Julian T. Clements has been a member of AOD Federal Credit Union since 1976. Born in Gallant, AL and raised on a farm in Ohatchee, AL, Mr. Clements attended school in Ohatchee until the 9th grade when he went into the Navy. Mr. Clements attained the rank of Chief Petty Officer and met his wife, Dorothy, while he was stationed in Foley, AL. He revealed that he is one of the 76 survivors of the sinking of the U.S.S. Walke in North Korea, and that he retired from the Navy after serving for 33 years and 3 months. Clements returned to Alabama to work at the Anniston Army Depot as a civilian supply section supervisor over property.



Mr. Clements joined AOD Federal Credit Union because of advice from friends at the Anniston Army Depot, like Clyde Wesson, and has remained a member of AODFCU because of the relationships that he developed with past and present employees and volunteers. Mr. Clements appreciates AODFCU's quality member service and the ease in which he can handle his finances.

In 1978, Mr. Clements retired from Ft. McClellan. He and his late wife, Dorothy, have two daughters, five grandchildren, two great-grandchildren, and one great-great grandchild. He resides in Bynum and enjoys the convenience of riding up to the AODFCU Bynum drive-thru on his tractor!

What Was That You Said?

"No act of kindness, no matter how small, is ever wasted."

Aesop

Life must be understood backwards; but... it must be lived forward.

Kierkegaard

World's LARGEST Christmas Stocking Winners

AOD Federal Credit Union gave away four (4) of the World's Largest Christmas Stockings on December 18th. One giant stocking was hung inside each office, and anyone who came in to an AODFCU location was eligible to enter the drawing:



Lenlock: Kevin Mitchell
(with wife Amanda & son Daniel)



Bynum: Phillip Hale
(with wife Barbara)



141: Ron Dulaney

Greenbrier winner, Virginia Wright, not pictured.

Non-Visa PIN-less Debit Transactions

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the Star, Cirrus, and CO-OP networks.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures (as described in your Electronic Fund Transfers Agreement and Disclosure), will not apply to transactions processed through non-Visa networks. Please contact AODFCU with any questions you may have regarding this notice.

On Sunday, March 14th, 2010 at 2:00 a.m., Daylight Saving Time will require us to spring forward an hour! Don't forget to set your clocks forward one hour before going to bed on Saturday night.

SEG SPOTLIGHT:



**Kronospan
LLC**



One of our new Select Employer Groups, the **Kronospan Group**, has grown from its Austrian beginnings over a century ago to become a major manufacturer in the international wood-based panel market. The origins of Kronospan go back to its first sawmill, which was established in 1897 at Lungötz in Austria. In 1948 the manufacture of plywood and block board began at Lungötz where one of the largest customers was the US Army. However, the main growth commenced with the first particleboard plant at Salzburg in 1959 and it has now grown into the leading manufacturer of wood based panel products (Chipboard, MDF, and Melamine Faced Products) and laminated flooring worldwide.

In the summer of 2005, Kronospan broke ground on its 230 acre site in Eastaboga, Alabama. The 112 associates at Kronospan's Oxford Medium Density Fiberboard (MDF) facility work with the most advanced equipment available in the wood panel industry. Kronospan's knowledge of wood panel products, coupled with a hands-on relationship with machinery manufacturers, allows it to be an innovator in the design and operation of state-of-the-art manufacturing equipment. The associates of Kronospan's Alabama facility can be proud of the fact that they are the first Kronospan plant in the United States and are playing an important role in the company's long, illustrious history. AODFCU is pleased to welcome Kronospan's associates in our field of membership and as our neighbors, right down the road!

Privacy Disclosure Transaction Disclosure

AOD FEDERAL CREDIT UNION is committed to meeting all your financial needs. To do so, we are sometimes required to share information about you with others in order to complete your transactions or to provide certain financial opportunities. To protect your privacy, we have always limited the use of information we provide and only shared information with companies that agree to maintain your privacy. These companies are also prohibited from sharing your information we give them with other third parties.

Your financial privacy and confidence have always been and will always remain very important to every employee of AOD FEDERAL CREDIT UNION. As required by law, this notice explains how we collect, use, and safeguard your personal financial information. If after reading this notice you have questions, please contact us.

AOD FEDERAL CREDIT UNION collects nonpublic, personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency.

We may disclose all of the information that we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose information about you under other circumstances, as permitted or required by law.

If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

AOD FEDERAL CREDIT UNION restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Holiday Closings

Martin Luther King, Jr. Day – Monday, January 18th

President's Day – Monday, February 15th