

62nd Annual Meeting Report

On February 21, 2012, AOD Federal Credit Union's Annual Meeting took place at the Anniston Army Depot's Fitness Center. Promotional items were presented to members as they arrived. Each member was invited to enjoy a hearty variety of finger 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 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. Longtime member Virgil Bohn said, "I was so happy to finally win. I have been attending for years, and I keep telling everyone my chances increase each time I come, so this was my time."

Thirty door prizes were given away this year, including cash amounts from \$25 up to \$200, two Easter lily plants and an iPad2.



Alvin Townsend



Virgil Bohn



Young Snow



Carolyn White



Patsy Conway

POWER
\$15,000
Grand Prize

No purchase necessary, see official rules.

PURCHASE a mortgage, a vehicle, or a credit card and automatically receive **ten (10) prize entries.** **10x**

OPEN a checking account and automatically receive **three (3) prize entries.** **3x**

WINNING chances increase with every **POWER** transaction.

ENABLE eStatements and automatically receive **one (1) entry.** **1x**

REFINANCE a mortgage or a vehicle from another institution and automatically receive **ten (10) prize entries.** **10x**

Key Financials (As of 2/29/12)

Total Assets..... \$236,530,810.44
Total Loans..... \$124,820,270.61

What Was That You Said?

"Happiness depends more on how life strikes you than on what happens."

—Andy Rooney

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

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

Oxford Office
12 Elm Street
Oxford, AL 36203



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



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

**Federally insured by
NCUA.**

Local (256) 237-9494
Toll (800) 637-0299
Fax (256) 237-3285

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

P.O. Box 608
Bynum, AL 36253

LEADERSHIP TEAM

Board of Directors

Chairman

Gordon "Doc" Williamson

Vice Chairman

Ken Reid

Secretary

Gloria "Jean" Newton

Treasurer

Jim Webb

Board Members

Larry Daugherty

Bobby Israel

Clyde Wesson

Supervisory Committee

Chairman

Larry Daugherty

Vice Chairman

Thomas A. Smith

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

SEG SPOTLIGHT:



Grace Baptist Church Child Development Center



Grace Baptist Church Child Development Center was established in the early 90s by Grace Baptist Church. Currently the Child Development Center is serving families in the Calhoun and surrounding counties. The families that are a part of this program have children six weeks up to Pre-K. The center also offers before school, after school, holiday and summer care for children Kindergarten through Sixth Grade. The Child Development Center offers the High Reach Curriculum for Toddlers and K-2 and the Abeka Curriculum for K-3 and K-4 classes. They focus on the cognitive, emotional, spiritual and physical growth of the children. As a ministry of Grace Baptist Church, the Child Development Center wants to offer a safe, nurturing environment for all children.

The Child Development Center is located within Grace Baptist Church off Friendship Road on Hinton Drive in Oxford. Hours of operation are from 6:00 a.m. – 5:45 p.m. Monday through Friday. This includes a part-time Pre-K program from 8:00 a.m. – 12:00 p.m.

For more details and any other information please call (256) 835-3486 or visit their website at <http://www.graceoxford.com>.

AOD Financial Services – Coming Soon

Retirement, Insurance & Investments from a Trusted Partner

A Message from the MEMBERS Financial Services Program

Trust is everything – especially when it comes to your insurance and investments. That's why we are honored to have been chosen by AOD Federal Credit Union as the financial services partner to serve the needs of members like you.

Designed exclusively for credit union members, and located right here at the credit union, the MEMBERS Financial Services Program is a full-service financial advisory program. We provide retirement, insurance and investment services to members like you. We're here to help you and your family through a lifetime of financial planning needs – from those just starting a savings plan, to those with sizable assets looking for more sophisticated management tools.

Some of the products and services available include:

- Retirement Planning
- Wealth Management
- Education Funding
- Mutual Funds
- 401(k) / Pension Rollovers
- Life Insurance
- Long-Term Care Insurance
- Tax-managed Investing*

As a trusted partner of AOD Federal Credit Union, the MEMBERS Financial Services Program works in cooperation with your credit union. Therefore, we understand the importance of serving you. We're affiliated with CUNA Mutual Group, a family of companies owned by and dedicated to credit unions and their members for the past 125 years.

*Representatives are not tax advisors. For more information regarding your specific tax situation, please consult a tax professional. Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

20th Annual Credit Union Car Sale

The car buying event of the year is happening end of April, and AOD Federal Credit Union is ready to help you drive away with a great deal! Shop the 20th Annual Credit Car Sale April 25th through 30th at McClellan Park Medical Mall and tell the dealer you'd like to finance your new vehicle with AODFCU. Loan officers will be on site for immediate approval, and with AOD Federal Credit Union's Rate Match* guarantee, you are sure to drive away with the best deal anywhere! **Insist on AOD financing and receive ten (10) entries for a chance to win up to \$15,000 in the Power15K Sweepstakes!**

Participating dealers are: Benton Nissan, Classic Cadillac, The Kia Store Anniston, Sunny King Ford, Sunny King Honda, Sunny King Toyota, Superior Hyundai and University Chrysler Jeep Dodge Ram.

Hours:

Wednesday, April 25th – 9 a.m. until dark **Thursday, April 26th – 9 a.m. until dark**
Friday, April 27th – 9 a.m. until dark **Saturday, April 28th – 9 a.m. until dark**
Sunday, April 29th – 1 p.m. – 6 p.m. **Monday, April 30th – 9 a.m. until dark**

*Certain restrictions may apply. Rate match applies to verifiable new or used auto, truck, motorcycle or recreational vehicle loan rates from other local financial institutions only. Offer not applicable to all subsidized rate programs or any "special rate" program or manufacturers' finance companies. Offer not applicable to any other rate that bundles sale of vehicle and financing together. The competitor's rate offer must be for the similar loan product and term of the AODFCU offer. AODFCU must be able to verify competitor's rate for which the member qualifies. Transaction qualifies for Power15K Sweepstakes. See www.aodfcu.com for more details.

20th Annual Credit Union Car Sale - Application

Name: _____ Address: _____ City/State/Zip: _____

Residence: Own: Yrs. Owned ____ Rent: Payment Amount: _____ Home Phone/Cell Phone: ____/____ Work Phone: _____

Birth Date: _____ Credit Union Acct #: _____ Social Security #: _____ Employed By: _____

Monthly Income: _____ Other Income: _____ Yrs. Employed _____ Job Title: _____

I hereby certify that all statements are true and correct for the purpose of obtaining credit. The credit union is authorized to check my credit and employment history. Credit subject to approval.

Signature: _____ Date: _____

Mail or fax your completed application for pre-approval*: Attn: Loan Department
AOD Federal Credit Union
P.O. Box 608
Bynum, AL 36253
or Fax: (256) 237-9993

FOR OFFICE USE ONLY

Date Approved: _____ Amount: _____ Loan Officer: _____

*Loans subject to approval, rates subject to change. Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.



Kristin Smith
Member

Member Appreciation

Kristin Smith came to AOD Federal Credit Union after being approved for a Christmas Loan for her four children and fees at her former banking institution caused dissatisfaction. Ms. Smith decided to move to the credit union for all her personal banking after her former bank was going to charge over \$10 monthly to maintain a checking account that didn't receive direct deposit.

Ms. Smith was born in Chicago but lived on the West Coast for most of her life before settling in Alabama ten years ago. She owns Jeffrey James hair salon in Anniston.

Kristin does most of her banking at the Greenbrier branch and says she always feels welcome. When asked about her credit union experience, Ms. Smith smiled and said, "With my other bank, I just felt like an account number. At AOD, I feel like a member, like they care. Everyone is always nice."

Internet Banking (eLINK) Security Enhancement - Coming Soon

AOD Federal Credit Union is always working to protect the private information of our members. In April, we will be implementing a new online login security solution so we have the latest tools to protect against potential online fraud. Multi-factor authentication strengthens security at login while providing peace of mind for our members by going beyond the username and password used today. Once enrolled, there is little difference in the login process. The security questions will be replaced with options to receive a text, email, or phone call to prove your identity. This will allow you to enroll your computer for extra security. It is usable anywhere at any time, and members can enroll any number of computers. You can also un-enroll PCs that you no longer wish to use for online financial service purposes.

Shared Branching & CO-OP Network Enhance Member Convenience



There's an app for that!

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

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 28th