

cooperative Progressive

2014 Annual Report

Quality Member Service
Financial Well-Being

Commitment to Members

QUALITY STAFF

financial services

Integrity



Federally Insured by the NCUA

Community Service



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 420 select employer groups and seven ATM locations throughout Calhoun County. For 65 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 65 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	

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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	Carlton Johnson U.S. Army Anniston, AL 1924 - present	Archibald K. Schaeffer U.S. Army Anniston, AL 1917 - 1993
Joseph Earl Bailey U.S. Navy Oxford, AL 1923 - present	James Bryant Dobbs U.S. Navy Anniston, AL 1926 - present	Charles E. Lindsay U.S. Air Force Oxford, AL 1926 - present	Curtis D. Self U.S. Navy Oxford, AL 1924 - present
Joseph S. Blackmon Jr. U.S. Air Corp/Army Anniston, AL 1926 - present	John Dunn U.S. Army Collinwood, TN 1926 - present	Jimmie "Jim" D. Mains U.S. Navy Anniston, AL 1929 - 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	Don Mohon U.S. Naval Air Bynum, AL 1927 - present	Louie Sutherlin U.S. Navy Bynum, AL 1924 - present
Bill Brock U.S. Army Weaver, AL 1918 - 2010	Clyde J. Hall U.S. Navy Ohatchee, AL 1925 - present	Joseph A. Moore U.S. Navy Oxford, AL 1927 - present	Frank M. Turner, Sr. U.S. Air Force Anniston, AL 1918 - present
Thomas J. Brock U.S. Navy Piedmont, AL 1922 - 2012	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
Arnold L. Brooks U.S. Army Anniston, AL 1923 - 1991	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
Julian T. Clements U.S. Navy Bynum, AL 1919 - present	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
Reginald Climes U.S. Navy Anniston, AL 1922 - present	Glenn D. Hester U.S. Navy Jacksonville, AL 1925 - present	Robert Lee Plummer U.S. Navy Anniston, AL 1927 - present	
Ira F. Collins U.S. Navy Anniston, AL 1926 - present	Malcolm D. Hicks U.S. Army Eastaboga, AL 1927 - 1983	Verdery Roberson U.S. Navy Huntsville, AL 1927 - present	

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

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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 Director



Bobby J. Israel
Board Director



Ronald E. Self
Board Director



Ken Reid
Board Member Emeritus

Supervisory Committee



Charlene Stallings
Chairperson



Thomas A. Smith
Vice-Chairman



Gloria "Jean" Newton
Secretary/Recording
Officer

Senior Management



Angela Kemp
Chief Executive
Officer



Perry Kenner
Chief Financial
Officer



Virginia Bowen
Chief Operations
Officer



Victor Morales
Chief Information
Officer

65th Annual Meeting Agenda

February 25th, 2015

- 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, Director
- 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– Jimmy E. Webb, Treasurer
- Report of the Supervisory Committee– Charlene Stallings, Chairperson
- Unfinished Business
- New Business
- Special Recognition of Employees and Volunteers
- Adjournment
- Awarding of Door Prizes

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

MINUTES OF THE 64th ANNUAL MEETING #04-2014

1. Date, Time, Place and Attendance:

- a. Date and Time: February 25, 2014, 6:30 PM
- b. Place: Oxford Civic Center
- c. Attendance: Board Members Present:
Gordon "Doc" Williamson, Chairman
Clyde Wesson, Vice-Chairman
Jim Webb, Treasurer
Jean Newton, Secretary
James Daugherty, Director/Supv. Com. Chair
Bobby Israel, Director
Ronald Self, Director
Tom Smith, Vice-Chairman/Supervisory Committee
Elaine Glass, Supervisory Committee(absent)

- 2. Board of Director Chairman Gordon "Doc" Williamson called the meeting to order at 6:30 p.m. He ascertained with Board Secretary, Mrs. Jean Newton, that a quorum was present and welcomed those in attendance to AODFCU's 64rd Annual Meeting.
- 3. Mr. Williamson announced that a special meeting of the Board of Directors would be held in room 215 following the drawing for door prizes.
- 4. Mrs. Alice Martin sang the National Anthem.
- 5. The invocation was presented by Mr. James Daugherty, who then led the audience in the Pledge of Allegiance to the United States of America.
- 6. Mr. Williamson introduced a special video presentation entitled, "Members Matter" to the audience.
- 7. Mr. Williamson said the Annual Report was not mailed out so only those present have received a copy of the Annual Report. He asked the audience to review pages 8-10 of the 2013 Annual Report. *A motion was made by Mr. Bobby Israel and seconded by Mrs. Carolyn Henderson to suspend and approve the reading of the Minutes of the 63rd Annual Meeting #04-2012 as written. Motion passes. Unanimously.*
- 8. 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 11 of

64th Annual Meeting Minutes Continued...

the Annual Report. He said that AODFCU received the Anniston Star's Reader's Choice Award for Excellence for the third 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 stated that AOD FCU had contracted with Jacksonville State University for a member survey. Many good things were in the video survey. We had many constructive comments. Our Goal is to improve. On page 4, Mr. Williamson stated that AOD Federal Credit Union honors our military and asked everyone to turn to page 26. Last year AOD Federal Credit Union was a major sponsor to build Mr. Benjamin Tomlinson a special home, a "smart home". He can operate anything in his home by a touch on a keypad located on his wheel chair. Mr. Williamson stated that AOD Federal Credit Union also sponsored the Captain Kyle Comfort 5K Run. AOD FCU is a great supporter of our military.

Mr. Williamson said that submissions to the AODFCU World War II Honor Roll can be made at www.aodfcu.com.

Mr. Williamson referenced the Select Employee Groups (SEGs) listed on pages 23 and 24 and noted that the credit union currently has over 400 SEGs. He pointed some of them out. The Anniston Army Depot (ANAD), Calhoun County Chamber of Commerce, the City of Oxford, the City of Jacksonville, the City of Weaver, Stringfellow Hospital, The Anniston Star, Walmart – Oxford, Anniston, Jacksonville.

Mr. Williamson asked the audience to turn to page 25 of the report and review all of the 64 products and services that are available to them. He then shared a personal experience he had traveling to Rome, Italy with the audience and how he was able to walk up to an ATM there and use his AOD debit card to get cash converted into euros. Mr. Williamson stated that this concludes his report.

Mr. Williamson said the members who are present tonight are part of a historical event. For the first time in the 64 year history of AOD FCU we have a woman as CEO, Ms. Angela Kemp. Mr. Williamson stated that Mr. Jeff Napper resigned this month to go to Alabama Teacher's Credit Union. Mr. Williamson asked Mr. Napper to say a few words. Mr. Napper stated that he has enjoyed his time at AOD FCU and said he has worked with a lot of great people and good directors. Mr. Napper said he appreciated the opportunity to work at AOD FCU and wished the credit union the best.

Mr. Williamson introduced AOD FCU's new CEO, Ms. Angela Kemp and asked her to say a few words. Ms. Kemp stated that she wants to exceed your expectation every time you walk in the door. Our motto is "Building for the Future". As a team we are going to work together to provide you with the service that you expect.

9. Treasurer's Report – Mr. Williamson introduced Mr. Jim Webb, Treasurer, to the

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audience and asked him to present the Treasurer's Report. Mr. Webb referenced the financials on pages 13-17 and said that the credit union remains strong and healthy. He noted that after the bills were paid we came out \$1.1 million dollars. Our assets increase over 5 million dollars. This means we're growing. Also, the credit union has crossed over the 250 million threshold. Mr. Webb stated that on page 15 you will see we had a decrease in loans from 2011 to 2012, but you see that we had an increase in loans in 2013 over 2012. Your credit union is growing. Membership has increased, which on page 16 the ROA tells you how well we are doing. You see we have a decline and that's due to the new Jacksonville Branch. We're working hard to bring that back up. On page 17 you see we have over 13% net worth allows us to open new avenues. 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. 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 2013. 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 we want this to be the best credit union there is.
11. Mr. Williamson said there was no unfinished business.
12. New Business – Mr. Williamson wanted to thank our Nominating Committee, Mr. Troy Gaddy, Mr. Harold Mooneyham, and Mr. Junior Wallace. Mr. Williamson also thanked the Tellers of Election Committee who assisted in counting the votes. Mr. Williamson read the results of the election. He stated there were two terms up this year, Mr. Larry Daugherty and Mrs. Gloria Jean Newton and we also have one vacant seat of Mr. Ken Reid who stepped down from serving due to medical reasons. The two elected were Mr. Larry Daugherty and Mr. Ronald Self. The person who had the 3rd highest number of votes was Mrs. Newton. Therefore Mrs. Newton will serve in the vacant seat of Mr. Ken Reid, former board member. Mr. Williamson said he looks forward to working with them all.
13. Mr. Williamson recognized Mr. Daugherty with a plaque and thanked him for his dedication and service as a Board of Director and as Chairman of the Supervisory Committee for AODFCU for 2011 - 2013. Mr. Daugherty was nominated as Citizen of the Year 2013 in Pell City.
14. Mr. Williamson recognized Mr. Ken Reid and said he has done a fabulous job as a director 2003 – 2013. In November he came to him and said he needed to resign. Your Board of Directors voted to give Mr. Reid the title “Board Member Emeritus”. He thanked Mr. Reid for his service and presented him a plaque.

15. Mr. Williamson recognized the winners of the 15 scholarships that were awarded in 2013 including:

- a. Landon William Delozier, attending University of Mobile
- b. Tracie Alexandra Donaldson, attending Jacksonville State University
- c. Kelly Foster, attending University of Alabama at Birmingham
- d. Colton Cherokee Henderson, attending Auburn University
- e. Katelyn Howard, attending Troy University
- f. Haley Nicole Jenkins, attending Jacksonville State University
- g. Melissa Knee, attending University of Alabama at Birmingham
- h. Kelsey Matthews, attending University of Alabama Huntsville
- i. Parker Snider Moore, attending Auburn University
- j. Callie Mae Payne, attending Jacksonville State University
- k. Judson Seth Posey, attending Jacksonville State University
- l. Jasmine Smith, attending Gadsden State Community College
- m. Jessica Vingers, attending University of Alabama at Birmingham

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, 2014.

16. Mr. Williamson recognized the Members of the credit union, the Board of Directors, Mr. Clyde Wesson, Mr. Bobby Israel, Mr. Larry Daugherty, Mr. Jim Webb, and Mrs. Jean Newton and the Supervisory Committee, Mr. Thomas Smith and Mrs. Elaine Glass (absent). Mr. Williamson recognized the CEO and Management Staff.

17. Mr. Williamson thanked Mayor Leon Smith, Mr. Don Hudson, Ms. Tammy Wilkins, and her staff for the use of the Oxford Civic Center. He thanked the caterer, Ms. Charlotte Hubbard with Hubbard's Off Main.

18. The meeting was adjourned at 7:20 p.m.

19. After the meeting adjourned, Mr. Jeff Napper and Ms. Angela Kemp conducted the drawing for door prizes. Audrey Tinkey assisted with taking pictures.

Gordon "Doc" Williamson, Chairman

Rikki Graben, Board Recorder

Chairman's Report



As Chairman of the Board, I am honored to present the 2014 Annual report for AOD Federal Credit Union.

AOD Federal Credit Union (AODFCU) continued to grow and serve our members reaching \$267 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.

One of the primary reasons that our credit union exists is to provide loan services to our members. During 2014, AODFCU made over \$56 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 member service.

For the Fourth year in a row, AODFCU received the Anniston Star's 2014 Reader's Choice Award for Excellence ranking in the top 3 for best Credit Union and Best Home Mortgage.

Other highlights and accomplishments from 2014 include:

- Members received over \$70,000 in Cash-Back Rebates and Premium Rewards from AODFCU's credit card programs
- Awarded seventeen \$1,000 college scholarships to deserving AODFCU members under AODFCU's "Scholarship Program"
- Donated approximately \$44,000 to over 24 community charitable organizations
- Provided many hours of volunteer service to the community
- Maintained low service fees saving our members millions of dollars

Chairman's Report Continued...

- Provided Early Posting of Payrolls, Social Security, Retirement, etc. to give members faster access to their money when the month ends on a weekend or holiday
- Continued to offer a Loan Rate Match program to the membership insuring that our members can receive the lowest loan rate in our community
- Added additional dealers to the AOD Indirect Dealer program which allows our members the convenience of financing their new vehicle at the dealership through AOD Federal Credit Union
- Provided free Bill Pay, E-Statements, and Mobile Banking with free access to Quicken Financial
- Paid out over \$1 million in dividends to members and for the first time since 2010 we paid a bonus dividend
- Debit Card usage exceeded 6.9 million transactions (Highest in AODFCU's history)
- Credit Card usage in 2014 exceeded 299,000 transactions for over \$18.5 million in sales volume
- Implemented 30 year fixed mortgage products to include a first time buyers program
- Maintained good profitability and excellent capital.

We appreciate the confidence our 400 plus Select Employer Groups and our more than 33,000 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 service and by exceeding your expectations each and every day. 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 at AOD Federal Credit Union.

Respectfully,

Gordon L. "Doc" Williamson
Chairman of the Board

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Treasurer's Report



Distribution of Income

AOD Federal Credit Union had a financially successful year with \$1.4 million in net income. As a result, your credit union was able to continue to offer attractive loan and deposit rates, with lower fees than most other local financial institutions. A decline in loan yields, a product of today's historically low rates, had a negative impact to income. Between 2013 and 2014, the credit union's income from loans decreased \$170,875 or 3.14%. During 2014, an increase in investment balances and the credit union's investment strategy improved investment income by \$111,999 or 8.85%. Income from fees and charges grew 1.1% during 2014 due to increased member usage and changes to certain rates. Your credit union continued to see increased participation in our internet banking and online bill paying services. These services provide increased convenience to our members, but also increased the credit union's costs of providing these services.

Income	2014	2013
Income from Loans	\$5,273,594	\$5,444,469
Investment Income	1,377,759	1,265,760
Fees & Charges	4,058,235	4,015,288
Misc Operating Income	1,572,467	1,471,447
SVC Income on Loans	<u>91,522</u>	<u>69,003</u>
Total Operating Income:	<u>\$12,373,577</u>	<u>\$12,265,967</u>

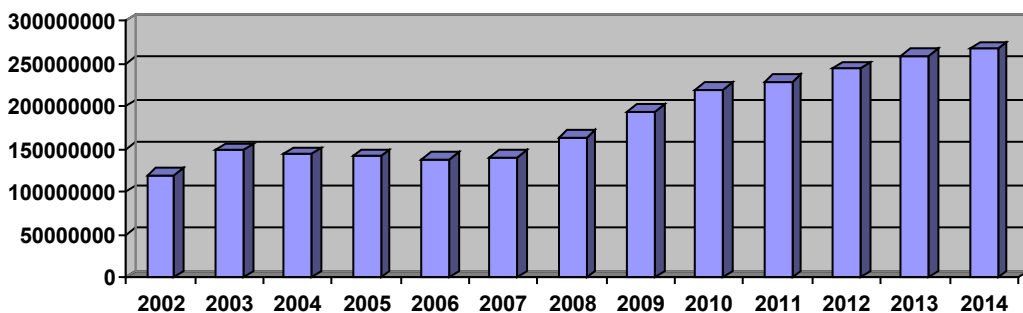
Distribution of Expenses

During 2014, the credit union had a 2.0% decrease to overall expenses from the previous year. Compensation & Benefits rose by 1.12% due to a cost of living adjustment and changes to staff numbers. Operating and Non-operating expenses decreased 4.7% due to contract changes with vendors and reversal of IRS charges from 2013. During 2014, the financial industry continued to experience historically low interest rates on member deposits. This caused dividends to remain low, declining by \$19,098 between 2013 and 2014. Due to an increase in charge-offs between 2013 and 2014, the provision for loan losses increased 35%. The credit union has continued to fully fund the allowance for loan losses. The improvement to national market conditions had an impact to the NCUA assessment to stabilize the corporate credit union group. This enabled the NCUA to omit these assessments in 2014.

Expenses	2014	2013
Compensation & Benefits	\$3,944,456	\$3,900,921
Operating/Non-Operating Expenses	5,245,751	5,507,243
Dividends	1,040,138	1,059,236
Provision for Loss	731,000	539,654
NCUSIF Stabilization Expense	<u>0</u>	<u>180,305</u>
Total Expenses	<u>\$10,961,345</u>	<u>\$11,187,359</u>

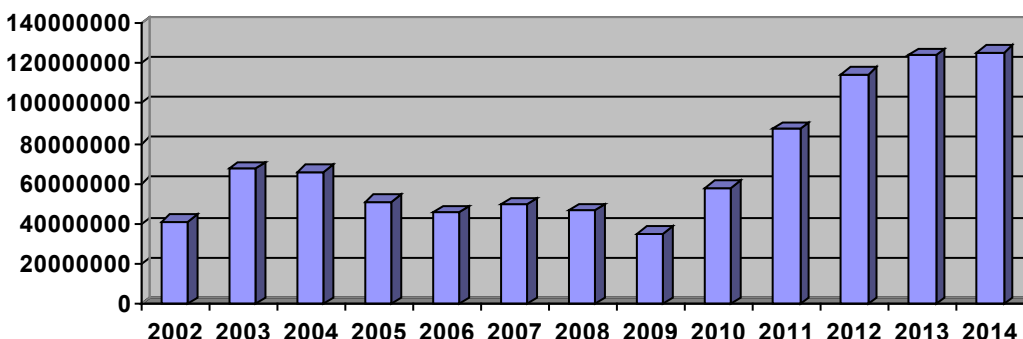
Total Assets

Between 2013 and 2014, total assets increased from \$258,682,803 to \$266,743,774. The increase of \$8.1 million or 3.1% was primarily due to an increase in member deposits. The largest increase was in regular share accounts, in the amount of \$6.4 million. During the same period, share drafts increased by more than \$3.2 million, and share certificates decreased \$3.6 million. During this same period, the credit union increased Total Equity by 5.1%, which allows the credit union the flexibility to offer new products and services, pay competitive 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.



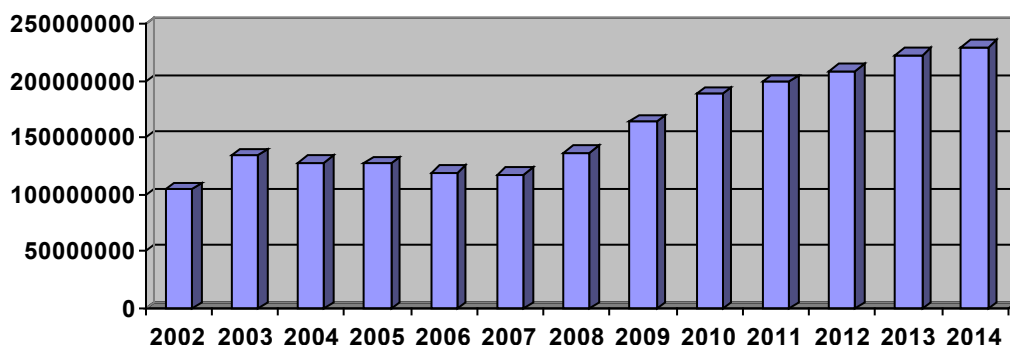
Total Investments

The credit union invests excess funding between shares and loans into the approved investment plan for the best returns prudently obtainable. These funds are available to offset member withdrawals, changes to equity, and loan growth. Between 2013 and 2014, the credit union increased investment balances \$4.2 million or 3.5% due to the difference in growth between share deposits and loan balances. This trend is expected to change in 2015 as loan balances continue to increase.



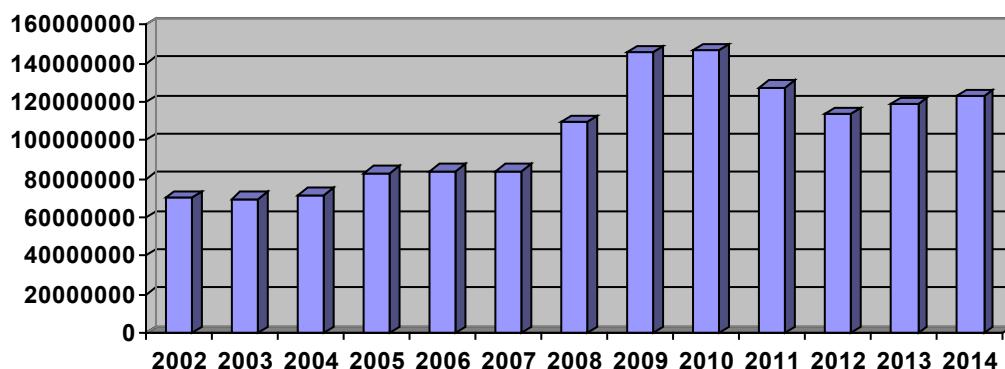
Total Member Shares and Deposits

Total Member Shares and Deposits increased \$6.3 million, or 2.85% between 2013 and 2014. The credit union had growth in all deposit categories except for share certificates. During 2014, the credit union continued to offer members safe, economical alternatives to other financial institutions without causing additional risk to the credit union. The credit union continues to review deposit accounts to be sure we are giving the member the best value for each product and service.



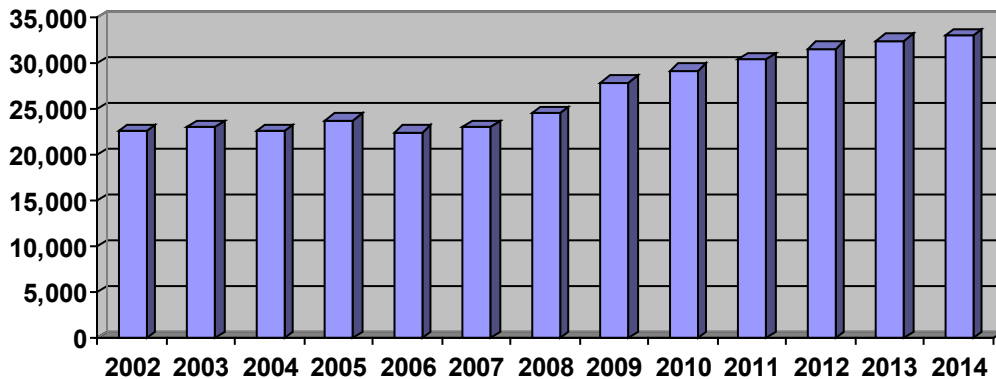
Total Loans

Member loans increased \$5.4 million, or 4.62% between 2013 and 2014. The credit union maintained underwriting and pricing strategies consistent with previous years. The credit union's goal is to offer competitive rates and terms to the membership, consistent with sound industry practices. With additional focus on lending, and planned increases to lending staff, the credit union expects lending volume will continue to increase in 2015. Conservative underwriting continued to keep delinquencies below our peer group levels. The credit union offered several promotions to give back to the membership and improve loan growth. These included skip-a-pay promotions, reduced rates for share secured loans, and various credit card promotions. The credit union added new flexibility to the Real Estate products line in 2014 by partnering with a firm which allows us to offer longer term fixed rate loans to the membership through agencies like FHA, VA and USDA.



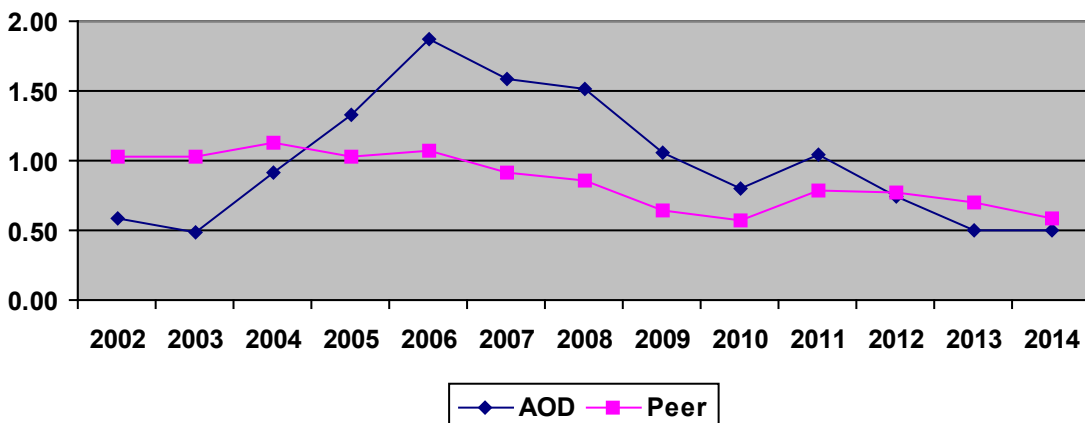
Membership

Between 2013 and 2014, the credit union had a net increase of 568 new members which represented an increase of 1.6%. During 2014, 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 by the end of 2017.



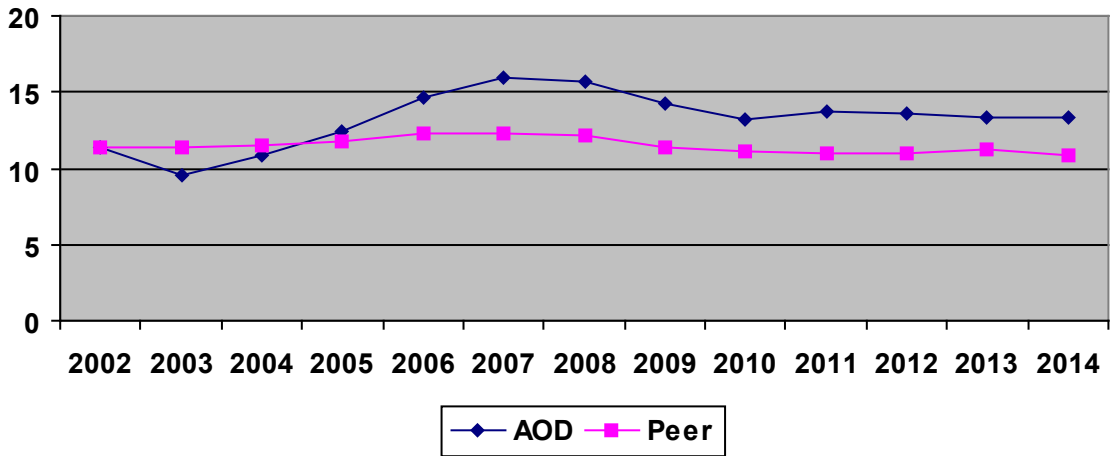
Return on Assets

The return on assets (ROA) ratio is AOD Federal Credit Union's net income divided by its average total assets. The graph shows both AOD's ROA and that of its peer group*. Between 2013 and 2014, the credit union's ROA held steady at .50%. This rate was slightly less than our peer average of .59%. During 2014, the credit union continued to give back to the membership in many ways, such as attractive loan and deposit rates, loan promotions, the holiday skip-a-pay program and college scholarships. 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 of members.



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 2014, the credit union's net worth ratio increased from 13.27% to 13.34% as a result of earnings outpacing our asset growth. This trend is not projected to continue as loans, deposits and total assets increase going forward. The credit union's growth strategy may cause Net Worth to decline in future years. However, the credit union remains well above its peer group average of 10.86% for net worth, and the threshold of 7% required by its regulators to be considered "well capitalized".



*Beginning with 2014, the peer averages were calculated by the National Credit Union Administration, and based on Alabama credit unions with between \$100 million and \$500 million in total assets. The 2014 peer ratios were based on September 2014 data, because December 2014 data was not available.

Supervisory Committee's Report



The Supervisory Committee is created by Federal law and appointed by the Board of Directors according to the provisions in the Federal Credit Union Act. Committee members for 2014 included:

- **Charlene Stallings**, *Chairperson*
- **Thomas Smith**, *Vice Chairman*
- **Jean Newton**, *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

acts as a guardian of the Credit Union by ensuring that operations are conducted in accordance with governing rules and regulations and assets are properly administered. Also, 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 ensure that the Credit Union follows procedures to protect the Credit Union and members against errors, carelessness, and fraud.

To meet these responsibilities, the Supervisory Committee engages outside auditors to provide an independent review of the Credit Union. The 2014 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 2014 with an unqualified opinion. Kemp and Associates also performed the 2014 Agreed Upon Procedures Audit and Bank Secrecy Act Audit. These audits were completed as of July 31, 2014 with no material findings. We also had a NCUA Audit which resulted in no material findings. All 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.

In addition to the annual external audit, the Internal Auditor on staff at the Credit Union conducted various internal reviews and audits. Audits were conducted in order to review the operations and internal controls of the Credit Union. Reports were reviewed monthly by a Supervisory Committee member and Management. Based on audits and reviews, the Supervisory Committee is confident that the financial, compliance, and operational controls in place on behalf of AOD Federal Credit Union's members are adequate to effectively monitor and respond to the safety of their interest.

The Supervisory Committee wishes to thank our members for supporting 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.

Charlene Stallings

Supervisory Committee Chairperson

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to Members

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Well-Being

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Progressive

STATEMENT OF FINANCIAL CONDITION**For the Years Ending December 31, 2014 and 2013*

	2014	2013
ASSETS		
Cash and cash equivalents:		
Non-interest bearing	\$3,501,780	\$3,876,554
Interest bearing	12,528,791	11,005,256
Total Cash and Cash Equivalents	16,030,571	14,881,810
Securities available-for-sale	60,647,381	34,252,928
Securities held-to-maturity	24,948,346	46,738,211
CD's with other financial institutions	27,131,476	29,018,821
Loans to members, net of allowance for loan loss	123,250,322	117,811,209
Deposit in NCUSIF	2,263,773	2,253,816
Investments in corporate credit unions	116,671	866,672
Accrued income	608,887	600,950
Property and equipment	10,644,834	11,146,870
Other assets	1,101,513	1,111,516
TOTAL ASSETS	\$266,743,774	\$258,682,803
LIABILITIES AND MEMBERS' EQUITY		
Members' share and savings accounts	\$229,886,978	\$223,514,959
Dividends accrued and payable	59,847	35,633
Accrued expenses and other liabilities	1,521,277	1,557,635
Total Liabilities	231,468,102	225,108,228
Members' equity:		
Regular reserve, restricted	3,159,240	3,159,240
Undivided Earnings	32,582,582	31,170,350
Accumulated other comprehensive income	(466,150)	(755,015)
Total Members' Equity	35,275,672	33,574,575
TOTAL LIABILITIES & MEMBERS' EQUITY	\$266,743,774	\$258,682,803

* These financial statements were internally prepared.

STATEMENT OF INCOME*

For the Years Ending December 31, 2014 and 2013

	2014	2013
INTEREST INCOME		
Interest on loans	\$5,273,594	\$5,444,469
Interest on investments	1,377,759	1,265,760
Total Interest Income	6,651,353	6,710,229
INTEREST EXPENSE	1,040,138	1,059,482
Net Interest Income	5,611,215	5,650,747
PROVISION FOR LOSSES	731,000	539,654
Net Interest Income After Provision for Losses	4,880,215	5,111,093
NON-INTEREST INCOME	5,722,224	5,555,739
NON-INTEREST EXPENSE		
Compensation and benefits	3,944,456	3,900,921
Operations and loan servicing	2,791,754	2,425,485
Professional & outside services	1,523,974	1,397,043
Occupancy	736,225	650,243
Other	439,948	987,878
Total Non-Interest Expense	9,436,357	9,361,570
NON-OPERATING INCOME (Expense)	246,150	(226,653)
NET INCOME	\$1,412,232	\$1,078,608

* These financial statements were internally prepared.

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STATEMENT OF MEMBERS' EQUITY**For the Years Ending December 31, 2014 and 2013*

	Comprehensive Income	Total Members' Equity	Regular Reserve	Undivided Earnings	Accumulated Other Comprehensive Income
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	\$31,170,350	\$(755,015)
Comprehensive income: Net Income	\$1,412,232	1,412,232	-	1,412,232	-
Other comprehensive income: Unrealized holding gains on securities available for sale	288,865	288,865	-	-	288,865
Total comprehensive income	\$1,701,097				
Transfers		-	0	0	-
BALANCE, December 31, 2014		\$35,275,672	\$3,159,240	\$32,582,582	\$(466,150)

**These financial statements were internally prepared.*

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- Buster Miles Chevrolet
- Buster Miles Ford
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- Clay Automotive, LLC
- Colonial Motors
- Cooper Chevrolet
- Grissom Honda
- Hill Auto Sales
- James O'Neal Chrysler Dodge Jeep
- KIA of Gadsden
- KIA Store of Anniston
- Lenn Costner Auto Sales
- Mike Lipscomb Auto Sales
- Mullinax Auto Sales
- Nissan of Gadsden
- Pee Wee Turner Motors
- P.K. Brooks Used Cars
- Ronnie Watkins Ford
- Sunny King Ford
- Sunny King Honda
- Sunny King Toyota Scion
- Superior Hyundai
- Talladega Ford
- University Chrysler Dodge Jeep Ram



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ANAD-MILITARY
A.S.E. ASA STEPHENS ELECTRIC
AAMCO TRANSMISSIONS
ABS BUSINESS SYSTEMS
ACAPULCO RESTAURANT
ADVANCE AMERICA
ADVANCE AUTO PARTS
ADVANCED FEDERAL SERVICES CORPORATION
AERO MISSILE COMPONENTS
AEROSPACE COATINGS INTERNATIONAL
ALA BEECHING ENTERPRISES DBA THE HONEY BAKED HAM CO. & CAFE
ALABAMAS ABC 33/40
ALAMED PULMONARY CARE SERVICES
ALEXANDER FORD INC.
ALEXANDER'S THE GREAT EVENTS
ALEXANDRIA AUTO PARTS
ALLERGY & ASTHMA CENTER LLC
ALLSTATE INSURANCE
AMERICAN AWARDS
AMERICAN FIREWARE INC.
ANAD CONTRACT AND CIVILIAN EMPLOYEES AND THEIR FAMILIES
ANIMAL MEDICAL CENTER OF JACKSONVILLE
ANNISTON BRIDGE ASSOCIATION
ANNISTON CHRYSLER JEEP DODGE RAM
ANNISTON EMERGENCY MEDICAL SERVICES INC.
ANNISTON EXECUTIVE AVIATION
ANNISTON FIRST WESLEYAN CHURCH
ANNISTON FITNESS CENTER
ANNISTON HEALTH & SICKROOM SUPPLY
ANNISTON MEDICAL CENTER
ANNISTON MEDICAL CLINIC
ANNISTON MOTORS INC. DBA CLASSIC CADILLAC GMC
ANNISTON MUSEUM OF NATURAL HISTORY
ANNISTON OXFORD REALTY CO. INC.
ANNISTON PLATING & METAL FINISHING
ANNISTON PRINTING
ANNISTON PUMP SHOP DBA APS PETROLEUM EQUIPMENT
ANNISTON QUALITY MEATS
ANNISTON RETAIL & COMMERCIAL
ANNISTON RUNNERS CLUB
ANNISTON VETERINARY HOSPITAL
ANY MEMBER (RETIRED OR ACTIVE)
US MILITARY OR FEDERAL CIVIL SERVICE PERSONEL IN NORTHEAST ALABAMA
ARMY MULE
ARRIS INC.
AUTO CUSTOM CARPETS
AUTOMOTIVE INTERNATIONAL INC.
AVERY AUTO SALES INC.
B & M AUTOMOTIVE SERVICE
BACK YARD BURGERS
BAE SYSTEMS GROUND SYSTEMS - ANNISTON
BAMA BUDWEISER OF ANNISTON
BECKWOOD MANOR
BENTLEY GLENN FLOORING
BENTON NISSAN
BESHEARS TRACTOR & EQUIPMENT INC.
BEST WAY RENT-TO-OWN
BETTYS B-B-Q
BIG APPLE BAGEL
BIG CHIEFS RVS
BIG LOTS
BILL STANFORD CADILLAC GMC CHRYSLER JEEP
BILLS AC & REFRIDGERATION
BILLY ISOM REALTY
BLACKS AGENCY

BLASTCRETE EQUIPMENT CO.
BLISS ENTERPRISES
BLUE MOUNTAIN PALLET CO
BONNIE RAYS BAKE SHOPPE
BONNY BROOK MOBILE COMMUNITY
BOOTS SHOES THINGS ETC. AKA S&W ENTERPRISES
BOS HANDYMAN SERVICE
BOSTROM SEATING INC
BRANNON HEATING & AIR
BRIDGEWATER INTERIORS
BROWN ROOFING CO.
BRYANT CLEANING SERVICE INC
BUBBAS CAR WASH
BURGESS CHIROPRACTIC
BUSTER MILES CHEVROLET
BUSTER MILES FORD
C & D AUTOMATION & MACHINE CO. INC.
CABLE ONE
CALHOUN COMMUNITY PRESS
CALHOUN COUNTY CHAMBER OF COMMERCE
CALHOUN COUNTY COMMISSION
CALHOUN COUNTY INSURANCE CENTER INC
CALHOUN COUNTY JUVENILE PROBATION OFFICE
CALHOUN COUNTY SHERIFF'S OFFICE
CARNABY STREET BEAUTY SALON
CAROLINA LOGISTIC SERVICES
CAROLS CREATIONS
CARQUEST
CENTRAL CASTING CORPORATION / TYCO FIRE & BUILDING PRODUCTS
CENTURY 21 HARRIS-MCKAY REALTY
CHEAHA AREA REGIONAL EMERGENCY SERVICES (C.A.R.E.S.)
CHEAHA WOMENS HEALTH AND WELLNESS LLC
CHEVALIER PRODUCTIONS
CHICK-FIL-A (OXFORD)
CHINA LUCK RESTAURANT
CHRISTIAN & ASSOCIATES ARCHITECTS INC.
CITIFINANCIAL
CITY OF JACKSONVILLE
CITY OF OXFORD
CITY OF WEAVER
CIVILIAN MARKSMANSHIP PROGRAM
CLASSIC CATERING
CLAY AUTOMOTIVE LLC
CLAY COUNTY CHRYSLER DODGE JEEP
CLAY COUNTY COMMISSION
CLAY COUNTY E-911
COLDWATER SPRINGS LLC DBA SOUTHERN BOTTLED WATER
COLOMBIAN KNIGHTS/KNIGHTS OF COLOMBUS COUNCIL 3227
COLONIAL PINES HEALTH & REHABILITATION
COLUMBUS FINANCE CO.
COMFORT INN
COMFORTING TIMES LLC DBA COMFORT KEEPER
COMPLETE CAR WASH SYSTEMS
COMPREHENSIVE BEHAVIORAL SERVICES
CONTEMPORARY TILE
CONTRACTORS STAFFING
COOKS AUTO SALES
COOPER CHEVROLET
COOSA VALLEY YOUTH SERVICES DETENTION CENTER
CORNERSTONE CHURCH
COTTAQUILLA COUNCIL OF GIRL SCOUTS
COTTON STATES INSURANCE
COUNTRY INN & SUITES
COUNTRYSIDE HOSPICE
COVALLI'S ITALIAN KITCHEN
CROWN KIA

CUE TIME CAFE & BILLIARDS
CUSTOM PIZZA
DAMN YANKEES OYSTER BAR
DANKA BUSINESS SYSTEMS
DAVIDS WRECKER/RAYBORNS COLLISION CENTER
DD PIZZA L.L.C. DBA CICI'S PIZZA #398
DEFENSE RESEARCH INC.
DISCOUNT OPTICAL DEPOT
DIVERSIFIED BUSINESS ENTERPRISES
DOLLAR GENERAL STORE #3756
DONALD D. KING D.M.D. P.C.
DR. DAVID CUMMINGS FAMILY DENTISTRY
DR. JAMES JOHNSON
DR. STEPHEN LYNCH D.M.D
DUSTBUSTERS
DYNABODY FITNESS
EAST ALABAMA PORTABLES INC.
EAST ALABAMA REGIONAL PLANNING AND DEVELOPMENT COMMISSION
EATON PRINTING COMPANY
EFFINAS TUSCAN GRILL
ELITE HOME CARE
ELITE IMAGES
EMPLOYEES OF THE CREDIT UNION AND THEIR FAMILIES
ERA KING REAL ESTATE CO. INC.
EVANS FLOWER SHOP
FAITH CHRISTIAN HIGH SCHOOL
FAITH TEMPLE CHRISTIAN CENTER
FAMILIES AND ORGANIZATIONS OF SUCH PERSONS
FAMILY CHIROPRACTIC
FAMILY CHRISTIAN BOOKSTORE
FAMILY LOAN COMPANY INC
FAMILY NISSAN
FEDEX GROUND
FIRST AMERICAN HOME CARE
FIRST BAPTIST CHURCH OF WEAVER FITCO
FIVE STAR FOOD SERVICE
FOOTE BROS. CARPET & FLOORING INC. (DBA FOOTE BROS CARPET ONE - GADSDEN/ANNISTON)
FOOTHILLS TIMBER CO. INC.
FORSYTH BUILDING COMPANY INC
FOSTER BUSINESS SERVICES LLC
FOWLER HOME MAINTENANCE
FUN FEVER FAMILY ENTERTAINMENT
GABLE & SON PLUMBING INC.
GARFRERICKS CAFE
GEICO INSURANCE
GENERAL DYNAMICS ORDNANCE AND TACTICAL SYSTEMS
GLASS HOUSE RESTAURANT & CATERING LLC
GOLDEN CORRAL (A.K.A. YBE OXFORD LLC #2612)
GOLDEN LIVING CENTER
GOLDEN SPRINGS BAPTIST CHURCH
GOOD PATH AUTO
GRACE BAPTIST CHURCH CHILD DEVELOPMENT CENTER
GREAT AMERICAN CAR WASH
GRISSOM MOTORS INC AKA GRISSOM HONDA
GUIDANT INS. GROUP
HABITAT FOR HUMANITY OF CALHOUN COUNTY
HAGER COMPANIES
HALE BUILDING COMPANY INC.
HAMPTON INN JACKSONVILLE
HARLEY-DAVIDSON MOTOR COMPANY
HARMONY MOTORS INC.
HAVARD PEST CONTROL
HAYNES MACHINE COMPANY
HEALTH SERVICES CENTER (A.K.A. AIDS SERVICE CENTER)
HGS ENGINEERING
HIGHWAY 280 NISSAN
HIS & HER FAMILY SALON

Select Employee Groups (SEGs) continued...

HOLIDAY INN EXPRESS AND SUITES
HOLOX LTD
HOOVER MATERIALS GROUP INC.
HOWARD CORE & CO.
HUBBARDS OFF MAIN
IDEAS PLUS
IMPERIAL PLANTS
INTERNAL MEDICINE ASSOCIATES P.C.
ISOM & STANKO LLC-ATTORNEYS AT
LAW
J & J REMODELING
J & J WINDOW CLEANERS
J D BYRIDER SALES
J SUPPLY COMPANY
JACKSON MORTGAGE CO. INC
JACKSONVILLE HOME CENTER
JACKSONVILLE STATE UNIVERSITY
JAMES N. NELSON USED TRACTOR
JAMES ONEAL CHRYSLER DODGE JEEP
JANE ROBINSON NOTEREADER
JIM COLLINS MANAGEMENT SEARCH
JIM PREUITT FORD
JIMS QUINTARD TRANSMISSION
JO ANNS BARBER SHOP
JOHN RAY ENTERPRISES
K & K AUTO SALES
K L BROWN MEMORY CHAPEL
KALLIS LOVE STUFF
KELLY GROUP MORTGAGE
KELLY SERVICES
KEMPS OFFICE CENTER
KERR CABINET COMPANY INC.
KIDS FIRST CHILDCARE
KIDZ DAY OUT INC.
KLASSIC KANDLES
KRONOSPAN LLC
LAMARS DONUTS
LANEY AIR CONDITIONING
LASER FABRICATION & MACHINE CO.
INC.
LAWN DOCTOR/JIM RAY ENTERPRISES
INC
LAYTON PLACE RESTAURANT
LEES HEATING & AIR CONDITIONING
LENN COSTNER AUTO SALES
LESCO INC.
LIFETIME EYE HEALTH CARE
LIFETIME WINDOWS
LINDAHL'S SMALL ENGINE REPAIR
LIPSCOMB AUTO SALES
LONG MEMORIALS
LOTT CABINET SHOP
M&H VALVE
MAIN STREET MARKETING
MARTIN ASSOCIATION
MARTINS PHARMACY
MARVEL CLEANERS
MARVINS BUILDING SUPPLY
MATTRESS OUTLET
MAUSER USA LLC
MCCLELLAN FAMILY CHIROPRACTIC
MCCLELLAN PARK MEDICAL MALL
MEDHUS WELDING AND FABRICATION
MERRILL LYNCH
METLIFE
METRO MAIL SERVICE
MICROCHIP COMPUTER LAYOUT
MILANO EYECARE GROUP
MILLER FLORIST
MILLER FUNERAL HOME
MILLER MONUMENT
MILLERS OFFICE FURNITURE
MINTON HOME CENTER
MODERN GRANITE & MARBLE
MOORE PRINTING COMPANY
MOORE REALTY
MORRIS ALTERATIONS
MORROW FURNITURE
MOSES CONSTRUCTION
MOTEL 8 HOTEL - OXFORD
MOVIE GALLERY
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 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 MASONRY
PEE WEE TURNER MOTORS INC.
PEPPERS & CLICKS BARBER SHOP
PHILLIPS MANUFACTURING CO.
PHYSICIANS CARE CLINIC
PINEY WOODS FURNITURE
PINSON FLORIST
PLAYTIME COMICS
POTTS MARKETING GROUP LLC
PRECISION STRIP INC
PRECISION TUNE INC.
PREMIER LAWN & LANDSCAPE
PRESTIGE MEDICAL SPA
PRIMERICA FINANCIAL SERVICES
PRINT PARCEL AND POST
PRYOR GIGGEY COMPANY
PUROHIT PEDIATRIC CLINIC LLC
QUAD CITIES VOLUNTEER FIRE
DEPARTMENT
QUINCYS LENLOCK
QUINTARD MALL
QUIZNOS SUBS
RAINBOW OMEGA
RAMADA INN
REMODELERS OUTLET/ ADVANCED
FENSTRATION PRODUCTS
RENAISSANCE SALON
RESORT ADVERTISING
REX TV AND APPLIANCES
RICE RICE & SMITH P.C.
ROBBINS GIOIA
ROBERT'S RENTALS LLC
RON NEWTON PONTIAC-CADILLAC
RONS BAR-B-Q
ROSWERS DAYTIME PRODUCTIONS
ROY HANNER AGENCY
RUSSELL MACHINE CO.
SAIC (SCIENCE APPLIATIONS
INTERNATIONAL CORPORATION)
SAMS AUTO SERVICE
SANDERS CABINETRY
SAVE YOUR DATA LLC
SECURITY SOUTH COMPANY
SENSATIONAL STYLES & TAN
SENTINEL CONSUMER PRODUCTS
SERVICE REALTY COMPANY
SERVICEMASTER BY MIMSCO
SHAHER USED CARS
SHAWN SNIDER STATE FARM
SHINE THROUGH JANITORIAL TECH
SIGN GRAPHICS INC.
SILVER LAKES GOLF COURSE
SKINNERS CASH AND CARRY
SNEAKY PETES AKA RANNOV INC
SOUTHERN WASTE SYSTEMS INC
SOUTHWIRE MEDIUM VOLTAGE
SPIRIT OF ANNISTON
SPORTS TRAILERS INC
SPRINGS INDUSTRIES INC
STATE BEAUTY SUPPLY
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 HOGUE ELECTRIC INC
THE ANNISTON STAR
THE CHILDRENS PLACE
THE DONOHO SCHOOL
THE KIA STORE GADSDEN
THE KIA STORE OF ANNISTON
THE MOELLER LAW FIRM
THE OFFICE CORP. OF ANNISTON
THE SUPPLY ROOM
THE SURGERY CENTER
THE THISTLEDOWN GROUP INC.
THE UPS STORE
THE VILLAGE STATIONER
THREE DUDES SEAFOOD
TOMMY GRIFFIN AUTO
TOP O THE RIVER
TRACTOR & EQUIPMENT
TRACY J. CYCLES INC.
TRI STAFFING
TRI-CITY HOUSING
TRINITY BAPTIST MINISTRIES
TWILLEY & ASSOC
TYSON ART & FRAME AND THE WINE
CLOSET
UNIQUE BEAUTY SALON
UNITED WAY OF EAST CENTRAL
ALABAMA
UNREMARKED SPOUSES OF DECEASED
MEMBERS OF THE CREDIT UNION
US BANKRUPTCY COURT
US DEPARTMENT OF AGRICULTURE
HEFLIN
US LAWNS
VAL-PAK COUPONS
VALLEY MACHINE CO. INC
VALLEY PHOTOGRAPHY
VAULT BUILDERS
WAFFLE HOUSE
WAL-MART ANNISTON
WAL-MART JACKSONVILLE
WAL-MART OXFORD
WALLACE METALS
WATER WORKS SEWER BOARD OF THE
CITY OF HEFLIN
WDNG RADIO
WELDTAK TESTING LABS
WELLNESS FOUNDATION
WESTERN SIZZLIN OF OXFORD
WHMA RADIO
WHOG RADIO
WIDENET CONSULTING LLC
WILHOITE & ASSOCIATES
WILL STAFF SNELLING
WILLS AIR FREIGHT
WJXS- TV 24
WOODARD BROADCASTING CO./WVOK
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WOODMEN OF THE WORLD
WOODS BODY SHOP
YOUNG WOLLSTEIN JACKSON &
WHITTINGTON LLC
YOUNGS DENTISTRY
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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

Visa Credit Cards

TruStage Home Owner's

Insurance

TruStage 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

American Express Gift Cards

Visa Check Cards

Notary Public

Official Checks

Money Orders

Direct Deposit

Payroll Deduction

Wire Transfers

Safe Deposit Boxes

Shared Branching

Ready to Roll

AODFCU Surcharge Free ATMs

P.O.D. Accounts

Mechanical Repair Coverage

(Auto Exam)

Quality

Member

Service

Commitment
to Members

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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 2014, AODFCU employees volunteered many hours to such organizations. Following are a list of the organizations that received monetary and/or volunteered time donations from AOD Federal Credit Union in 2014:

Anniston Lions Club
Anniston Rotary
Anniston Runners Club- Woodstock 5k
Anniston Soup Bowl
Big Brothers Big Sisters of NE Alabama
Calhoun/Cleburne County
American Red Cross
Cheaha Chapter of Credit Unions
Children's Services Inc.
Community Enabler
Cpt. Kyle Comfort Memorial Foundation
East Alabama Credit Association
Empty Stocking Gala
Empowering Communities

Grace Episcopal Church- Habitat
for Humanity
Haley's Team Twilight 5k Run
Kid's Fishing Classic, Inc.
Lakeside Hospice
Marine Corps League- Toys for Tots
Marine Corps Ball
Spirit of Anniston- 4th Friday's
Anniston Downtown
Steel Magnolias Breast Cancer
Support Group
Toys for Tots
WOVEN
Wounded Warrior Hunt



Pictured left to right:

*Col (Ret) Joel Denney, Race Director; Gordon "Doc" Williamson, AODFCU Board Chairman;
Brooke Comfort, President CPT Kyle Comfort Foundation; Angela Kemp, AODFCU CEO*

financial
services

Community
Service

Integrity

QUALITY
STAFF

Quality
Member
Service

Commitment
to Members

Financial
Well-Being

cooperative

Progressive

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!

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Pictured on the Front Cover: Chris Freeman with Allison Sanders



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