

Annual Report

2013



Mission Statement

AOD Federal Credit Union is a cooperative organized for members to pool their savings, lend them to one another, and own the organization where they save, borrow and obtain related financial services.

Working Vision Statement

“Quality Member Service”

Organizational Values

- Progressive
- Commitment to a Quality Staff
- Community Service
- Integrity
- Commitment to Members’
Financial Well-Being

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Our History

AOD Federal Credit Union was federally chartered on April 21, 1950, as a financial cooperative to serve its members. The credit union's original charter group consisted of 45 members who were all employed by the Anniston Ordnance Depot. AODFCU's first day of operation was May 4, 1950, in an office located on the Depot property. Since 1950, AOD Federal Credit Union has grown to six offices, located throughout Anniston, Jacksonville, and Oxford, with more than 400 select employer groups and nine ATM locations throughout Calhoun County. For 64 years, the credit union's goal has been to provide its members with sound savings programs, competitive lending and checking products, and a variety of other convenient services tailored to fit the needs of each individual member. AOD Federal Credit Union's 64 years of service and experience has positioned the credit union to become one of the largest and most stable credit unions in the nation.



Bauer Financial Institution has given AODFCU its highest 5-star rating, making AODFCU one of the strongest and most stable financial institutions in the country.

AOD Federal Credit Union

Original Charter Members

Foster Oliver	Freeman A. Lambert
Jack P. Butterly	Charles W. Locke
T.L. Drummonds	Mildred J. Cowan
Milton E. Harris	Leon W. Poe
S.C. Woodard	D.E. Smith
Joseph Burn	Dudley C. Ward
Rudolph K. Baerwald	H. M. Bunch
Donald C. Koehn	E.R. Perry
Edward C. O'Brien, Jr.	Nellie C. Holmberg
M.B. Jackson	Clarence A. Gilmore
John L. Carpenter	Grady L. Tew
Lincoln Gundlack	Nobie T. Martin
Elijah J. Colley	Alanzo O'Harrow
Nell M. Flanagan	James B. Perry
Lewis E. Melton	Carrie E. Dickie
Clarence W. Gober	S.S. Penuel
Billy Malcom	Margaret Jamison
Fannie D. Battles	Ruth L. Cornelius
Catherine W. Bowling	F.J. Krysiak
James B. Owen	Revy E. Higgins
Marvin H. Voges	Thomas E. Ball
Herbert C. Price	W.W. Owens
Donald Turner	

AODFCU World War II Veteran's Honor Roll

AODFCU would like to honor the spirit, sacrifice, and commitment of members who served in the U.S. armed forces during World War II. Members were given an opportunity to register themselves or relatives who were AODFCU members prior to the publishing of the Honor Roll. To make a submission for future publishing of the AODFCU Honor Roll, please visit www.aodfcu.com for more details.

Harold Allen
U.S. Merchant Marines
Oxford, AL
1927 – 2011

Denford Davis
U.S. Army
Snead, AL
1921-2010

Jimmie “Jim” D. Mains
U.S. Navy
Anniston, AL
1929-*present*

Curtis D. Self
U.S. Navy
Oxford, AL
1924-*present*

Joseph S. Blackmon Jr.
U.S. Air Corp/Army
Anniston, AL
1926-*present*

James Bryant Dobbs
U.S. Navy
Anniston, AL
1926- *present*

Don Mohon
U.S. Naval Air
Bynum, AL
1927- *present*

Howard Lester Sewell
U.S. Marine Corps
Clay, AL
1918-*present*

Warren Brady
U.S. Army
Oxford, AL
1921- *present*

William Herbert Gates
U.S. Army
Jasper, AL
1921-*present*

Joseph A. Moore
U.S. Navy
Oxford, AL
1927-*present*

Louie Sutherlin
U.S. Navy
Bynum, AL
1924- *present*

Bill Brock
U.S. Army
Weaver, AL
1918-2010

Edward E. Harrison
U.S. Army
Lincoln, AL
1919-*present*

James Dan Munroe
U.S. Army
Talladega, AL
1925-2010

Harold Wergin
U.S. Army
Oxford, AL
1920- 2013

Thomas J. Brock
U.S. Navy
Piedmont, AL
1922-2012

Billy Hawkins
U.S. Army
Oxford, AL
1926- *present*

William Nestor
U.S. Army
Anniston, AL
1922- *present*

Clyde L. Wesson
U.S. Navy
Oxford, AL
1928- *present*

Arnold L. Brooks
U.S. Army
Anniston, AL
1923 - 1991

Watson E. Haynes
U.S. Army
Oxford, AL
1927-2005

John David Nix
U.S. Army
Altoona, AL
1917-2003

Lowell B. Wesson
U.S. Army
Anniston, AL
1917 – 1992

Julian T. Clements
U.S. Navy
Bynum, AL
1919- *present*

Glenn D. Hester
U.S. Navy
Jacksonville, AL
1925- *present*

Verdery Roberson
U.S. Navy
Huntsville, AL
1927-*present*

Ira F. Collins
U.S. Navy
Anniston, AL
1926- *present*

Malcoln D. Hicks
U.S. Army
Eastaboga, AL
1927-1983

Archibald K. Schaeffer
U.S. Army
Anniston, AL
1917-1993

AOD Federal Credit Union

Past Board Chairpersons

Rudolph K. Baerwald	5/1950 - 7/1950
George Mayne.....	7/1950 - 1/1951
Foster F. Oliver.....	1/1951 - 1/1953
Woodrow W. Owens	1/1953 - 1/1954
C. C. Parker	1/1954 - 1/1955
Jack Butterly.....	1/1955 - 1/1956
Troy C. Mintz	1/1956 - 1/1966
Bernise R. Slay	1/1966 - 1/1968
Edson W. Laney	1/1968 - 1/1969
Randall Q. Cassity	1/1969 - 1/1973
Robert F. Estes.....	1/1973 - 1/1975
Bonnie L. McDougal.....	1/1975 - 1/1977
Samuel E. Brown.....	1/1977 - 1/1979
Evelyn J. Brooks.....	1/1979 - 1/1980
Harold M. Mooneyham	1/1980 - 1/1982
Wallace E. Self.....	1/1982 - 1/1983
Chester Webb.....	1/1983 - 1/1984
Gordon “Doc” Williamson.....	1/1984 - 2/1991
Robert E. Nicholson.....	2/1991 - 2/1992
Clyde L. Wesson.....	2/1992 - 3/1994
Bobby J. Israel.....	3/1994 - 3/1995
James Dan Munroe	3/1995 - 4/1997
Gordon “Doc” Williamson.....	4/1997 - 3/1998
Clyde L. Wesson.....	3/1998 - 4/2000
Gordon “Doc” Williamson.....	4/2000 - 3/2002
Jimmy E. Webb.....	3/2002 - 2/2003
George Moore, Jr.	2/2003 - 2/2004
Clyde L. Wesson.....	2/2004 - 2/2008
Gordon “Doc” Williamson.....	2/2008 - present

Leadership Team

Board of Directors



Gordon "Doc" Williamson
Chairman



Clyde L. Wesson
Vice-Chairman



Gloria "Jean" Newton
Secretary



Jimmy E. Webb
Treasurer



James L. Daugherty
Board Member



Bobby J. Israel
Board Member

Supervisory Committee



James L. Daugherty
Chairman



Thomas A. Smith
Vice-Chairman



Elaine Glass
Secretary/Recording
Officer

Senior Management



Angela Kemp
Co-CEO &
Chief Lending Officer



Jeffery Napper
Co-CEO &
Chief Financial Officer



Nina Gilbert
Chief Operations
Officer



Victor Morales
Chief Information
Officer

64th Annual Meeting Agenda

February 25th, 2014

- Call to order
- Ascertainment that a quorum is present
- National Anthem – Alice Martin, Calhoun County Judge of Probate
- Invocation & Pledge of Allegiance – James L. Daugherty, Chairman
Supervisory Committee
- Annual Meeting Video – Members Matter
- Reading and approval or correction of the minutes of the last meeting
- Report of the Directors– Gordon “Doc” Williamson, Chairman
- Report of the Treasurer– Jim Webb, Treasurer
- Report of the Supervisory Committee– James L. Daugherty, Chairman
- Unfinished Business
- New Business
- Special Recognition of Employees and Volunteers
- Adjournment
- Awarding of Door Prizes

**AOD FEDERAL CREDIT UNION
P.O. BOX 608
BYNUM, AL 36253**

MINUTES OF THE 63rd ANNUAL MEETING #04-2013

1. Date, Time, Place and Attendance:

- a. Date and Time: February 26, 2013, 6:30 PM
- b. Place: Anniston Army Depot, Physical Fitness Center

- c. Attendance: Board Members Present:
Gordon "Doc" Williamson, Chairman
Ken Reid, Vice-Chairman
Jim Webb, Treasurer
Jean Newton, Secretary
James Daugherty, Director/Supv. Com. Chair
Bobby Israel, Director
Clyde Wesson, Director

Absent:

- Tom Smith, Vice-Chairman/Supervisory Committee
- Elaine Glass, Supervisory Committee

- 2. Board of Directors Chairman Gordon "Doc" Williamson called the meeting to order at 6:30 p.m. He ascertained with Board Secretary, Jean Newton, that a quorum was present and welcomed those in attendance to AODFCU's 63rd Annual Meeting.
- 3. Mr. Williamson announced that a special meeting of the Board of Directors would be held at the Physical Fitness Center following the drawing for door prizes.
- 4. The invocation was presented by Mr. James Daugherty, who then led the audience in the Pledge of Allegiance to the United States of America.
- 5. Mr. Williamson introduced a special video presentation entitled, "Members Matter" to the audience.
- 6. Mr. Williamson asked the audience to review pages 9-11 of the 2012 Annual Report. *A motion was made by Mr. Randy Wiggins and seconded by Mr. James Daugherty to suspend and approve the reading of the Minutes of the 62nd Annual Meeting #05-2012 as written. Motion passes. Unanimously.*
- 7. Chairman's Report –Mr. Williamson stated that most of the information presented in the Chairman's Report was contained in the video presentation, but that he wanted to expand on a few items. Mr. Williamson asked the audience to turn to page 12 of the Annual Report. He said that AODFCU received the Anniston Star's Reader's Choice Award for Excellence for the second year in a row. Mr. Williamson attributed this award to the success and performance of AODFCU employees. He asked all of the employees to stand to be recognized. Mr. Williamson introduced Mr. Michael Hindman, AOD Financial Services, to those present and encouraged members to visit him if they needed financial investment planning and advisory services. Mr. Williamson informed the audience that AOD's debit card usage exceeded 4 million transactions which is the highest in our credit union's history. He stated that a new branch office and ATM was added in Jacksonville and noted that the upgrades to the other AOD offices were also completed. For the tech savvy members, Mr. Williamson announced that a new Android/iPhone/iPad mobile app was added to provide a convenient free option for members to access their credit union accounts from their mobile devices. Mr. Williamson then asked the audience to turn to page 4. He provided an overview of Mr. Julian Tom Clements' military service and then thanked all veterans in the audience for their military service. He then turned to page 5 of the

63rd Annual Meeting Minutes Continued...

report and recognized Mr. Clyde L. Wesson, Board Member, for his military service. Mr. Williamson said that submissions to the AODFCU Honor Roll can be made at www.aodfcu.com. Mr. Williamson asked the audience to turn to page 26 of the report and review all of the 63 products and services that are available to them. He then referenced page 23 which provides a listing of our Ready to Roll Auto Dealers. He announced that the Annual Credit Union Car Sale would be held April 25th – 30th, 2013. Mr. Williamson referenced the Select Employee Groups (SEGs) listed on pages 24 and 25 and noted that the credit union currently has over 400 SEGs. Finally, Mr. Williamson referenced page 27 and reviewed the many organizations that AODFCU has helped through contributions or through volunteerism in 2012. He said that AOD donated approximately \$31,000 to over 35 community charitable organizations and employees volunteered more than 295 hours of service.

8. Supervisory Committee Report – Mr. Williamson introduced Supervisory Committee Chairman Mr. James “Larry” Daugherty. Mr. Daugherty recognized Mr. Tom Smith, Vice-Chairman and Mrs. Elaine Glass, Secretary, for serving with him on the Supervisory Committee in 2012. Mr. Daugherty stated that the Supervisory Committee exists to ensure the credit union adheres to regulations and policies. He also reminded the members that the Supervisory Committee is in place to respond to any justified complaints received or to give employee praises that the members feel are deserved. Mr. Daugherty said that he has enjoyed serving the members as the Supervisory Committee Chairman.
9. Treasurer’s Report – Mr. Williamson introduced Mr. Jim Webb, Treasurer, to the audience and asked him to present the Treasurer’s Report. Mr. Webb referenced the financials on pages 14-18 and said that the credit union remains strong and healthy. He noted that there are some challenges such as declining loan balances and interest on investments, but that the credit union will strive very hard to increase loan volume this year. Mr. Webb asked the audience if they had any questions pertaining to the Treasurer’s Report. There were none. He thanked the Board and the staff for their continued support.
10. Mr. Williamson informed those present that Mr. Kenneth Reynolds, President and CEO, retired last October. He introduced Mr. Richard Simonton, Sr., President and CEO, to the audience and asked him to give a short biography of himself and his work experiences. Mr. Simonton said that he has been working in the credit union industry for approximately 30 years. He stated that he was first introduced to credit unions or “cooperatives” while in the Peace Corps. Mr. Simonton said that he worked for the National Credit Union Administration (NCUA) in Birmingham, Alabama many years ago and comes to our area from Florida where he has worked in the credit union industry for many years. He provided some information on his family and stated that they will be joining him in Alabama this summer after school is out. Lastly, Mr. Simonton stated that he is looking forward to working with everyone and making the credit union grow.
11. Mr. Williamson said there was no unfinished business.
12. New Business – Mr. Williamson informed those present that three board members’ terms were up this year. He said that the positions ran unopposed and there were no others who ran for election. Therefore, the current board members will continue in those positions on the Board. Mr. Williamson reminded those present about the Associate Director program which allows individuals to attend board meetings for 3 months to acquaint them with the credit union and its internal processes. He emphasized that the individual selected must pass the financial background checks before serving and he or she will be held to a confidentiality agreement. He said that if anyone is interested in serving as an Associate Director, that he or she should submit an application at one of our offices or online.
13. Mr. Williamson presented Mr. Daugherty with a plaque for his dedication and service as a Board of Director and as Chairman of the Supervisory Committee for AODFCU.
14. Mr. Williamson also recognized Krystal Railey, Branch Specialist, for being the 2012 winner of the Member Success Story initiative.

63rd Annual Meeting Minutes Continued...

15. Mr. Williamson recognized the winners of the 10 scholarships that were awarded in 2012 including:
- a.) Erica Adams, attending Jacksonville State University
 - b.) Morgan Read, attending Auburn University
 - c.) Dallas Jade Barber, attending University of Alabama
 - d.) Karlie Kathleen Robertson, attending Gadsden State Community College
 - e.) Cameron James Coley, attending Jacksonville State University
 - f.) Kendall Stewart, attending University of Alabama in Tuscaloosa
 - g.) Chelsea D. James, attending Xavier University
 - h.) Savanna Rae Williams, attending Jacksonville State University
 - i.) Zachery Ty Mashburn, attending University of Alabama at Birmingham
 - j.) Alexandria Williamson, attending Auburn University
 - k.) Lindsey Rae Ragan, attending Jacksonville State University
 - l.) Christyona Jacinta Woolverton, attending University of Alabama at Birmingham
 - m.) Amanda Taylor Wyatt, attending Jacksonville State University
16. Mr. Williamson reviewed the eligibility requirements for applying for the AODFCU scholarships and reminded those present that the deadline for submissions will be March 31st, 2013.
17. Mr. Williamson recognized the Members of the credit union, the Board of Directors and their spouses, and the Supervisory Committee.
18. Mr. Williamson thanked Colonel Brent Bolander and Facilities Manager, Nancy Smith, for the use of the ANAD Fitness Center this evening. He also recognized Chef Scott Laird and his catering staff for the food prepared for the annual meeting.
19. The meeting was adjourned at 7:15 p.m.
20. After the meeting adjourned, Mr. Ken Reid conducted the drawing for door prizes. Jeff Napper, Rikki Graben, Audrey Tinkey and Victor Morales assisted.

Gordon "Doc" Williamson, Chairman

Sonya Heathcock, Board Recorder

Chairman's Report



As Chairman of the Board, I am honored to present the 2013 Annual report for AOD Federal Credit Union.

AOD Federal Credit Union (AODFCU) continued to grow and serve our members reaching \$258 million in assets. The contribution of management and staff along with the commitment of your Board of Directors and Supervisory Committee all combined to make AOD Federal Credit Union one of the safest and financially strong institutions in Alabama. AODFCU continues to be recognized as one of the most financially sound financial institutions in the United States by independent assessment companies Bauer Financial and Weiss Ratings

One of the primary reasons that our credit union exists is to provide loans services to our members. During 2013, AODFCU made over \$51 million in new loans to members. AODFCU provides many types of loan products including real estate, auto, boat, RV's, credit cards, and share secured loans to meet our member's needs.

AODFCU continued to improve our member experience. The credit union continued to upgrade technology and facilities to improve efficiencies and improve the member service.

For the third year in a row, AODFCU received the Anniston Star's 2013 Reader's Choice Award for Excellence;

Other highlights and accomplishments from 2013 include:

- Members received over \$112,000 in Cash-Back Rebates and Premium Rewards from AODFCU's credit card programs
- Awarded fifteen \$1,000 scholarships to deserving AODFCU members under AODFCU's "Scholarship Program"
- Donated approximately \$92,000 to over 30 community charitable organizations
- Provided more than 250 hours of volunteer service to the community.
- Maintained low service fees saving our members millions of dollars
- Provided Early Posting of Payrolls, Social Security, Retirement, etc. to give members faster access to their money.

Chairman's Report Continued...

- Offered a Loan Rate Match program to the membership -- insuring that our members can receive the lowest loan rate in our community.
- Provided free Bill Pay, E-Statements, and Internet Banking with free access to Quicken Financial.
- Paid out over \$1 million in dividends to members.
- Debit Card usage exceeded 4.9 million transactions (Highest in AODFCU's history).
- Credit Card usage in 2013 exceeded 288,000 transactions for over \$18.5 million in sales volume.
- Maintained good profitability and excellent capital

We appreciate the confidence our nearly 400 strategic partners and our more than 32,430 member-owners have placed in AOD Federal Credit Union as you allow us to serve your financial needs. AODFCU will continue to strive to improve your financial relationship with us by providing you with quality products and exceptional services. On behalf of the Board of Directors, Supervisory Committee, Management and staff of AODFCU, we are honored to have the privilege of serving you, our member-owners. We congratulate everyone who contributed to another successful year for AOD Federal Credit Union.

Respectfully,

Gordon L. "Doc" Williamson
Chairman of the Board

Treasurer's Report



Distribution of Income

AOD Federal Credit Union had a financially successful year with \$1.1 million in net income. As a result, your credit union was able to offer attractive loan and deposit rates, with lower fees than most other local financial institutions. A decline in loan yields due to pay-downs of higher yielding loan balances and new loans at lower competitive rates had a negative impact to income. Between 2012 and 2013, the credit union's income from loans decreased \$890,952 or 14.06%. During 2013, an increase in investment balances and the credit union's investment strategy improved investment income by \$126,685 or 11.12%. Income from fees and charges grew during 2013 due to increased member usage and changes to rates. The debit card program had a record year with Debit Card transactions growing from 4 million to over 4.9 million transactions, a 23% increase. The success of these services increased income, but also increased the credit union costs of providing these services.

Income	2013	2012
Income from Loans	\$5,444,469.18	\$6,335,420.68
Investment Income	\$1,265,759.65	\$1,139,074.83
Fees & Charges	\$4,015,288.35	\$3,893,492.48
Misc Operating Income	\$1,471,447.26	\$1,254,393.52
SVC Income on Loans	\$69,003.00	\$25,797.97
Total Operating Income:	<u>\$12,265,967.44</u>	<u>\$12,648,179.48</u>

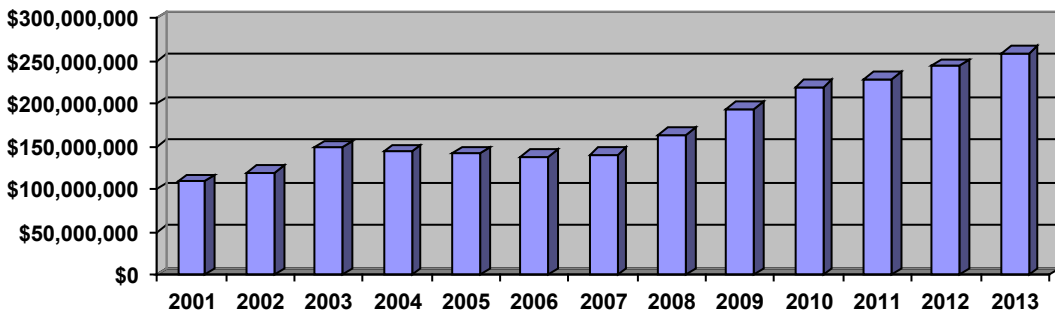
Distribution of Expenses

During 2013 in preparation for Community Charter and Business Loans, the credit union had a 2.5% increase to overall expenses from the previous year. Compensation & Benefits rose by .04% due to a cost of living adjustment and changes to staff numbers. Operating and Non-operating expenses increased 11.98% due to the full year expenses for a new branch in Jacksonville, IRS charges, and contract changes with vendors. In 2013, the financial industry, due to Federal Reserve actions, continued historical low interest rates which impacted interest paid on member deposits. The historical low rates caused dividends to decline by \$269,831 between 2012 and 2013. Due to slight improvements in market conditions between 2012 and 2013, the provision for loan losses was reduced by 25% which continued to fully fund the allowance for loan losses. The improvements to market conditions and payback of funds from VISA also had an impact to the NCUA assessment to stabilize the corporate credit union group. The stabilization expense declined by \$18,471 or 9.29%.

Expenses	2013	2012
Compensation & Benefits	\$3,900,921.17	\$3,739,722.85
Operating/Non-Operating Expenses	\$5,507,242.82	\$4,918,055.76
Dividends	\$1,059,235.98	\$1,329,067.29
Provision for Loss	\$539,653.86	\$722,315.80
NCUSIF Stabilization Expense	\$180,305.26	\$198,776.33
Total Expenses	<u>\$11,187,359.09</u>	<u>\$10,907,938.03</u>

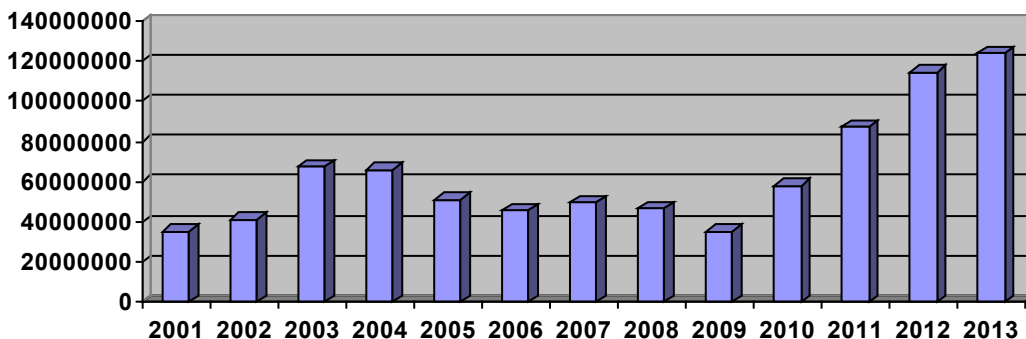
Total Assets

Between 2012 and 2013, total assets increased from \$243,945,028 to \$258,682,803. The increase of \$14.7 million or 6.04% was due to an increase in member deposits. The credit union's increase to member deposits were in all deposit categories except one, (Club Accounts) . The largest increase was in share deposits in the amount of \$11.1 million. During the same period, share drafts increased by more than \$1.7 million. AOD continued to be a safe alternative to other financial institutions such as banks and brokerage firms. During this same period, the credit union increased Total Equity by less than 1% which allows the credit union the flexibility to offer new products and services, pay competitive market rates on deposit accounts, and offer competitive rates on loans. The credit union continued to be one of the most financially sound credit unions in the nation and received a satisfactory rating from the NCUA.



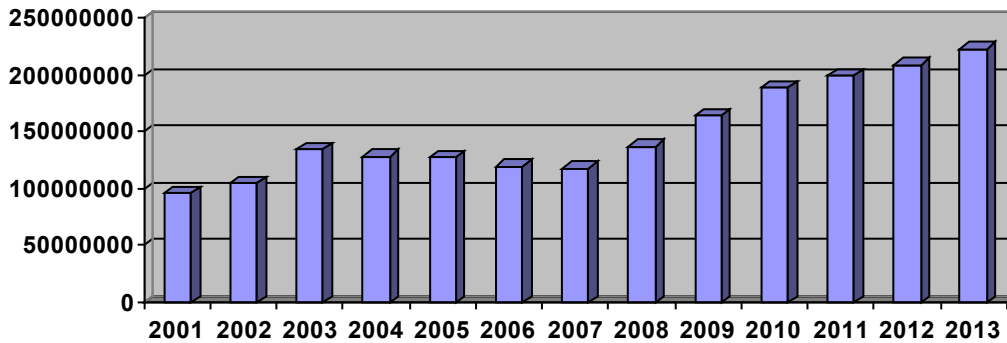
Total Investments

The credit union invests excess funding between shares and loans into --- approved investment plans with the best possible returns. These funds are used to offset member withdrawals, changes to equity, and loan growth. Between 2012 and 2013, the credit union increased investment balances \$9.7 million or 8.46% due to the difference between share deposits and loan balance declines. This trend is expected to change in 2014 as loan balances continue to increase.



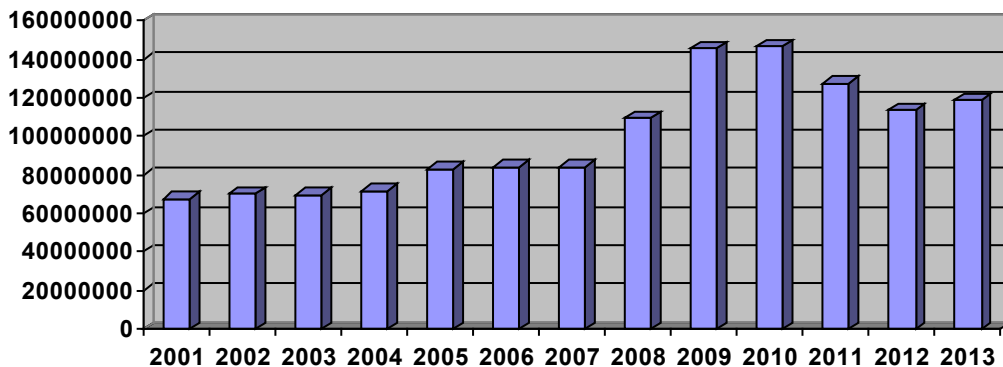
Total Member Shares and Deposits

Total Member Shares and Deposits increased \$14.6 or 6.97% between 2012 and 2013. The credit union had growth in all deposit categories except for Club Accounts. During 2013, the credit union succeeded in giving members safe alternatives to the other financial institutions without causing additional risk to the credit union. The credit union continues to review deposit accounts to verify that we are giving the member the best value for each product and service.



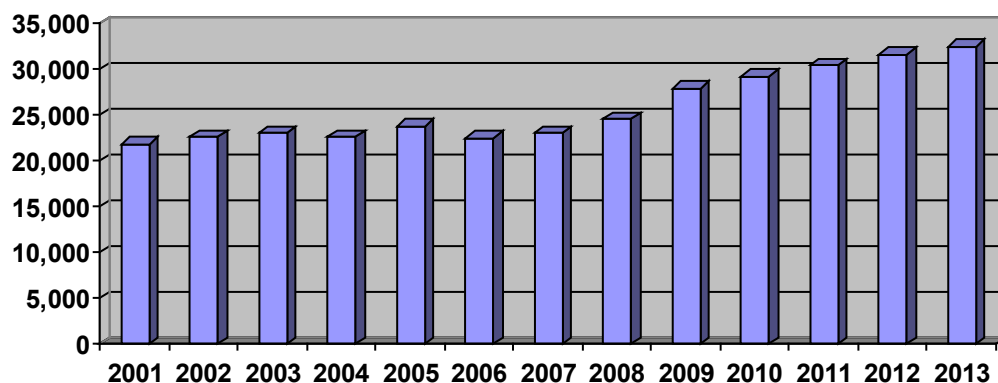
Total Loans

Member loans increased \$4,760,525 or 4.15% between 2012 and 2013. The credit union maintained the same underwriting limits and level pricing strategy as previous years to offer competitive rates to the membership. The credit union expects lending volume to continue into 2014 due to changes in market conditions, focus on loan processes, and additions to lending staff. Conservative underwriting continued to keep delinquencies below the local, state and national levels. The credit union offered several promotions to give back to the membership and improve loan growth. These promotions included, but were not limited to, two free skip-a-pay promotions, refinance program, and various credit card promotions. The credit union also added a new 10 year ARM (adjustable rate mortgage) to the Real Estate products. The credit union continues to review all of our loan products to look for ways to improve and better serve our member's loan needs.



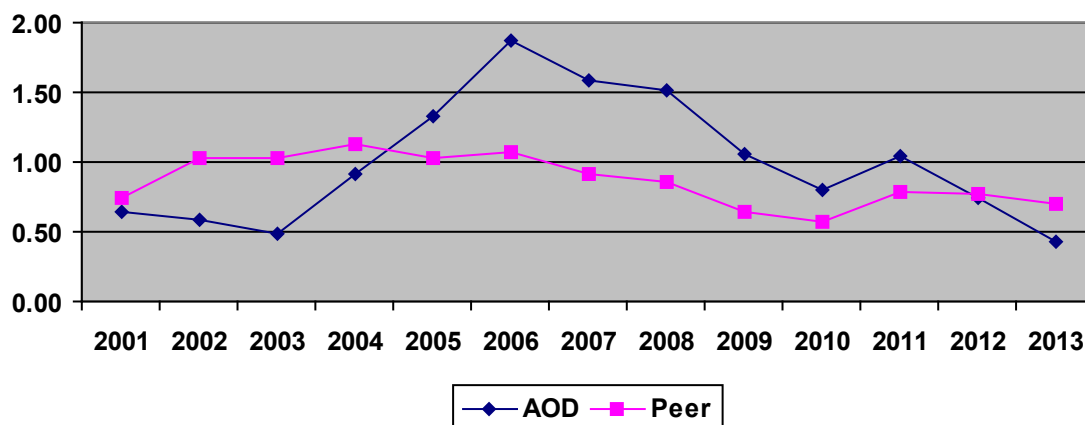
Membership

Between 2012 and 2013, the credit union had a net increase of 886 new members which represented an increase of 2.8%. During 2013, the credit union continued to increase membership and product penetration. The increase to members was in line with the membership growth strategy goal of 35,000 within 5 years.



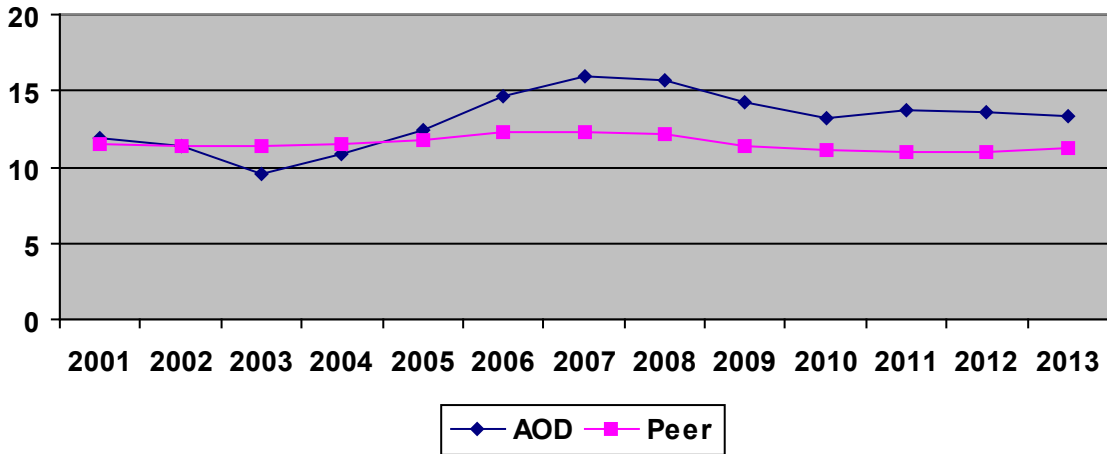
Return on Assets

The return on assets (ROA) looks at a ratio of AOD Federal Credit Union net income divided by its average total assets. The graph shows both AOD's ROA and that of its peer group* which is published by Callahan and Associates. Between 2012 and 2013, the credit union's ROA decreased from .74% to .43% due to the addition of the Jacksonville branch and lower earnings from drop in loan balances and historical low rates. This rate was less than our peer average of .70%. During 2013, the credit union gave back to the membership in many ways, such as attractive loan and deposit rates, loan promotions and many other items. The credit union's goal is to provide our membership with convenient economical products and services while maintaining a safe and secure financial environment for future generations at the credit union.



Net Worth Ratio

The net worth ratio is calculated as a ratio of AOD's regular reserve and undivided earnings divided by end of year total assets. As shown by the graph, AOD Federal Credit Union has outperformed peer averages since 2005. During 2013, the credit union's net worth ratio decreased from 13.63% to 13.27% as a result of asset growth outpacing our growth in earnings. This trend is projected to continue as deposit balances and total assets increase with changes in market conditions. The credit union's strategy of providing convenient, economical, financial services to the membership may cause Net Worth to decline in future years. However, the credit union remains well above the state average of 11.23% for net worth.



*The peer averages were based on 123 Alabama credit unions. The 2013 peer ratios were based on September 2013 data, because December 2013 data was not available.

Supervisory Committee's Report



The Supervisory Committee is created by Federal law and is appointed by the Board of Directors according to the provisions in the Federal Credit Union Act. Committee members for 2013 included Larry Daugherty, Chairperson, Thomas Smith, Vice-Chairman, and Elaine Glass, Secretary/Recording Officer.

In accordance with the rules and regulations of the National Credit Union Administration (NCUA) and the Federal Credit Union Act, the Committee is accountable for the effective performance of certain duties and responsibilities. The Supervisory Committee is available to assist any member who encounters problems or issues while transacting Credit Union business. In addition to providing impartial and independent assistance to members, the Committee is also responsible for conducting and/or supervising audits. One of the main objectives for the Supervisory Committee is to assure that the Credit Union follows procedures to protect the Credit Union and members against carelessness, errors, and fraud.

To meet these responsibilities, the Supervisory Committee engages outside auditors to provide an independent review of the Credit Union. The 2013 Financial Audit of the Credit Union's accounts and financial records was performed by Kemp and Associates, PC. This audit validated that the financial statements presented the true and accurate financial condition of your Credit Union as of March, 2013 with an unqualified opinion. Kemp and Associates also performed the 2013 Agreed Upon Procedures Audit and Bank Secrecy Act Audit. These audits were completed as of July 30, 2013 with no material findings. We also had a NCUA Audit which resulted in two DOR (Document of Resolution), policies and procedures that needed review, action and a response back to the NCUA. These actions will be completed in 2014. These audits validated that your Credit Union's operational procedures and practices were adequate to secure Credit Union and member assets while following regulatory requirements and guidelines.

The Supervisory Committee wishes to thank all our members who supported the Credit Union during the year. Together, we were again able to successfully pool our resources in the true credit union philosophy of people helping people for the benefit of all members.

Larry Daugherty
Supervisory Committee Chairperson

STATEMENT OF FINANCIAL CONDITION*

For the Years Ending December 31, 2013 and 2012

	2013	2012
ASSETS		
Cash and cash equivalents:		
Non-interest bearing	\$3,876,554	\$3,316,402
Interest bearing	11,005,256	8,412,034
Total Cash and Cash Equivalents	14,881,810	11,728,436
Securities available-for-sale	34,252,928	8,649,676
Securities held-to-maturity	46,738,211	61,161,971
CD's with other financial institutions	29,018,821	33,269,753
Loans to members, net of allowance for loan loss	117,811,209	113,050,684
Deposit in NCUSIF	2,253,816	2,092,382
Investments in corporate credit unions	866,672	866,672
Accrued income	600,950	661,823
Property and equipment	11,146,870	11,331,628
Other assets	1,111,516	1,132,004
Total Assets	\$258,682,803	\$243,945,028
LIABILITIES AND MEMBERS' EQUITY		
Members' share and savings accounts	\$223,514,959	\$208,941,496
Dividends accrued and payable	35,633	45,409
Accrued expenses and other liabilities	1,557,635	1,476,533
Total Liabilities	225,108,228	210,463,438
Members' equity:		
Regular reserve, restricted	3,159,240	3,159,240
Undivided Earnings	31,170,350	30,091,742
Accumulated other comprehensive income	(755,015)	230,609
Total Members' Equity	33,574,575	33,481,591
TOTAL LIABILITIES & MEMBERS' EQUITY	\$258,682,803	\$243,945,028

*These financial statements were internally prepared.

STATEMENT OF INCOME*

For the Years Ending December 31, 2013 and 2012

	2013	2012
INTEREST INCOME		
Interest on loans	\$5,444,469	\$6,335,421
Interest on investments	1,265,760	1,139,075
Total Interest Income	6,710,229	7,474,496
INTEREST EXPENSE	1,059,482	1,329,600
Net Interest Income	5,650,747	6,144,896
PROVISION FOR LOSSES	539,654	715,211
Net Interest Income After Provision for Losses	5,111,093	5,429,685
NON-INTEREST INCOME	5,555,739	5,173,684
NON-INTEREST EXPENSE		
Compensation and benefits	3,900,921	3,739,723
Operations and loan servicing	2,425,485	2,236,379
Professional & outside services	1,397,043	1,339,259
Occupancy	650,243	628,877
Other	987,878	713,009
Total Non-Interest Expense	9,361,570	8,657,246
NON-OPERATING INCOME (Expense)	(226,653)	(205,881)
NET INCOME	\$1,078,608	\$1,740,241

*These financial statements were internally prepared.

STATEMENT OF MEMBERS' EQUITY*

For the Years Ending December 31, 2013 and 2012

	Comprehensive Income	Total Members' Equity	Regular Reserve	Undivided Earnings	Accumulated Other Comprehensive Income
BALANCE, December 31, 2011		\$31,776,624	\$3,159,240	\$28,351,501	\$265,884
Comprehensive income: Net Income	\$1,740,241	1,740,241	-	1,740,241	-
Other comprehensive income: Unrealized holding gains on securities available for sale	(35,275)	(35,275)	-	-	(35,275)
Total comprehensive income	\$1,704,967				
Transfers		-	0	0	-
BALANCE, December 31, 2012		\$33,481,591	\$3,159,240	\$30,091,742	\$230,609
Comprehensive income: Net Income	\$1,078,608	1,078,608	-	1,078,608	-
Other comprehensive income: Unrealized holding gains on securities available for sale	(985,624)	(985,624)	-	-	(985,624)
Total comprehensive income	\$92,984				
Transfers		-	0	0	-
BALANCE, December 31, 2013		\$33,574,575	\$3,159,240	\$31,170,351	\$(755,015)

*These financial statements were internally prepared.

Ready to Roll Auto Dealers

AOD Federal Credit Union offers on-the-lot dealer financing with our *Ready to Roll* program. *Ready to Roll* is a convenient service that allows you to process your loan at our participating dealers without having to visit the credit union. Participating Dealers are listed below:

Alexandria Ford

Kia Store of Anniston

Avery Auto Sales

Kia Store of Gadsden

Benton Nissan

Lenn Costner Auto Sales

Bill Stanford Cadillac GMC Truck

Lipscomb Auto Sales

Buster Miles Chevrolet

Mullinax Auto Sales

Buster Miles Ford

Nissan of Gadsden

Classic Cadillac GMC

Pee Wee Turner Motors

Clay Chevrolet

P.K. Brooks Used Cars

Clay County Chrysler Dodge Jeep

Jim Preuitt Ford

Cooper Chevrolet

Ronnie Watkins Ford

Colonial Motors

Sunny King Ford

Devan Lowe Pontiac Cadillac GMC

Sunny King Honda

Grissom Honda

Sunny King Toyota

Jacksonville Auto Sales

Superior Hyundai

James O'Neal Chrysler Dodge Jeep

You are part of our *“Field of Membership”* if you are an employee or a family member of an employee of one of our *Select Employee Groups (SEGs)*

A.S.E. ASA STEPHENS ELECTRIC	BROWN ROOFING CO.	CUE TIMES CAFÉ & BILLIARDS
AAMCO TRANSMISSION	BRYANT CLEANING SERVICE INC	CUSTOM PIZZA
ABS BUSINESS SYSTEMS	BUBBA'S CAR WASH	DAMN YANKEES OYSTER BAR
ADVANCE AMERICA	BURGESS CHIROPRACTIC	DAVIDS WRECKER/RAYBORNS
ADVANCE AUTO PARTS	BUSTER MILES CHEVY	COLLISON CENTER
AERO MISSILE COMPONENTS	BUSTER MILES FORD	DD PIZZA LLC DBA CICI'S PIZZA #398
AEROSPACE COATINGS	C & D AUTOMATION & MACHINE CO.	DOLLAR GENERAL STORE #3756
INTERNATIONAL.	INC	DONALD D. KING DMD P.C.
ALA BEECHING ENTERPRISES, DBA	CABLE ONE	DR. DAVID CUMMINGS FAMILY
THE HONEY BAKED HAM CO. &	CALHOUN COMMUNITY PRESS	DENTISTRY
CAFÉ	CALHOUN COUNTY CHAMBER OF	DYNABODY FITNESS
ALABAMA'S ABC 33/40	COMMERCE	EAST ALABAMA PORTABLES INC
ALEXANDER FORD INC.	CALHOUN COUNTY COMMISSION	EAST ALABAMA REGIONAL PLANNING
ALEXANDER'S THE GREAT EVENTS	CALHOUN COUNTY INSURANCE	AND DEVELOPMENT COMMISSION
ALLERGY & ASTHMA CENTER, LLC	CENTER INC	EFFINA'S TUSCAN GRILL
ALLSTATE INSURANCE	CALHOUN COUNTY JUVENILE	ELITE HOME CARE
AMERICAN AWARDS	PROBATION OFFICE	ELITE IMAGES
ANAD CONTRACT AND CIVILIAN	CALHOUN COUNTY SHERIFF'S OFFICE	EMPLOYEES OF THE CREDIT UNION
EMPLOYEES AND THEIR FAMILIES	CARNABY STREET BEAUTY SALON	AND THEIR FAMILIES
ANAD-MILITARY	CAROL'S CREATIONS	ERA KING REAL ESTATE CO. INC.
ANIMAL MEDICAL CENTER OF	CARQUEST OF ANNISTON	EVANS FLOWER SHOP
JACKSONVILLE	CENTRAL CASTING CORPORATION	FAITH CHRISTIAN HIGH SCHOOL
ANNISTON BRIDGE ASSOCIATION	/ TYCO FIRE & BUILDING	FAITH TEMPLE CHRISTIAN CENTER
ANNISTON EMERGENCY MEDICAL	PRODUCTS	FAMILIES AND ORGANIZATIONS OF
SERVICES, INC.	CENTURY 21 HARRIS-MCKAY REALTY	SUCH PERSONS
ANNISTON EXECUTIVE AVIATION	CHEAHA AREA REGIONAL	FAMILY CHIROPRACTIC
ANNISTON FIRST WESLEYAN CHURCH	EMERGENCY SERVICES (C.A.R.E.S.)	FAMILY CHRISTIAN BOOKSTORE
ANNISTON FITNESS CENTER	CHEAHA WOMEN'S HEALTH &	FAMILY LOAN COMPANY INC
ANNISTON HEALTH & SICKROOM	WELLNESS LLC	FEDEX GROUND
SUPPLY	CHEVALIER PRODUCTIONS	FIRST BAPTIST CHURCH OF WEAVER
ANNISTON MEDICAL CENTER	CHICK-FIL-A (OXFORD)	FITCO
ANNISTON MEDICAL CLINIC	CHINA LUCK RESTAURANT	FIVE STAR FOOD SERVICE
ANNISTON MUSEUM OF NATURAL	CHRISTIAN & ASSOCIATES	FOOTE BROS. CARPET & FLOORING
HISTORY	ARCHITECTS, INC.	INC (DBA FOOTE BROS CARPET
ANNISTON OXFORD REALTY CO. INC	CITIFINANCIAL	ONE - GADSDEN/ANNISTON)
ANNISTON PLATING & METAL FIN.	CITY OF JACKSONVILLE	FOOTHILLS TIMBER CO., INC.
ANNISTON RUNNERS CLUB	CITY OF OXFORD	FORSYTH BUILDING COMPANY INC
ANNISTON VETERINARY HOSPITAL	CITY OF WEAVER	GABLE & SON PLUMBING, INC.
ANY MEMBER (RETIRED OR ACTIVE)	CIVILIAN MARKSMANSHIP PROGRAM	GARFRERICKS CAFÉ
US MILITARY IN NORTHEAST	CLASSIC CATERING	GEICO INSURANCE
ALABAMA	CLAY CHEVROLET	GENERAL DYNAMICS ORDANACE &
ARRIS, INC.	CLAY COUNTY COMMISSION	TACTICAL SYSTEMS
AUTO CUSTOM CARPETS	CLAY COUNTY E-911	GLASS HOUSE RESTAURANT &
AVERY AUTO SALES	COLDWATER SPRINGS LLC DBA	CATERING INC
B&M AUTOMOTIVE SERVICE	SOUTHERN BOTTLED WATER	GOLDEN CORRAL (A.K.A. YBE OXFORD
BAE SYSTEMS GROUND SYSTEMS -	COLOMBIAN KNIGHTS/KNIGHTS OF	LLC #2612)
ANNISTON	COLOMBUS COUNCIL 3227	GOLDEN LIVING CENTER
BAMA BUDWEISER OF ANNISTON	COLUMBUS FINANCE CO.	GOLDEN SPRINGS BAPTIST CHURCH
BECKWOOD MANOR	COMFORT INN	GOOD PATH AUTO
BENTLEY GLENN FLOORING	COMFORTING TIMES LLC DBA	GRACE BAPTIST CHURCH CHILD
BENTON NISSAN	COMFORT KEEPERS	DEVELOPMENT CENTER
BESHEARS TRACTOR & EQUIPMENT	COMPLETE CAR WASH SYSTEMS	GRISSOM MOTORS INC AKA GRISSOM
INC.	COMPREHENSIVE BEHAVIORAL	HONDA
BEST WAY RENT-TO-OWN	SERVICES	HABITAT FOR HUMANITY OF
BETTY'S B-B-Q	CONTEMPORARY TILE	CALHOUN COUNTY
BIG LOTS	CONTRACTORS STAFFING	HALE BUILDING COMPANY, INC.
BILL STANFORD CADILLAC GMC	COOK'S AUTO SALES	HAMPTON INN JACKSONVILLE
CHRYSLER JEEP	COOPER CHEVROLET	HARLEY-DAVIDSON MOTOR
BILLY ISOM REALTY	COOSA VALLEY YOUTH SERVICES	COMPANY
BLACK'S AGENCY	DETENTION CENTER	HAVARD PEST CONTROL
BLASTCRETE EQUIPMENT CO.	CORNERSTONE CHURCH	HAYNES MACHINE COMPANY
BONNIE RAY'S BAKE SHOPPE	COTTAQUILLA COUNCIL OF GIRL	HEALTH SERVICES CENTER (A.K.A.
BONNY BROOKE MOBILE	SCOUTS	AIDS SERVICE CENTER)
COMMUNITY	COTTON STATES INSURANCE	HGS ENGINEERING
BOSTROM SEATING, INC	COUNTRY INN & SUITES	HIGHWAY 280 NISSAN
BRANNON HEATING & AIR	COUNTRYSIDE HOSPICE	HIS & HER FAMILY SALON
BRIDGEWATER INTERIORS	COVALLI'S ITALIAN KITCHEN	HOLIDAY INN EXPRESS & SUITES

Select Employee Groups (SEGs) continued...

- HOOVER MATERIALS GROUP, INC.
 HOWARD CORE & CO.
 IDEAS PLUS
 INTERNAL MEDICINE ASSOCIATES,
 P.C.
 ISOM & STANKO, LLC-ATTORNEYS AT
 LAW
 J & J WINDOW CLEANERS
 J D BYRIDER SALES
 J SUPPLY COMPANY
 JACKSON MORTGAGE CO.,INC
 JACKSONVILLE HOME CENTER
 JACKSONVILLE STATE UNIVERSITY
 JACKSONVILLE VETERINARY MEDICAL
 CENTER
 JAMES O'NEAL CHRYSLER DODGE JEEP
 JIM PREUITT FORD
 JIM'S QUINTARD TRANSMISSION
 JOHN RAY ENTERPRISES
 K L BROWN MEMORY CHAPEL
 KALLIS LOVE STUFF
 KELLY SERVICES
 KERR CABINET COMPANY INC
 KID'S FIRST CHILDCARE
 KIDZ DAY OUT
 KLASSIC KANDLES
 KRONOSPAN LLC
 LANEY AIR CONDITIONING
 LASER FABRICATION & MACHINE CO
 INC
 LAWN DOCTOR/JIM RAY
 ENTERPRISES, INC
 LEE'S HEATING & AIR CONDITIONING
 LENN COSTNER AUTO SALES
 LESCO, INC.
 LIFETIME EYE HEALTH CARE (A.K.A.
 DR. TERRY BONDS)
 LINDAHL'S SMALL ENGINE REPAIR
 LIPSCOMB AUTO SALES
 LONG MEMORIALS
 LOTT CABINET SHOP
 M&H VALVE
 MARTIN ASSOCIATION
 MARTIN'S PHARMACY
 MAUSER USA LLC
 MCCLELLAN FAMILY CHIROPRACTIC
 MCCLELLAN PARK MEDICAL MALL
 MEDHUS WELDING & FABRICATION
 MERRILL LYNCH
 METLIFE
 MILANO EYECARE GROUP
 MILLER FLORIST
 MILLER FUNERAL HOME
 MILLER MONUMENT
 MILLER'S OFFICE FURNITURE
 MINTON HOME CENTER (MINTON
 INDUSTRIES)
 MOORE PRINTING COMPANY
 MOORE REALTY
 MORRIS ALTERATIONS
 MOSES CONSTRUCTION
 MT. OLIVE VOL FIRE DEPARTMENT
 MULLINAX AUTO SALES INC
 NANNEY & SON INC.
 NETWORK TECHNOLOGY, INC.
 NEW LEAF MARKETING
 NGC INDUSTRIES INC
 NHC HEALTHCARE
 NOBLE SIGNS
 NOLEN COMPANY
 NUNNALLY'S FRAMING
 OMNI CLINIC
 ORION TECHNOLOGY, INC.
 OXFORD BLUEPRINT &
 REPROGRAPHICS, INC.
 OXFORD EMERGENCY MEDICAL
 OXFORD LUMBER COMPANY, INC
 OXFORD MACHINE & FAB COMPANY,
 INC
 OXFORD MEDICAL CLINIC
 OXFORD UNIKQUE CAR CARE
 PARKER HANNIFIN CORP
 PARRIS MASONARY
 PEEWEE TURNER
 PHYSICIANS CARE CLINIC
 PINSON FLORIST
 POTTS MARKETING GROUP LLC
 PRECISION STRIP, INC
 PREMIER LAWN & LANDSCAPE
 PRESTIGE MEDICAL SPA
 PRIMERICA FINANCIAL SERVICES
 PRYOR GIGGEY COMPANY
 PUROHIT PEDIATRIC CLINIC LLC
 QUAD CITIES VOLUNTEER FIRE
 DEPARTMENT
 QUINTARD MALL
 QUIZNO'S SUBS
 RAINBOW OMEGA
 REMODELER'S OUTLET/ ADVANCED
 FENSTRATION PRODUCTS
 RENAISSANCE SALON
 RICE, RICE & SMITH, P.C.
 ROBBINS GIOIA
 ROBERT'S RENTALS LLC (A.K.A. TOP
 NOTCH)
 SAIC (SCIENCE APPLICATIONS
 INTERNATIONAL CORPORATION)
 SAM'S AUTO SERVICE
 SANDER'S CABINETRY
 SAVE YOUR DATA, LLC
 SERVICE REALTY COMPANY
 SERVICEMASTER BY MIMSCO
 SHAFER USED CARS
 SHAWN SNIDER STATE FARM
 SHINE THROUGH JANITORIAL TECH
 SILVER LAKES GOLF COURSE
 SNEAKY PETE'S AKA RANNOV INC
 SOUTHWIRE MEDIUM VOLTAGE
 SPIRIT OF ANNISTON
 STEPHENS ELECTRIC SERVICE
 STILL MID-TOWN CERAMICS
 STINSON & HOWARD FINE JEWELRY -
 OXFORD
 STINSON & HOWARD FINE JEWELRY -
 PIEDMONT
 STRINGFELLOW HOSPITAL
 SUNNY KING MOTOR COMPANY
 SUPERIOR AUTOMOTIVE
 SUPERIOR PEST CONTROL INC
 SUPERVALU/WESTERN
 SUPERMARKETS
 SUPERVISORY OFFICE--US DEPT
 OF AGRICULTURE, SOIL
 CONSERVATION SERVICE IN
 AUBURN
 SYSTEMS BY DESIGN
 TAGERT INSURANCE GROUP/FARMERS
 INSURANCE
 TALLADEGA ACE HOME CENTER
 TALLADEGA INTERNATIONAL TRUCK
 & TRACTOR CO. INC.
 TALLADEGA OB-GYN
 TAYLOR CORP
 TEMPFORCE
 TERRY HOGGE ELECTRIC INC
 THE ANNISTON STAR
 THE CHILDREN'S PLACE
 THE DONOHO SCHOOL
 THE KIA STORE ANNISTON
 THE KIA STORE GADSDEN
 THE MOELLER LAW FIRM
 THE SUPPLY ROOM
 THE SURGERY CENTER
 THE UPS STORE
 THE VILLAGE STATIONER
 TOP O THE RIVER
 TRACTOR & EQUIPMENT
 TRINITY BAPTIST MINISTRIES
 TYSON ART & FRAME AND THE WINE
 CLOSET
 UNIQUE BEAUTY SALON
 UNITED WAY OF EAST CENTRAL
 ALABAMA
 UNREMARIED SPOUSES OF
 DECEASED MEMBERS OF THE
 CREDIT UNION
 US BANKRUPTCY COURT
 US DEPARTMENT OF AGRICULTURE,
 HEFLIN
 VALLEY MACHINE CO., INC
 VAULT BUILDERS
 WAFFLE HOUSE
 WAL-MART ANNISTON
 WAL-MART JACKSONVILLE
 WAL-MART OXFORD
 WATER WORKS SEWER BOARD OF THE
 CITY OF HEFLIN
 WDNG RADIO
 WESTERN SIZZLIN' OF OXFORD
 WHOG RADIO
 WIDENET CONSULTING, LLC
 WILHOITE & ASSOCIATES
 WJXS- TV 24
 WOODARD BROADCASTING CO./
 WVOK 97.9
 WOODMEN OF THE WORLD
 WOOD'S BODY SHOP
 YOUNG, WOLLSTEIN, JACKSON,
 WHITTINGTON, ROBINSON,
 RUSSELL LLC
 YOUNG'S DENTISTRY
 YUME

Products and Services

AOD Financial Services:

Retirement, Investments,
Insurance

Share Accounts

Christmas Club

Kids Club

Share Certificates

Individual Retirement Accounts

First Choice Checking

Freedom Classic Checking

Plus Checking

Blue Ribbon Checking

AOD Gold Checking

Overdraft Protection

Mobile Banking

Paid NSF

Home Loans

Manufactured Home Loans

Construction/Permanent Loans

Home Equity Lines of Credit

Home Improvement Loans

Automobile Loans

Recreational Vehicle Loans

Farm Equipment Loans

Share Secured Loans

Certificate Secured Loans

Personal Loans

Lines of Credit

Master Card and Visa Credit Cards

Member's Home Owner's Insurance

Member's Auto Insurance

Accidental Death & Dismemberment

Insurance

Credit Life Insurance

Credit Disability Insurance

GAP Insurance

Excess Share Insurance

CoinLINK

VoiceLINK

eLINK

eStatements

eNotifications

Online Statements

Online Bill Pay

Finance Works

Check Reordering

Personalized Checks

Stop Payments

Electronic Funds Transfer

Night Depository

U.S. Savings Bonds

American Express Gift Cards

Visa Check Cards

Notary Public

American Express Travelers Cheques

Official Checks

Check by Phone

Money Orders

Direct Deposit

Payroll Deduction

Wire Transfers

Safe Deposit Boxes

Shared Branching

Ready to Roll

Surcharge Free ATMs

P.O.D. Accounts

Mechanical Repair Coverage (Auto Exam)

Community Involvement

AOD Federal Credit Union (AODFCU) is committed to making a difference in peoples' lives. Support is given to organizations, which provide for the health, education, and welfare needs of our members and potential members. As a socially responsible company, AODFCU supports employee participation in worthwhile projects and organizations in communities where our employees and members live and work. AODFCU recognizes that such participation provides employees valuable leadership training, work experience and a sense of personal fulfillment. In turn, our communities benefit from the time and energy of AODFCU volunteers. During 2013, AODFCU employees volunteered more than 250 hours, collectively to such organizations. Following are a list of the organizations that received monetary and/or volunteered time donations from AOD Federal Credit Union in 2013:

American Cancer Society, Relay For Life of Calhoun County
American Heart Association
Anniston Lions Club
Anniston Museum League
Anniston Runner's Club
Anniston Soup Bowl, Inc
Association of the United States Army (AUSA)
Big Brothers Big Sisters of Northeast Alabama
Calhoun/Cleburne Children's Center, Inc.
Calhoun/Cleburne County American Red Cross
Community Actors' Studio Theatre (CAST)
Children's Services, Inc.
Cpt. Kyle Comfort Memorial Foundation

East Alabama Credit Association
East Central Alabama United Cerebral Palsy, Inc
Empty Stocking Inc.
Habitat for Humanity of Calhoun County
Kiwanis Club of Anniston
Knox Concert Series
Lincoln High School Robotics Program
Oxford City Schools Education Foundation
Spirit of Anniston
The Kids Fishing Classic, Inc
Tunnel To Towers Foundation
United Way of East Central Alabama
Young Leaders Society
YMCA of Calhoun County



AOD Federal Credit Union proudly presented the Stephen Siller Tunnel to Towers Foundation with a \$50,000 donation as a Corporate sponsor of the Lt. Dan Band Benefit Concert, held on May 19th at Jacksonville State University's Stadium. This benefit concert assisted in raising money to build local American Hero and AODFCU member, Marine Sgt. Ben Tomlinson, a "Smart Home" in Jacksonville, Alabama.

Office Information

Bynum • 334 Victory Drive • Bynum, AL 36253

Depot • Anniston Army Depot Building 141 • Anniston, AL 36201

Greenbrier • 216 E. Greenbrier Dear Road • Anniston, AL 36207

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

Lenlock • 150 Bill Robison Parkway • Anniston, AL 36206

Oxford • 12 Elm Street • Oxford, AL 36203

Office Hours

Bynum

Monday – Friday
9:00 a.m.-5:00 p.m.

Depot

Monday – Friday
8:00 a.m. – 4:00 p.m.
Closed for Lunch
1:30 p.m. - 2:00 p.m.

Greenbrier

Monday – Friday
9:00 a.m. – 5:00 p.m.
Drive Thru open until 6:00 p.m. Friday
Saturday Hours
8:00 a.m. – 12:00 p.m. (Drive Thru Only)

Jacksonville

Monday – Friday
9:00 a.m. – 5:00 p.m.
Drive Thru open until 6:00 p.m. Friday
Saturday Hours
8:00 a.m. – 12:00 p.m. (Drive Thru Only)

Lenlock

Monday – Friday
9:00 a.m. – 5:00 p.m.
Drive Thru open until 6:00 p.m. Friday
Saturday Hours
8:00 a.m. – 12:00 p.m.(Drive Thru Only)

Oxford

Monday – Friday
9:00 a.m. – 5:00 p.m.
Drive Thru open until 6:00 p.m. Friday
Saturday Hours
8:00 a.m. – 12:00 p.m. (Lobby & Drive Thru)

Website

www.aodfcu.com

Phone

(256) 237-9494
(800) 637-0299
(256) 237-3285 – fax

Correspondence Address

Please be sure to use AODFCU'S correspondence address (P.O. Box) when communicating by mail.

**P.O.Box 608
Bynum, AL 36253**

Team



Thank You Members!

*Pictured on the Front Cover: (clockwise) Bonnie Lewis, Brenda Freeman & DJ Bean,
Joshua Prothro, and Sondra Leatherwood*



Federally Insured by the NCUA

