

64th Annual Meeting Report

On February 25, 2014, AOD Federal Credit Union's Annual Meeting took place at the Oxford Civic 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 Co-CEO's, Angela Kemp and Jeff Napper, 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!



Dana Green



David Thomas



Emma Trussell



Martha Johnson



Robert Deese



Therman Green

Board of Directors has selected new Chief Executive Officer



AOD Federal Credit Union's Board of Directors have announced the selection of Angela M. Kemp as the organization's new Chief Executive Officer (CEO). Angela "looks forward to moving the Credit Union to the next level, as we build for the future and become the premier financial institution in East Alabama, exceeding our members expectations every day."

Angela is a graduate of Jacksonville High School and Jacksonville State University with a B.S. degree in Finance.

Angela has two children and two grandchildren. She resides in Weaver and attends Weaver Congregational Methodist Church. Angela is very active in her church where she teaches Sunday School for 3-12 year olds, serves on the church board, team leader of the stewardship committee as well as the team leader for Church Care and Outreach ministries.

Angela is also very active in our community. She serves on the Board of the Calhoun County Chamber of Commerce and also serves as the Vice Chair of Business Development with the Chamber. Angela is currently the Chair of the Calhoun/Cleburne American Red Cross, and has served as a Board member of the East Alabama Regional Planning and Development Commission; a member of the Oxford Kiwanis, Small Business Division of East Central United Way and the YMCA strong Kids campaign.

Key Financials

(As of 2/28/14)

Total Assets.....\$267,302,860.69

Total Loans.....\$117,671,465.27

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



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.



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LENDER**

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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

Clyde L. Wesson

Secretary

Gloria "Jean" Newton

Treasurer

Jim Webb

Board Members

Larry Daugherty

Bobby Israel

Ronald E. Self

Supervisory Committee

Chairperson

Charlene Stallings

Vice Chairman

Thomas A. Smith

Secretary/Recording Officer

Elaine Glass

Executive Staff

Chief Executive Officer

Angela Kemp

Chief Operations Officer

Nina Gilbert

Chief Information Officer

Victor Morales

SEG SPOTLIGHT:



Stinson & Howard Fine Jewelry & Repairs



Stinson & Howard Fine Jewelry & Repairs is one of our newest Select Employer Groups and is a family owned and operated business located in the heart of the "Historic District" of downtown Oxford at 501 Main Street. They completely renovated one of the antique buildings that originally housed Oxford's first Post Office and later became the bank. They have been in business for over 20 years. Stinson & Howard Jewelry also has a second store located at 104 Center Ave. N. in Piedmont.

Stinson & Howard offers all types of jewelry such as diamonds, gold, silver, platinum, pearls, and estate jewelry. They sell Citizen watches and have a great selection of necklaces, rings, bracelets, and ear rings. Additionally, they specialize in engagement rings and wedding bands by famous makers such as Simon G., Bogue, Zegani, and Romance. If they do not carry the brand of jewelry you are looking for, they will be happy to order it for you.

Stinson & Howard Fine Jewelry & Repairs offers lower prices than most jewelry stores. They will sell the center diamond of their jewelry at cost, saving their customers hundreds and thousands of dollars. Jewelry repair is another feature of their business. The repair work is completed in their store and normally only takes 1 to 2 days. They never send jewelry off to be repaired.

Stinson & Howard Fine Jewelry & Repairs is open Monday thru Friday from 9:00 – 5:00 and on Saturday's from 9:00 – 12:30. Stop by or visit their website www.stinsonhowardjewelry.com to see their selection and make your purchase!

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 26th

Independence Day – Friday, July 4th

Protecting Your Plastic Cards

In today's world criminals are constantly looking for new ways to make a quick buck. Unfortunately, debit and credit cards have become prime targets for the bad guys. AODFCU has many powerful tools in place to protect your card information as you make purchases, but nothing is more powerful than an educated membership. Here are a few simple tips to help you protect your debit/credit card information:

1. Keep your Personal Identification Number (PIN) a secret! Your PIN should never be written on your card or kept in your purse/wallet with your card. Your PIN is designed to help protect your account and can be used to defraud your account if it gets into the wrong hands.
2. Regularly check your account activity! AODFCU offers a mobile app and internet banking to help you monitor your account quickly and easily. Also, check your monthly statements for errors and unrecognized transactions. AODFCU has many security features to protect you, but only you know your spending habits and which transactions you have authorized.
3. Read the terms and conditions when making purchases! It's very important to understand what you are agreeing to pay for, so be sure to read the terms and conditions before authorizing any charges (this is especially for online trial purchases).
4. Report suspicious transactions immediately! If you ever notice a transaction on your account that you didn't authorize, please report it to AODFCU IMMEDIATELY. The faster we know about the transaction the sooner we can close your card and stop the criminals from making any more fraudulent transactions. If you would like more information about protecting your account from fraud, please contact AODFCU.

Community Involvement: Oxford High School Visits AODFCU

On February 21, 2014, Karen Jinks and Carla Cunningham, teachers from Oxford High School, brought their students to the Oxford Office of AOD Federal Credit Union for an outside class project and tour. The students were given a tour of the Oxford branch, including a peek behind the teller line and a look inside the vault. Students were allowed to hold bundles of cash and to try to pick up bags of coins. They also attended a presentation on: differences between savings and checking accounts, ways to save money, Debit Card usage, Identity Theft, and Account Protection best practices. Students were presented with lunch bags and school supplies afterwards. AOD Federal Credit Union was proud to host this class and provide financial knowledge for the students' future.



*Students and their Chaperones:
Trent Hickman, James Reed, Hailey Nolen, Rita Wright, T. J. McCain, Quintarius Ball, Jessie Mitchum, Chance Tumlin, Karen Jinks, Carla Cunningham and Jay Stephens*

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)-241-8216 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."



The 22nd Annual Credit Union Car Sale!

Is back at the **Anniston Metropolitan Airport**
April 23rd – 27th

Special Rates on Auto Loans¹



Choose from Thousands of Autos from Participating Dealers:

- **Kia Store of Anniston**
- **Sunny King Ford**
- **Sunny King Honda**
- **Sunny King Toyota**
- **Superior Hyundai**

- Schedule -

Wednesday, April 23rd – 9 a.m. until dark
 Thursday, April 24th – 9 a.m. until dark
 Friday, April 25th – 9 a.m. until dark
 Saturday, April 26th – 9 a.m. until dark
 Sunday, April 27th – 12 p.m. to 5 p.m.



FEDERAL CREDIT UNION

Federally Insured by NCUA

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

¹All loans subject to credit approval. Certain restrictions apply. ²No purchase required.

22nd 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.