

## 61<sup>st</sup> Annual Meeting Report

On February 22, 2011, AOD Federal Credit Union's Annual Meeting took place at the Anniston Army Depot's Berman-Varner House, Building #47. Promotional items were presented to members as they arrived. Each member was invited to enjoy the delicious array of foods before Board Chairman, Gordon "Doc" Williamson, called the meeting to order. A review of the past year was presented in a special video entitled "Members Matter." Also, an informative Annual Report was presented to each member. You may view this report online at [www.aodfcu.com](http://www.aodfcu.com) or visit any AODFCU office to obtain a copy.

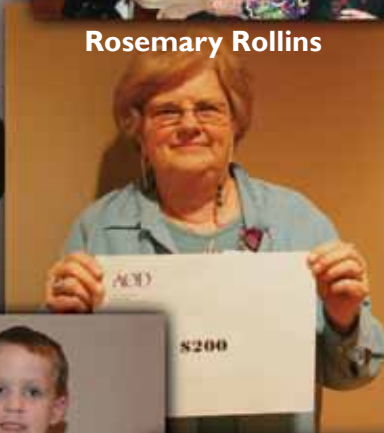
After all reports were presented and approved, Chairman Williamson adjourned the meeting, and Board Vice Chairman, Ken Reid, awarded door prizes to lucky members!



Christine Johnson



Rosemary Rollins



Lauren Holbrook



Woodrow Wilson



Aaron Railey



Joe Malinowski



Priscilla Thomas



### Key Financials

(As of 2/28/11)

Total Assets..... \$225,508,647.50

Total Loans..... \$142,384,918.21

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

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

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

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

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



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



**EQUAL HOUSING  
LENDER**

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

**Local (256) 237-9494**

**Toll (800) 637-0299**

**Fax (256) 237-3285**

**Correspondence Address:**

Please be sure to use  
AODFCU's correspondence  
address (P.O. Box) when  
communicating by mail. The  
post office may not deliver  
mail addressed to a street  
address.

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

## LEADERSHIP TEAM

### Board of Directors

#### Chairman

Gordon "Doc" Williamson

#### Vice Chairman

Ken Reid

#### Secretary

Clyde Wesson

#### Treasurer

Jim Webb

### Board Members

Larry Daugherty

Bobby Israel

Randy Wiggins

### Supervisory Committee

#### Chairman

Larry Daugherty

#### Vice-Chairman

Everett Kelley

#### Secretary/Recording Officer

Elaine Glass

### President and Chief Executive Officer

Kenneth R. Reynolds

### Chief Operations Officer

Nina Gilbert

### Chief Financial Officer

Jeffrey Napper

### Chief Information Officer

Victor Morales

# Important Information on Store-Issued Debit Cards



As shoppers, we whip out our debit/check cards to buy everything from groceries to clothing and have those amounts conveniently withdrawn from our credit union accounts. To accept a customer's check card, retailers must pay an interchange fee. To circumvent those interchange fees, some retailers are now offering store-issued check cards that provide shoppers with discounts. While using a store-issued check card may provide savings, one must understand both how a store-issued check card works and his or her liability in the event of fraud.

Store-issued check cards are issued by the retailer's financial institution and not the financial institution with the cardholder's checking account. Payment is directed to retailers by using the automated clearing house (ACH) network. Basically, a customer presents their store-issued check card at the point of purchase, and the request for payment is sent to the check card issuer, which creates an ACH to debit the cardholder's account.

If fraud occurs with a store-issued check card, dispute complexity can be expected. For example, if an AODFCU member experiences fraud with a store-issued check card, he or she must follow the reporting requirements outlined in the retailer's card agreement and notify the credit union immediately so the unauthorized ACH debit can be returned to the retailer's financial institution that issued the ACH debit.

AODFCU would like to remind you about the value and security of our debit/check cards. AODFCU Visa check cards have zero liability with PIN-less transactions. You are not responsible for unauthorized transactions when you notify us promptly. Read more information about AODFCU's secure check cards below.

## The Wait is Over! Get your AODFCU check card INSTANTLY.

### With the AODFCU Visa® Check Card:

- Enjoy the security of having your debit card and PIN in hand before you leave the branch-office.
- Money for purchases comes directly from your primary AODFCU checking account.
- There is no more waiting 10 or more days for your check card and PIN.
- You don't accumulate balances, so you don't pay interest.
- Zero liability with PIN-less transactions. You are not responsible for unauthorized transactions when you notify us promptly.



# Member Appreciation



**Erin Criner**  
Member since 2008

Erin Criner has been a member of AOD Federal Credit Union since 2008. Born in Ventura, California, Criner and her family lived in Guam for a few years, when she was very young, and then moved to Oxford when she was five years old. Erin attended Oxford High School and is now majoring in Biology/Pre-Pharmacy at Jacksonville State University.

Erin says that she joined AOD Federal Credit Union “because I wanted to have a safe place to save money.” Erin also affirms AODFCU’s focus on quality member service when she says, “After all these years, I’ve never had any problems with AOD Federal Credit Union and every time I visit everyone is extremely friendly and helpful.”

In 2010, Erin was an AOD Federal Credit Union scholarship recipient and received \$1,000 toward her college education. Erin makes the most use out of her credit union savings account, and the convenient ATMs located throughout Calhoun and Talladega counties. Erin likes to spend time with family and friends, shop, and listen to music. Erin also believes in community service and has been a volunteer at Anniston Veterinary Hospital and RMC.



## 15 YEAR FIXED-RATE MORTGAGE

as  
low  
as

# 4.65% | 4.7179% APR\*

**NO Origination Fee!**



\*4.7179 APR is Annual Percentage Rate. Loan Example: A 15-year fixed rate loan for \$75,000 at 4.65% would require 180 monthly payments of \$679.51. The terms used in this example are for illustrative purposes only and the actual terms you receive may be different depending on your creditworthiness. Rate will be fixed for 15 years. The origination fee waived. This offer applies to first-time purchases and/or refinances. This offer excludes Land Loans, Home Equity Loans, and Lines of Credit. All loans subject to credit approval. Certain restrictions apply. Private mortgage insurance is based on loan-to-value. Mortgage insurance may be required on certain products and PMI could increase APR. Financing available up to 95% on refinances and up to 90% on new purchases. 10% down payment required on refinances and 5% down payment required on new purchases. Taxes and insurance escrows are not included. Limited time offer, promotion may be discontinued without notice.

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

## Shared Branching & CO-OP Network Enhance Member Convenience



CREDIT UNION  
SERVICE CENTERS.

**There's an app for that!**

Did you know that there is a Credit Union  
Service Centers & CO-OP Network  
iPhone app?

In an effort to improve member convenience, AOD Federal Credit Union participates in both the **Credit Union Service Center Network** and the **CO-OP Network**. The Credit Union Service Center Network, known as **shared branching**, allows AODFCU members access to their accounts from multiple branch locations nationwide. The other locations are actually branches of other credit unions that allow AODFCU members to conduct business at their branches. When visiting any existing Credit Union Service Center location (there are more than 4,200), members are asked to provide their credit union name, picture ID, and account number. Based on the information given, a Service Center teller obtains a member verification which allows members to conduct certain transactions just as they would at any AODFCU office. To find the nearest service center location, log on to [www.aodfcu.com](http://www.aodfcu.com) or call **1-800-919-CUSC (2872)**, or request a shared branching directory at any AODFCU office.

In addition to shared branching, AODFCU members can now enjoy surcharge-free access at over 28,000 CO-OP Network ATMs throughout the United States and Canada. ATMs that surcharge should have a warning screen appear before the completion of the transaction to notify the user of an impending surcharge. Surcharges are not the same as transaction fees. Transaction fees at non-AODFCU ATMs still apply, as described in your Members' Guide to Fees. To find the nearest CO-OP Network ATM, log on to [www.aodfcu.com](http://www.aodfcu.com) or call **1-888-SITECOOP (748-3266)**.



## SEG SPOTLIGHT:



### Country Inn & Suites



One of our new Select Employer Groups, **Country Inn & Suites By Carlson**, opened in Oxford in 2006.

Country Inn & Suites in Oxford, AL is conveniently located off I-20 three miles east of downtown Oxford. Guests enjoy convenient amenities such as high-speed Internet access, an indoor pool and spa, complimentary outdoor parking, a Fitness Center, Business Center and a complimentary breakfast buffet. Visit them at 100 Colonial Drive, Oxford AL, 36203. You may make reservations by calling **(256) 241-0950** or visiting their website [www.countryinns.com/oxford-hotel-al-36203/aloxford](http://www.countryinns.com/oxford-hotel-al-36203/aloxford).

## Community Involvement



AOD Federal Credit Union staff participated in the Big Brothers Big Sisters of Northeast Alabama annual Bowl For Kids' Sake fundraising event. The event took place on February 28th at the Anniston City Bowling Center. Big Brothers Big Sisters is the oldest, largest and most effective youth mentoring organization in the United States.

## The FACT Act

The Fair Credit Reporting Act is designed to aid in the fight against identity theft, increase the accuracy of consumer reports and limit the type and amount of marketing solicitations that you receive.

### NOTICE

#### *Furnishing Negative Information to Consumer Reporting Agencies*

- We may report information about your account to credit bureaus.
- Late payments, missed payments, or other defaults on your account may be reflected in your credit report. (This notice has been provided to you as required by Section 217 of the Fair and Accurate Transactions Act of 2003)

Your credit report provides insight on how financially responsible you are. Your financial well-being depends heavily on maintaining a clean credit report. Negative information in your credit report will lower your credit score. Low credit scores generally result in denial of future credit, lower credit limits, and higher rates on the credit you receive.

Please make your payments on time and always pay at least the minimum amount due to insure that negative information regarding your accounts with AOD Federal Credit Union will not appear on your credit report.

### *Holiday Closings*

**Memorial Day – Monday, May 30th**

**Independence Day – Monday, July 4th**