



AODFCU Scholarship Program

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.

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 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 be received by AODFCU no later than Saturday, March 31st, 2012. The scholarship recipients will be notified by mail in April.

2012 Annual Meeting

AOD Federal Credit Union's Annual Meeting will be held on Tuesday, February 21st, 2012, at ANAD Fitness Center. The meeting will start at 6:00 p.m. The past year will be reviewed. Refreshments will be served and door prizes will be given away. Everyone is invited!

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 position to be filled.

**Mark Your Calendars!
For Tuesday, February 21st!**

Key Financials

(As of 1/13/11)

Total Assets..... \$225,529,499.87

Total Loans..... \$128,251,536.87



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

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



ESI
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**
We Do Business In Accordance with
the Federal Fair Housing Law and the
Equal Credit Opportunity Act.

**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

Ken Reid

Treasurer

Jim Webb

Board Members

Larry Daugherty

Bobby Israel

Clyde Wesson

Supervisory Committee

Chairman

Larry Daugherty

Vice Chairman

Everett Kelley

Secretary/Recording Officer

Elaine Glass

President and Chief Executive Officer

Kenneth R. Reynolds

Chief Operations Officer

Nina Gilbert

Chief Financial Officer

Jeffrey Napper

Chief Information Officer

Victor Morales

Fixed-Rate Credit Cards



Transfer and save today!

APR¹
0%

**Balance Transfers
6 Billing Cycles***

APR¹
2.9%

**New Purchases
6 Billing Cycles***

Rates Thereafter

APR¹
12.40%
Classic

APR¹
8.20%
Platinum

APR¹
10.42%
Gold

APR¹
5.20%
Secured



Federally insured by NCUA.



¹ APR = Annual Percentage Rate. *Promotion valid for balance transfers and new purchases made between October 15, 2011 and March 31, 2012. Balance transfers will receive the promotional rate of 0% APR for six (6) full billing cycles and new purchases will receive the promotional rate of 2.9% APR for six (6) 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. Subsequent balance transfers during the promotional period will receive the promotional rate for the remainder of the six (6) billing cycles. Members must be in good standing to participate. Offer available only for transfers from foreign cards. Membership Required. \$25.00 deposit required to open share account. Other conditions may apply. Limited time offer; promotion may be discontinued without notice.

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 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).

James "Dan" Munroe Walking Trail Dedication



On November 30, 2011, AOD Federal Credit Union dedicated the James "Dan" Munroe Walking Trail. The walking trail honors James Dan Munroe and his dedication to our country, our community, and AOD Federal Credit Union.

World's *LARGEST* Christmas Stocking Winners

AOD Federal Credit Union gave away five (5) of the World's Largest Christmas Stockings during December. One giant stocking was hung inside each office, and members who came inside any office were encouraged to enter the drawing. Pictured below are the five lucky winners:



Bynum: Patricia Stubbs



Depot 141: Danyell Threatt



Greenbrier: Belinda Lindsey



Lenlock: Kati Magnus



Oxford: Emma Trussel

Mobile Banking: Manage Your Finances Anytime, Anywhere



Using the web browser on your mobile phone, visit www.aodfcu.com and you will automatically be redirected to our mobile version of eLINK! You can check balances, pay bills with our Bill Pay service, transfer money, and more.

SMS/Text Message Banking. You can also whip out your mobile phone, text "BAL" to 454545 and within moments, your account balance is texted to your phone. Best of all, the service is free², secure and works on any phone that can text.

Get more information about Text Message Banking or try it now and see for yourself just how easy it is. Simply log in to eLINK and click on the Active button on the Mobile Banking & Alerts page inside eLINK to get started!

- (1) Web access is needed to utilize the Web version of Mobile Banking. Check with your wireless carrier for fees that may apply. Mobile Banking is available to eLINK enrollees only. Must have Bill Pay set up previously in eLINK to use this function in the Web version of Mobile Banking.
- (2) Messaging & Data Rates May Apply, check with your carrier for more information.

On Sunday, March 11th, 2012 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:



Laser Fabrication & Machine Co., Inc.

One of our new Select Employer Groups, Laser Fabrication & Machine Co., Inc., was established on April 1, 1997, by Alvin Thacker and Andra Thacker in a rented warehouse space. Prior to incorporating on July 1, 1998, the company built its current permanent base located at 14055 US Highway 431 South in Wellington, Alabama, and employs 40 people.

Laser Fabrication has long been known for its laser cutting, waterjet cutting, powder coating and wet painting, fabricating and welding. The company prides itself for its commitment to quality customer service and quick turn-around on orders. Business hours are Monday through Friday from 8AM to 5PM.

Following its inception in the rented warehouse space in 1997, Laser Fabrication has now completed four expansion phases in the last seven years, constructing three buildings that house its ever-growing infrastructure of equipment and people. The administrative offices, engineering staff, lasers, waterjet, plasma cutter and pressbrakes, as well as the CNC mills, CNC lathes, CNC saw and standard machine shop equipment are all housed in the two main buildings within a total of 25,000 square feet of space. The paint line, assembly and welding departments and additional office space are in the new-completed facility totaling 42,500 square feet.

Laser Fabrication & Machine Co., Inc. caters to a diverse customer base which includes major metropolitan area transit authorities for city bus parts, point of purchase display items for Home Depot, Staples and Advance Auto (to name a few) and appliance parts for brand names such as Whirlpool and Maytag. Parts and fixtures are currently being fabricated for use in the production process at Honda's Lincoln manufacturing facility. The company has produced several components for the chemical demilitarization operations located around the country and is a second-and third-tier supplier for defense contractors located throughout the USA.

You can contact them at 256-892-1600 or visit their website at www.laserfabrication.com.

NON-VISA PINLESS 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 the Credit Union with any questions you may have regarding this notice.

Holiday Closings

Martin Luther King, Jr. Day – Monday, January 16th

President's Day – Monday, February 20th

FACTS**WHAT DOES AOD FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- account transactions and checking account information
- payment history and transaction history

When you are *no longer* our member, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons AOD FEDERAL CREDIT UNION chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does AOD FEDERAL CREDIT UNION share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 256-237-9494 or go to www.aodfcu.com

FACTS

WHAT DOES AOD FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

What we do

How does AOD FEDERAL CREDIT UNION protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

How does AOD FEDERAL CREDIT UNION collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- use your credit or debit card or show your government-issued ID
- give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State law and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.
- *AOD FEDERAL CREDIT UNION has no affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.
- *Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, consumer reporting agencies, check/share draft printers, and direct marketing companies*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
- *Our joint marketing partners include advertising/marketing agencies, CUNA Mutual Group's MEMBERCONNECT, credit card companies, loan recapture programs, and financial advisors*

Other important information

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