

63rd Annual Meeting Report

On February 26, 2013, 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.

After all reports were presented and approved, Chairman Williamson adjourned the meeting, and Board Vice Chairman, Ken Reid, awarded door prizes to lucky members. Thirty door prizes were given away this year, including cash amounts from \$25 up to \$200, two plants and an iPad mini!



Bonita Mason



Pattie Bean



Greg Johnson



Dalton Payne



Tammy Prestwood

AODFCU is Reducing the Clutter in Your Mailbox!

Effective May 1st, 2013, AODFCU will eliminate the printing and mailing of Insufficient Funds (NSF) notices, Overdraft Transfer notices, and Paid NSF notices. AODFCU offers our members easy access to information through a variety of electronic banking services such as mobile SMS/text banking, our new Mobile App, Internet Banking services (eLink), and Telephone Banking services (VoiceLink). In addition to these great electronic services, eNotifications are available through eLink to notify you of the activities that occur on your account.

Want to help our environment? Register for eStatements today and further reduce the clutter in your mailbox.

Key Financials

(As of 2/28/13)

Total Assets.....\$250,347,390.77

Total Loans.....\$110,015,500.48

Holiday Closings

Memorial Day – Monday, May 27th

Independence Day – Thursday, July 4th

Bynum Office
334 Victory Drive
Bynum, AL 36253

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

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

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

Lenlock Office
150 Bill Robison Pkwy.
Anniston, AL 36206

Oxford Office
12 Elm Street
Oxford, AL 36203



**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

Bobby Israel

Secretary

Gloria "Jean" Newton

Treasurer

Jim Webb

Board Members

Larry Daugherty

Ken Reid

Clyde Wesson

Supervisory

Committee

Chairman

Larry Daugherty

Vice Chairman

Thomas A. Smith

Secretary/Recording Officer

Elaine Glass

President and Chief Executive Officer

Richard Simonton

Chief Operations Officer

Nina Gilbert

Chief Financial Officer

Jeffrey Napper

Chief Information Officer

Victor Morales



SEG SPOTLIGHT: Chevalier Productions



Chevalier Productions is one of our newest Select Employer Groups. This retail and rental business is your one-stop shop for all your musical needs. Chevalier Productions provides equipment, installation, and servicing for all your audio and lighting needs. Chevalier Productions has highly qualified staff that can provide training on audio and lighting, as well as repair service for instruments and equipment.

Chevalier Productions offers local, professional and semi-professional musicians the opportunity to shop locally. They also provide music lessons to people of all ages. Regular recitals are held for aspiring musicians to showcase their talents.

Chevalier Productions is now offering free estimates on installations and service calls to all churches.

Chevalier Productions is located at 230 G Street in Anniston, Alabama. You can check them out at Chevalierproductions.com or Chevalierproductions.net. Call 256-835-0360 for any questions about their services.

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.

AODFCU's eLink smart phone Mobile Apps are now available!

Download our iPhone and iPad, or Android App now to put the convenience of AODFCU mobile banking at your fingertips. The AODFCU mobile app makes it easy and convenient to manage your finances – any time, any where! The Android mobile app is now available for download in Google Play and iPhone/iPad mobile app is now available in the App Store for download.



Community Involvement: Oxford High School Robotics Team

AODFCU was a Gold Sponsor for the Oxford High School FIRST (For Inspiration and Recognition of Science and Technology) Robotics Program for the 2013 Season. Our contribution to OHS will help promote STEM (Science, Technology, Engineering, and Mathematics) initiatives in their school. OHS is a 4th year participant in FIRST. The OHS FIRST Robotics Team is led by advisor Robert Howell. Team 3139 – Oxford Omega competed in The Peachtree Regional FIRST Robotics Competition March 14th-16th at the Gwinnett Civic Center in Duluth, Georgia. AODFCU's logo was featured on the robot.



Merchant Credit Card Surcharges How the new checkout fee affects you

As a result of a legal settlement to resolve claims brought by a group of U.S. merchants, merchants in the U.S. and U.S. territories may add a surcharge to certain credit card transactions starting after January 27, 2013.

This surcharge, also known as a checkout fee, is an additional fee that a merchant can add to your bill of sale when you pay with a credit card. U.S. merchants that surcharge are required to limit the surcharge fees to credit cards only, meaning they cannot surcharge debit and pre-paid cards. They must also limit the amount of the surcharge to the applicable merchant discount rate for the credit card transaction surcharged. A cap of 4% is currently in place, but that may vary.

Additionally, companies must disclose the actual dollar amount of this surcharge on every receipt and disclose the fact that they charge a surcharge fee at the point of store entry and at the point of sale. This is not a fee charged by AODFCU. This is a fee that a merchant can add to your bill when you pay with a credit card. This is for credit card transactions only. This does not apply to debit or prepaid card purchases. Visit www.aodfcu.com for more information about payment card surcharge and how it could affect your credit card transactions.

Attend a Seminar on Health Care Costs in Retirement: “Getting To the Heart of the Matter”

Regardless of when you plan to retire, Health care cost will be one of your biggest expenses in retirement. Yet many people who are nearing retirement don't understand the risks health care costs pose to their financial plan. So they aren't preparing for them.

Join us for an educational seminar on Health Care Costs in Retirement to be held on May 2, 2013 at 6 PM. Located at 12 Elm Street Oxford Branch - 2nd Floor Meeting Room Oxford AL.

The decisions you face when you finally reach Medicare eligibility will have an impact on your financial plan throughout retirement.

- When to apply for Medicare.
- Which Program: Medicare ABC's and D's too...
- Covering the gaps – supplementing Medicare insurance.
- Long Term Care.
- How your advisor can help you plan for retirement health care cost.

This no-cost, no-obligation seminar is hosted by Mike Hindman, the AOD Financial Services Representative located at AOD Federal Credit Union and Nationwide Investment Svcs. Corporation. For more information or to reserve your place, call (256) 241-8270. Space is limited, so make your reservations today. Refreshments served.

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members.

Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee.

Not a deposit of any financial institution

Nationwide Investment Services are not affiliated with Mike Hindman or CBSI.



Member Appreciation



John-David Reaves
Member Since 1980

John-David Reaves has been a member of AOD Federal Credit Union since 1980. He said he joined AODFCU because when he needed to borrow money, it was hassle-free and convenient. He also needed a checking account and it was free! He's remained a member for those same reasons and because "it's a great place to do business". He enjoys working with a local financial institution, where he knows the employees by name.

Mr. Reaves stated that the Credit Union has helped him over the years when he needed to get his feet on the ground, especially when he and his wife were just starting out. He's been very happy with the auto and home loans he has had over the years. He said "[the loans] helped make life easier for my wife and me to have what we needed."

Mr. Reaves was born in Anniston and raised in Coldwater, Alabama. He graduated from Oxford High School, has his undergraduate degree from the University of Alabama and a Masters in Public Administration from JSU. In 2011, Mr. Reaves retired from the Anniston Army Depot, where he worked for over 32 years. He is married to his wife Monica. They reside in Bynum. His hobbies include home remodeling; tool, shop equipment and wheelbarrow restorations; refurbishing guns; and building archery bows and arrows. He used to have a Flag Pole business and volunteered to install the flag pole and flag for the Bynum Office in 2003. He also donated his time and parts to complete a repair of the truck for the flag pole in 2012.



There's an app for that!

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

Member Will Service

The law firm Trimmier, Kudulis and Reisinger, L.L.C., is planning to provide you with a special opportunity to discuss having your will made. You may be asking, "Should I have a will?" or "Do I need a will?" Well, here are a few reasons for having a will:

- A will is the only way of insuring that your wishes regarding the disposition of your property are properly met.
- A will can relieve some of the burdens placed on your heirs by the probate court.
- A will can save your estate money since many costs associated with an estate may be waived in the will.
- A will allows you to pick who will oversee your estate.

The law firm, Trimmier, Kudulis and Reisinger, L.L.C. will be at the Credit Union's Oxford office on April 23rd and the Lenlock office on April 24th. You will be under no obligation, but if a will is prepared, a fee will be charged according to your situation. If you are interested, please call the Credit Union at (256)-241-8211 to schedule an appointment.

The Alabama State Bar requires the following disclosure to be made: "No representation is made that the quality of the legal services to be performed is greater than the quality of legal services performed by other lawyers."

21st Annual Credit Union Car Sale!

The car buying event of the year is happening at the end of April, and AOD Federal Credit Union is ready to help you drive away with a great deal! Shop the 21st Annual Credit Union 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 Match¹ guarantee, you are sure to drive away with the best deal anywhere!



Insist on AODFCU financing!

Receive a **CASH REBATE²** of \$50, \$100, or \$150 when you close on your vehicle Loan.
RATES AS LOW AS 1.79% APR³

Choose From Hundreds of Autos! Participating dealers are: Sunny King Ford, Sunny King Honda, Sunny King Toyota, and Superior Hyundai.

Thursday, April 25th – 9 a.m. until dark

Friday, April 26th – 9 a.m. until dark

Saturday, April 27th – 9 a.m. until dark

Sunday, April 28th – 1 p.m. – 6 p.m.

Monday, April 29th – 9 a.m. until dark

Tuesday, April 30th – 9 a.m. until dark

¹ 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. AODFCU must be able to verify competitor's rate for which the member qualifies.

² Rebate eligibility is based on loan amount of \$10,000 or greater. Rebates of \$50, \$100, or \$150 based on tiered loan amounts (\$10,000 - \$19,999, \$20,000 - \$29,999, \$30,000+ respectively). Limit one rebate per loan. May not be combined with any other offer. Offer good for qualifying members only.

³ APR=Annual Percentage Rate. The stated rate is for excellent credit and a term of 36 months. Your rate is subject to change based on credit worthiness and loan term. Rates, terms, and conditions are subject to change without notice. Other terms and conditions may apply. Please see the credit union for complete details. Loan Example: \$20,000 at a fixed rate of 1.79% APR; 36 monthly payments of \$571.04 each. The terms used in this example are for illustrative purposes only and the actual terms you receive may be different depending on your individual circumstances.

21st 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
Brynum, 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.

AODFCU Credit Cards

Transfer or Purchase and save today!

0% APR

Balance Transfers¹
6 Billing Cycles

4.99% APR

New Purchases²
12 Billing Cycles

Rates Thereafter

12.40% APR
Classic

8.20% APR
Platinum

10.42% APR
Gold

5.20% APR
Secured



¹Promotion valid for balance transfers made between January 15, and July 31, 2013. Balance transfers will receive the promotional rate of 0% APR for six (6) full billing cycles. Subsequent balance transfers during the promotional period will receive the promotional rate for the remainder of the six (6) billing cycles. Offer available only for transfers from foreign cards. ²Promotion valid for new purchases made between March 26, 2013 to April 30, 2014. New purchases will receive the promotional rate of 4.99% APR for twelve (12) full billing cycles. Subsequent purchases during the promotional period will receive the promotional rate for the remainder of the twelve (12) billing cycles. Rates thereafter: 5.20% APR on Share Secured Visa/MasterCard, 12.40% APR on Classic Visa/MasterCard, 10.42% APR on Gold Visa cards, 8.20% APR on Platinum Visa cards. Members must be in good standing to participate. Membership Required. \$25.00 deposit required to open share account. Other conditions may apply. Limited time offer, promotions may be discontinued without notice.



15 YEAR FIXED-RATE MORTGAGE

as low as **3.49%** | **3.6632%** APR*

NO Origination Fee!



*APR = Annual Percentage Rate. Loan Example: A 15-year fixed rate loan for \$75,000 at 3.49% would require 180 monthly payments of \$535.79. The terms used in this example are for illustrative purposes only and the actual terms you receive may be different depending on your credit worthiness. Rate will be fixed for 15 years. 1% origination fee waived. This offer applies to Real Estate 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 90% on refinances and up to 95% 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.



Federally Insured by the NCUA
(256) 237 - 9494 • (800) 637 - 0299
www.aodfcu.com

Attention AODFCU Members

If you have been affected directly or indirectly by the 2013 Sequestration Budget Cuts, we are offering a Furlough Relief Loan:



- Borrow up to \$5,000
- 2.90% fixed rate APR
- 0% APR for the 1st 60 days
- Up to 24-month term
- Defer 1st payment for up to 60 days



(256) 237 - 9494 • www.aodfcu.com • (800) 637 - 0299



*APR = Annual Percentage Rate. Membership required. Loan amount up to most recent four weeks of net paychecks, not to exceed \$5,000. The initial rate is 0% APR for the first 60 days. Rate thereafter 2.90% APR. Interest will start to accrue on the 61st day of the disbursed loan. All loans are subject to credit approval. Rates, terms, and conditions are subject to change without notice. Maximum term of 24 months. **Loan Example:** \$5,000 at a fixed rate of 2.90% APR, 24 monthly payments of \$214.71 each. The terms used in this example are for illustrative purposes only and the actual terms you receive may be different depending on your individual circumstances. Other restrictions may apply.

