

**AODFCU Proudly Presents:**

## CPT Kyle Comfort Foundation Fourth Annual 5K Run & Walk



AOD Federal Credit Union (AODFCU) is proud to be the presenting sponsor of the CPT Kyle Comfort Foundation Fourth Annual 5K Run & Walk. The event will be held at McClellan Medical Park in Anniston on Saturday, November 9, 2013. The race begins at 8:00 a.m. and Race Day Registration starts at 7:00 a.m.

You may pick up a registration form at any AODFCU branch office or visit [www.kylecomfortfoundation.org](http://www.kylecomfortfoundation.org). For more information contact Race Director, Joel Denney at 256-452-8699 or [jcdenney@gmail.com](mailto:jcdenney@gmail.com).

## Honoring World War II Veterans



Field of Stars (Photo: National WWII Memorial)

AODFCU continues to honor the spirit, sacrifice, and commitment of members who served in the U.S. armed forces during World War II. If you are a WWII veteran or have a relative who is an AODFCU member and served during World War II, AODFCU would like to feature them on the third annual AODFCU World War II Veterans Honor Roll printed in the credit union annual report.

Any member who served on active duty during WWII, is eligible for listing. You may register yourself or a veteran for inclusion by calling Audrey Tinkey at 256-237-9494

Ext. 8216 or by visiting the "News/Press Room" section of [www.aodfcu.com](http://www.aodfcu.com). Please provide the veteran's full name, member number, branch of service, hometown, rank, and if living or deceased. By submitting the information above, you authorize AODFCU to publish the information in its Marketing publications.

### Key Financials

(As of August 31, 2013)

**Total Assets = \$263,892,967**

**Total Loans = \$114,548,353**

### Fall Back!

Don't forget to turn your clocks back an hour on Sunday, November 3rd, 2013 at 2:00 a.m. to revert to standard time.

**Bynum Office**  
334 Victory Drive  
Bynum, AL 36253

**Depot Office**  
Anniston Army Depot,  
Bldg. 141  
Anniston, AL 36201

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

**Jacksonville Office**  
1060 JD & L Drive S.W.  
Jacksonville, AL 36265

**Lenlock Office**  
150 Bill Robison Pkwy.  
Anniston, AL 36206

**Oxford Office**  
12 Elm Street  
Oxford, AL 36203



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



EQUAL HOUSING  
LENDER

**Federally insured by  
NCUA.**

**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

Bobby Israel

#### Secretary

Gloria "Jean" Newton

#### Treasurer

Jim Webb

### Board Members

Larry Daugherty

Clyde Wesson

#### Supervisory Committee

#### Chairman

Larry Daugherty

#### Vice Chairman

Thomas A. Smith

#### Secretary/Recording Officer

Elaine Glass

#### Co-CEO & Chief Financial Officer

Jeffrey Napper

#### Co-CEO & Chief Lending Officer

Angela Kemp

#### Chief Operations Officer

Nina Gilbert

#### Chief Information Officer

Victor Morales



## Community Involvement:

### AUSA Summer Golf Outing

AODFCU was a Gold Sponsor for the Association of the United States Army Summer Golf Outing. The tournament raises funds to create Christmas care packages to send to deployed soldiers.

Pictured (L to R): Kyle Welcher, James Andrew Foster, Anthony Wright, Jeremy Wolf



## HOME EQUITY LINE OF CREDIT

**Introductory 2.875%\***  
**for 6 Months**

(256) 237 - 9494 • [www.aodfcu.com](http://www.aodfcu.com) • (800) 637 - 0299

**AOD**  
FEDERAL CREDIT UNION  
Federally Insured by NCUA



\*APR = annual percentage rate. Subject to credit approval. Some restrictions and conditions may apply. Rates and promotional terms subject to change without notice. Please consult your tax advisor regarding the deductibility of interest. Please see a member service representative for current rates and details. The introductory rate of 2.875% APR is for the first six months. Thereafter, the APR will vary based on the prime rate 3.25% as of 4/1/2013, as published in the Wall Street Journal, plus or minus a margin based on credit worthiness. The maximum APR will not exceed 18%. Closing costs can range from \$700 to \$1,200. Closing costs will be paid by the Credit Union if the initial advance at closing is \$10,000 or more, and a principal balance of \$10,000 or more is outstanding for the first year. Otherwise, you will be required to reimburse the Credit Union for closing costs. Limited time offer, promotion may be discontinued without notice.

## A Holiday Loan ... Perfect for This Time of Year!

**Up to \$1,500 for 12 months @ 2.9% APR\***

\*APR (Annual Percentage Rate) 2.9% APR available only with payroll deduction or automatic transfer. Current rates will apply for loans without payroll deduction or automatic transfer. Loan amount offered is up to \$1,500 for a 12 month term only. Sample monthly payment for an \$1,500 loan over 12 month term at 2.9% is \$126.97. Promotion valid 11/1/13 to 12/31/13. All loans subject to credit approval. Rates, terms, and conditions are subject to change without notice.

## AODFCU Credit Cards



**Purchase and  
save today!**

**4.99%  
APR**  
New Purchases  
12 Billing  
Cycles\*

#### Rates Thereafter

**12.40%  
APR**  
Classic

**8.20%  
APR**  
Platinum

**10.42%  
APR**  
Gold

**5.20%  
APR**  
Secured

\* Promotion valid for new purchases made between March 26, 2013 to April 30, 2014. New purchases will receive the promotional rate of 4.99% APR for twelve (12) full billing cycles. Rates thereafter: 5.20% APR on Share Secured Visa/MasterCards, 12.40% APR on Classic Visa/MasterCards, 10.42% APR on Gold Visa cards, 8.20% APR on Platinum Visa cards. Members must be in good standing to participate. Offer available only for new purchases. Membership Required. \$25.00 deposit required to open share account. Other conditions may apply. Limited time offer, promotion may be discontinued without notice.

## Christmas Club Reminder

Your Christmas savings will be mailed or transferred to your savings account based on your previously selected preference on November 1, 2013.

## SEG SPOTLIGHT:



### **Miller Funeral Home and Crematory**



Miller Funeral Home and Crematory, located at 50 Hamric Drive East in Oxford, AL, is one of our newest Select Employer Groups. The funeral home was established in April 1970 by Toby & Dianne Miller under the name of Miller-Robinson Funeral Home and moved to its present location in 1972. At 17,000 square feet, Miller Funeral Home is the largest and oldest independently owned funeral home in Calhoun County. Dudley Miller began managing the funeral home for his father in 1993. Dudley has a PHD in Grief Counseling and is board certified in crisis & abuse therapy, integrated marriage & family therapy, death & grief therapy, child & adolescent therapy and temperament therapy.

Unfortunately, the only time most families are able to get together is when a death in the family occurs. With this in mind, Mr. Miller opened an Event Center for families to use before, during or after funeral services. This is a unique opportunity for families to fellowship, share stories and memories in a relaxing, comfortable environment. Families can have a meal or snacks brought in or catered, if they choose. The Event Center may also be rented for business or club meetings and family events.

Miller Funeral Home and Crematory's dedicated staff is available to assist you with your pre-planning needs or carrying out a meaningful funeral or memorial service. For more information, please call 256-831-4611 or go to [www.millerfuneralhomeoxford.com](http://www.millerfuneralhomeoxford.com)

## Members Will Service

The law firm Trimmier, Kudulis and Reisinger, L.L.C., is planning to provide you with a special opportunity to discuss having your will made. You may be asking, "Should I have a will?" or "Do I need a will?" Well, here are a few reasons for having a will:

- \* *A will is the only way of insuring that your wishes regarding the disposition of your property are properly met.*
- \* *A will can relieve some of the burdens placed on your heirs by the probate court.*
- \* *A will can save your estate money since many costs associated with an estate may be waived in the will.*
- \* *A will allows you to pick who will oversee your estate.*

The law firm, Trimmier, Kudulis and Reisinger, L.L.C. will be at the Credit Union's Oxford office on Thursday, October 24th. An additional day may be scheduled at another branch office. You will be under no obligation, but if a will is prepared, a fee will be charged according to your situation. If you are interested, please call the Credit Union at (256)-241-8211 to schedule an appointment.

The Alabama State Bar requires the following disclosure to be made: "No representation is made that the quality of the legal services to be performed is greater than the quality of legal services performed by other lawyers."

## *Holiday Closings*

Columbus Day.....	Monday, October 14th
Veteran's Day.....	Monday, November 11th
Thanksgiving Day.....	Thursday, November 28th
Christmas Eve..... (closing at 1:00 p.m.).....	Tuesday, December 24th
Christmas Day .....	Wednesday, December 25th
New Year's Eve..... (closing at 1:00 p.m.).....	Tuesday, December 31st
New Year's Day .....	Wednesday, January 1st

## News from AOD's Financial Services Program

### The Move to Managed Money



*Provided by Michael R. Hindman, AOD Financial Services*

Lately, some financial advisors and investors have been moving away from commission-based mutual funds to fee-based managed accounts. This trend makes sense on a number of levels. I'd like to tell you why.

Managed accounts appeal to some investors for their flexibility, fee basis, and opportunity.

There's a lot of buzz about Separately Managed Accounts (SMAs), and for good reason. I like the way they encourage teamwork, and I like their efficiency.

In a managed money relationship, you pay a predictable fee for my financial advice and my asset management. Moreover, my fee reflects a percentage of those invested assets. So if your money does well, I do well. It's that simple.

In a fee-based managed money arrangement, I am predisposed to find the best possible investments for you ... as opposed to a broker, who has incentive to encourage the investments with the highest available commissions.

Managed accounts are often called "wrap" accounts, because management costs come "wrapped" in a single fee. If you're tired of getting nicked and cut by the load fees, management fees, and back-end fees of mutual funds, SMAs may be a pleasant alternative.

Years ago, SMAs were available only to institutional investors. In recent years, the minimums on these accounts have descended, opening them up to individuals.

SMAs let you access a professional money manager. Obviously, I don't directly manage the funds within your investment portfolio. The Wall Street investment firms who create the funds do that. In a mutual fund, you and thousands of other investors pool your money in order to potentially benefit from professional fund management. When the mutual fund manager decides what investments to include in the fund, he's not considering you. He's considering the majority. In a managed account, you can directly contract a professional money manager, and your account is separate and the investment decisions are based on your individual needs.

SMAs are tax-efficient in a way most mutual funds aren't. Managed accounts give you an opportunity to vary your tax strategy. Let's say one year you need to take losses, and the next year, you need to take gains. SMAs allow you that flexibility.

You can customize a managed account. Let's say you don't want to invest in companies that do certain things. Or perhaps you want to invest in "green" industries. With a managed account, you can usually arrange your portfolio to reflect these kinds of wishes.

SMAs commonly have lower fees and costs than mutual funds. If you have sizable assets to put into the account, you can actually negotiate the fees.

If you'd like to learn more ... call Mike today at 256-241-8270 or simply send an e-mail to [michael.hindman@cunamutual.com](mailto:michael.hindman@cunamutual.com). He'll be happy to speak with you.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 800-369-2862. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

This material was prepared by MarketingLibrary.Net Inc., and does not necessarily represent the views of the presenting party, nor their affiliates. This information should not be construed as investment, tax or legal advice. All information is believed to be from reliable sources; however, we make no representation as to its completeness or accuracy.



# *Meet the Candidates*

## *For AOD Federal Credit Union's Board of Directors*

Two AOD Federal Credit Union Board of Directors positions must be filled in 2014.

Meet the candidates nominated by the credit union's Nominating Committee.

Nominees were asked to submit a written biographical sketch. Below are those biographical sketches in the candidates own words.

### **Gloria "Jean" Newton**

Gloria "Jean" Newton is a native of Hobson City, Alabama, but her and her family has lived in Oxford, Alabama, since 1988. Mrs. Newton began her 31-year career at Anniston Army Depot as a Clerk-Typist in 1982. She has also served as a Supply Clerk, Program Clerk, Quality Assurance Specialist, and for the last 14 years her positions held have been in the Budgeting, Auditing, and Accounting career fields.

Since February 2012 she has served as the Secretary of the Board of Directors at AOD Federal Credit Union and prior to this appointment she served two 3-month terms as an Associate Board Member. Since on the board she has completed the training required for board members and attended board events. Serving on the board has been a privilege that she greatly value and another way that she can give back to the community to help other meet their financial goals. She would like to continue participating in endeavors for the benefits of all members, especially her co-workers at Anniston Army Depot.

She earned her Bachelor of Science Degree in Finance (with honors) from Alabama State University in February 1981. She has completed over 1000 hours financial related courses to include, class room training and Army correspondences courses. Her licenses and certificates include Financial Manager since 1999, Alabama Insurance since 1999, Senior Tax Analyst since 1990, and Alabama Real Estate since 1987.

Her military experience includes training in Supply while a member of the United States Navy Reserves from January 1993 to January 2001.

She is very active in the community, church, and non-profit organizations. She has been a mentor for more than 15 years, which includes Anniston Middle School, Saks Middle School, and Coldwater Elementary. In addition to the AOD Federal Credit Union Board, she serves on the board of directors of the Hobson City Community and Economic Development Corporation (Treasurer) and an active member of the local Alabama State University Alumni Chapter.

### **Ronald S. Thomas**

I grew up in Ashland, AL and attended school there. I met my wife (Melinda Malcom), married in 1971 and relocated to Jacksonville at that time. I have been employed at M & H Valve for 43 years. I have also been manager at Richelieu Apartments in Jacksonville for 42 years.

I was active in the credit union at M & H Valve for it's duration and served on the Loan Committee for many years. When our credit union was dissolved I was very happy we were able to go in with a credit union that has such a good reputation in this area.

I feel I have a good idea of what many of the blue-collared workers need and want from a credit union by my work on the loan committee and I feel I could share some of these ideas.

I plan on retiring by the end of this year and will have the time to devote to the responsibilities of this position including the training, reading, and community involvement necessary for a good board member.

I would appreciate your considering me for this position.

### **Charlene Stallings**

Recently, I retired from Anniston Chemical Activity as a Program Analyst and have thirty-five years experience in accounting, payroll, budget, and finance. I studied at Gadsden State with emphasis in Business Administration.

My husband, Frank and I have two children and two grandchildren. In the community, I have been actively involved in my church, active in the Mentoring Program within the Calhoun County School System and served on ANAD's Ministry Task Force.

I am interested in serving on AOD Federal Credit Union Board of Directors because I feel it is important for members to be involved in the success of their financial institution. Also, I possess the expertise, leadership, and motivation necessary to successfully fulfill the duties of Board of Directors. AOD Federal Credit Union is a thriving financial organization and it is my desire to work with fellow members in sustaining its overall goals.

AOD Federal Credit Union is successful because of its dedication to providing quality member service, devotion to its member's financial welfare, and commitment to community service. I believe that my leadership skills, financial skills, passion for excellence, and commitment to produce the best results will contribute greatly to the continuing success and growth of AOD Federal Credit Union.

# *Meet the Candidates For AOD Federal Credit Union's Board of Directors*

## **James “Larry” Daugherty**

He is a US Army veteran of 6 years (1967-1972), a radar and computer technician, attaining the rank of E-7. He started work in 1972 at the Anniston Army Depot as electronic trade helper and retired as a Production Controller/ Industrial Engineering Technician in 1995. He has been a member of the AOD Federal Credit Union for 41 years and is proud to serve its members as Director/Chairman Supervisory Committee. He has also served as the chairman of the nominating committee. He is very active in his Church (Saint Simon Peter Episcopal), having been the Senior Warden, served as delegate to the Alabama Diocesan Convention and sang in the choir. He is a member of the Pell City, Talladega and Calhoun County Chamber of Commerce. He has served on the Kiwanis Board of Directors/Treasurer and the Pell City Animal Shelter Board. He is very proud to have been nominated as Citizen of the Year to be awarded at the annual 2013 Pell City Business Awards Banquet. He is married to Betty Farrell Daugherty and they have one daughter and two grandsons. One in the US Army, currently serving in Fort Hood, Texas and the other is a youth minister at Church of the Highlands.

He is very proud of the accomplishments of the board during his service. In that; additional locations, the Oxford Branch and Jacksonville have been completed, the initiation of the new “Scholarship Fund” for AOD Federal Credit Union young men and women members, the bonus dividends paid our members, the continued success of the “Paid NSF” program, the cash back plan on our credit card programs, the continued improvement of our data processing system and increased member security (now offering e-link, online banking and mobile banking). He is also proud that AOD Federal Credit Union ranks among the top 100 credit unions, has implemented the shared branching and COOP network, and participates in the “Volunteer Paid Time Off” and involvement in member related activities within the community, such as Habitat for Humanity, United Way and Relay for Life. He also has served the last two years as Chairman of the Supervisory Committee and serves on the Information Technology Committee.

I believe that “Team Spirit” is paramount to success in any business and “Team Spirit in the credit union principles and values are essential to a highly effective and efficient organization. That organization and its employees is AOD Federal Credit Union! I ask its members to allow me to serve again as your board representative for the next three year term.

I pledge to all members to work for the best interest of all our members and the credit union as a whole, to also pledge and give meaning to the mantra/motto A (“Awesome Service”) O (“Outstanding Employees”) and D (“Dedication to Members”).

## **Ronald E. Self**

I have been a member of the Credit Union for some 40 years. The Credit Union has been at my side in helping raise and provide for my family. It is time to give back and I am open for that opportunity. My wife Dian, and I live in Munford and have 5 children and 10 grandchildren. I retired from Anniston Army Depot in 2006. I came to work at the Depot in 1971 as a Millwright. While working and starting my family, I went to Jacksonville State University receiving a degree in Business Administration, majoring in Management and minoring in Economics. For 25 years I worked in various positions in support of the Depot Maintenance mission. In doing that, I reviewed and analyzed production and budget expenditures; conducted and participated in a large number of special management studies and projects; wrote and reviewed a large number of Army and Depot Regulations and Publication; and at the point of retirement I was the Division Chief over Mission Analysis and Publications Division. I am currently the Site Manager with ELEIT Technology managing an organization of 32 employees in support of Weapons Division within the Defense Logistics Agency at Anniston Army Depot. I am a past president of the East Alabama Shrine Club in Anniston, chartered as an affiliate of ZAMORA Shrine Temple in Birmingham, Alabama. I am currently the Treasurer of this same club and have been for 13 years. I am currently president of the BAMA Street Rod Association. I work with fellow Classic Car enthusiast in putting on benefit shows to provide financial support to the Shrine Hospitals and BAMA Street Rods sponsorship of Cerebral Palsy Children. I would like the opportunity to so serve you as a member of the Board of Directors for our Credit Union. I have served as an Associate Board Member since April of 2013.

Nominations for vacancies may also be made by petition signed by 1% of the membership with a minimum of 20 and a maximum of 500. Each nominee by petition must submit, with the petition, a statement of qualifications and biographical data similar to that submitted by the candidates nominated by the nominating committee. Such nominations by petition must be accompanied by a signed certificate from the nominee stating that they are agreeable to nomination and will serve, if elected to office. Such nominations by petition must be received by the Compliance Officer by November 08, 2013. A Nomination by Petition Kit can be acquired by contacting AOD Federal Credit Union at (256)237-9494. Elections will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.