

AODFCU Scholarship Program



AOD Federal Credit Union (AODFCU) has established a scholarship fund to recognize and reward young AOD Federal Credit Union members for their scholastic achievements upon graduation from High School, who plan to pursue a college degree or certification from a technical/vocational school.

This year, AODFCU is pleased to offer fifteen (15) scholarships, up to (3) three of which may be awarded to an individual with special needs, valued at \$1,000 each, to graduating

seniors who have been members of AOD Federal Credit Union for a minimum of one year. 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 AODFCU 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 AODFCU 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 Sunday, March 15th, 2015. The Charitable Contributions Committee will evaluate the documentation submitted by each applicant to determine which applicants will be awarded an AOD Federal Credit Union Scholarship. The scholarship recipients will be notified by mail in April.

2015 Annual Meeting

AOD Federal Credit Union's Annual Meeting will be held on Tuesday, February 24th, 2015, at the Oxford Civic 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!

Key Financials (As of 1/13/14)

Total Assets.....	\$272,363,028
Total Loans.....	\$123,092,566



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



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**

**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

Clyde Wesson

Secretary

Gloria "Jean" Newton

Treasurer

Jim Webb

Board Members

Larry Daugherty

Bobby Israel

Ronald E. Self

Supervisory Committee

Chairman

Charlene Stallings

Vice Chairman

Thomas A. Smith

Secretary/Recording Officer

Gloria "Jean" Newton

Chief Executive Officer
Angela Kemp

Chief Financial Officer
Perry Kenner

Chief Operations
Officer
Virginia Bowen

Chief Information
Officer
Victor Morales

Honoring World War II Veterans



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 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 Zimmerman at **256-237-9494 Ext. 8216** or by visiting the "News/Press Room" section of 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.

Community Involvement



AOD Federal Credit Union's Board of Directors proudly presented the Allen Ray Chaffin Marine Corps League with a \$2,000 donation for their "Toys for Tots" drive.

Year End Bonus Dividends

AOD Federal Credit Union is pleased to announce that your Board of Directors has approved a bonus dividend to the membership.

The year-end dividend will be paid on the primary share account for the funds on deposit for the month of January 2015. The approved bonus dividend rate is .50% APY*.

Thank YOU for making 2014 such a success!

*Annual Percentage Yield. A minimum of \$25.00 par value is required. Funds will be deposited to members' primary share account on the first business day of February 2015.



Free Member Shred Day!



A CINTAS shred truck will be at the **Jacksonville Branch 9:00 a.m. - 12:00 p.m.** and at the **Oxford Branch from 2:00 p.m. - 5:00 p.m.** on **Friday, March 20, 2015** to allow members to shred* confidential paper documents.

**Bring up to six (6) bags of paper items only; boxes as well as non-paper items cannot be shredded.*

On Sunday, March 8, 2015 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.



AOD Federal Credit Union offers our members convenient on-the-lot Auto Financing with our Ready to Roll program. Visit one of the Participating Dealers listed below when you are ready to purchase your next vehicle!

- Alexander Ford
- Avery Auto Sales
- Benton Nissan
- Bill Stanford Cadillac GMC
Chrysler Jeep Dodge
- Buster Miles Chevrolet
- Buster Miles Ford
- Classic Cadillac GMC
- Clay Automotive, LLC
- Colonial Motors
- Cooper Chevrolet
- Grissom Honda
- Hill Auto Sales
- Jacksonville Auto Sales
- James O’Neal Chrysler
Dodge Jeep
- KIA of Gadsden
- KIA Store of Anniston
- Lenn Costner Auto Sales
- Lipscomb Auto Sales
- Mullinax Auto Sales
- Nissan of Gadsden
- Pee Wee Turner Motors
- PK Brooks Used Cars
- Ronnie Watkins Ford
- Sunny King Ford
- Sunny King Honda
- Sunny King Toyota
- Superior Hyundai
- Talladega Ford

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.

Holiday Closings

Martin Luther King, Jr. Day – Monday, January 19th

President’s Day – Monday, February 16th

ScoreCard Reward ScoreBIG Sweepstakes Winner!

One lucky AOD Federal Credit Union member was selected at random as a winner in the ScoreCard Rewards ScoreBIG Sweepstakes.

The sweepstakes ran from August 1st to October 31st, 2014. The winners were chosen and notified in November. The contest was designed to promote and encourage use of Visa rewards Debit & Credit Cards. Keyanna Peters (pictured right) was automatically entered just by having an account in good standing during the promotion period and earned extra entries by making a qualifying purchase during the sweepstakes. She won a \$100 Visa Gift Card. Congratulations to Ms. Peters!



*Coming Soon EXCITING,
NEW changes to ALL
AODFCU Credit Cards!*

Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices at <https://www.aodfcu.com/home/fiFiles/static/documents/Privacy.pdf> or we will mail you a free copy upon request if you call us at 256-237-9494 (toll free 800-637-0299).



World's *LARGEST* Christmas Stocking Winners

AOD Federal Credit Union gave away six (6) of the World's Largest Christmas Stockings during December. One giant stocking was hung inside each branch office, and members who came inside any branch office were encouraged to enter the drawing. Pictured below are the six lucky winners:



Bynum:
Gregory Hanson



Depot 141:
Anthony Jackson



Greenbrier:
Ashley & Alice
Phipps



Jacksonville:
Vivian Johnson



Lenlock:
Joseph Kennedy



Oxford:
Mary Roach

Credit Union Service Centers



AOD Federal Credit Union participates in both the Credit Union Service Center Network and the CO-OP ATM Network. The Credit Union Service Center Network, known as shared branching, allows AODFCU members access to their accounts from multiple branch locations nationwide.



The shared branching 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 5,000), 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 CUSC location, visit www.aodfcu.com, call 1-800-919-CUSC (2872) or visit www.cuservicecenter.com. If you have an iPhone or Android, there is now a CO-OP Shared Branch mobile application available and it's FREE! *Messaging & Data Rates May Apply, check with your carrier for more information.*

In addition to shared branching, AODFCU members can enjoy surcharge-free access at over 30,000 COOP Network ATMs throughout the United States and Canada, 9,000+ which are deposit taking. ATM terminals within the network can be found at many credit unions and select retail locations including 7-Eleven®, Walgreens, and Costco®. ATMs that surcharge should have a warning screen appear before the completion of the transaction to notify the user of an impending surcharge. Surcharges are not the same as transaction fees. Transaction fees at non-AODFCU ATMs still apply, as described in your Members' Guide to Fees. To find the nearest CO-OP Network ATM, log on to www.aodfcu.com or call 1-888-SITECOOP (748-3266) to find a location by telephone. You can also find a CO-OP ATM Network near you by visiting <http://co-opcreditunions.org/locator/>. Additionally, you may text 692667 (MYCOOP) with your location (address, intersection, zip code or city/state). You will receive the location of the nearest CO-OP Network ATM. Text "more" for additional locations. AODFCU offers this service free of charge. Also, with your Mobile Phone (iPhone or Android), you can get a FREE mobile application: CO-OP ATM Locator. *Messaging & Data Rates May Apply, check with your carrier for more information.*

Live Help is also available to CO-OP Shared Branch members. Call 888-837-6500 for live personal assistance.