

64th Annual Meeting Report

On February 24, 2015, 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 CEO, Angela Kemp and CFO, Perry Kenner, 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!



Priscilla Thomas



Judson Prestwood



Sharron Langley



Jennifer Allen



Rick Sellers



Shemere Williams

AODFCU's Special First-Time Vehicle Buyer Program

Are you thinking of buying your first vehicle and have very little or no credit?

AOD Federal Credit Union's special First-Time Vehicle Buyer Program might be just what you're looking for. We can help with a First-Time Vehicle Buyer loan.

Don't miss this opportunity! It's only available April 15th – 20th, 2015, during the 23rd Annual Credit Union Car Sale. This auto loan comes with a competitive rate, easy to manage terms, and is an excellent opportunity to establish positive credit history. We'll help you every step of the way and get you on the road in no time! Here's what you need to know...

First-Time Vehicle Buyer Program Loan Qualifications:

- Minimum 2 years employment required
- Debt-to-Income ratio not to exceed 35%

First-Time Vehicle Buyer Program Loan Features:

- Loans up to \$20,000
- 10% minimum down payment required

Not sure if you meet the qualifications? Give us a call and we can discuss your situation.



*All loans are subject to credit approval. Rates, terms, and conditions are subject to change without notice. Rate offered is based on credit criteria. Certain restrictions apply. Applicant must meet first-time buyer program requirements. Must show proof of employment of two years, proof of income, and proof of insurance at the time of vehicle loan closing. Credit Union will only finance 90% Loan to Value of vehicle. Loan Example: On a \$11,000 purchase price, with a \$1,000 down payment, a 5 year fixed rate loan for \$10,000 at 5.24% Annual Percentage Rate would require 60 monthly payments of \$189.87. 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. This offer does not apply to existing AOD Federal Credit Union loans. Offer available only April 15th – 20th, 2015, during the 23rd Annual Credit Union Car Sale at the listed participating on-site dealers.

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**

**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

Clyde Wesson

Secretary

Gloria "Jean" Newton

Treasurer

Jim Webb

Board Members

Larry Daugherty

Bobby Israel

Ronald E. Self

Supervisory Committee

Chairman

Charlene Stallings

Vice Chairman

Thomas A. Smith

Secretary/Recording Officer

Gloria "Jean" Newton

Chief Executive Officer

Angela Kemp

Chief Financial Officer

Perry Kenner

Chief Operations Officer

Virginia Bowen



SEG SPOTLIGHT: Anniston High School



Anniston High School is one of our newest Select Employer Groups and is a 9th -12th grade educational facility that provides students with a quality education to have them college and career ready.

Anniston High School offers traditional classes to prepare students for college as well as career technical courses in ten different areas. They offer Pre AP, AP, and dual enrollment courses. They have partnerships with Jacksonville State University, Gadsden State and Talladega College. The career technical courses offered are: finance, electrical technology, cosmetology, law/public safety/corrections, hospitality/tourism, health science, network systems, marketing, JROTC, and welding. A variety of credentials are offered for each program to ensure the students are college and career ready. They offer Microsoft IT Academy on campus to the students and to the public as well as 'Work Keys' publicly offered.

Anniston High School has a dynamic sports program with basketball (5A Girls made it to the Final Four for 2015), football, softball, golf, track, and soccer. AHS students are involved in community service with various clubs and organizations such as: DECA, Key Club, Skills USA, HOSA, and Future Teachers of America. AHS has an award winning band as well as a sought-after choir. AHS seniors acquired over two million dollars in scholarships last year and are fast on surpassing this amount this year. Ms. Gussie Stallworth is one of five finalist in the state of Alabama in the running for Alabama Teacher Hall of Fame and Ms. Brittany Watters will represent Anniston City Schools as the Secondary Teacher of the Year.

Anniston High School is located on 1301 Woodstock Avenue in Anniston and is open Monday thru Friday from 7:45 a.m.- 3:30 p.m. Call 256-231-5010 or visit their website www.annistonschools.com for more information about AHS services and programs.

PROTECT YOUR ACCOUNT

Protect your account and personal information – never respond to unsolicited requests for this information, whether it's over the phone, text message, through the mail or via the Internet.

Phishing is the practice of sending an e-mail, text message, or automated phone message that appears to be from a financial institution, an online store, or another organization with the goal of persuading consumers to share sensitive information.

Cyber-criminals use the personal information they gain from phishing to commit identity theft or fraud.

Over time, cyber-criminals have learned to create messages that can seem to genuinely come from the legitimate site. They may "borrow" a company logo; copy the format and colors used on its Web site, or imitate the language used in the organization's real communications.

AOD Federal Credit Union will never ask you to click on an e-mail link or send a text message asking you to share sensitive financial information. If you receive an e-mail, text message, or automated phone message that claims to be from **AOD Federal Credit Union** and that asks you to share account numbers, Social Security numbers, passwords or other personal information, please report it to us immediately. We will give you instructions for changing your password and taking other steps to protect your accounts. Report other suspicious e-mails or Web sites directly to the companies involved.

Five Rules for Account Safety

1. Never click on e-mail links.
2. Do not respond to text messages or automated phone messages.
3. Never share financial or personal information by e-mail, text, or unsolicited phone service.
4. Tell **AOD Federal Credit Union** about suspicious e-mails, text, or phone calls that contain our name or logo.
5. Check accounts regularly to spot fraud or unauthorized account access.

Holiday Closings

Memorial Day – Monday, May 25th
Independence Day – Saturday, July 4th

Key Financials

(As of 2/28/15)

Total Assets.....\$278,782,758
Total Loans.....\$124,157,015

What you need to know about Electronic pick-pocketing:

You may have seen national news media stories on the issue of “electronic pickpocketing” and concerns over data theft. For those who have not heard about electronic pickpocketing or crowd hacking, it is basically theft of data from a plastic card that possesses a RFID (radio frequency identification) chip. It works like this: If you have a “chipped” credit card -- a card with a radio-frequency identification computer chip inside -- that chip can be scanned at stores and restaurants.

The RFID chip sends out a short wave radio signal so that merchant readers can receive the signal and authorize transactions on the card without the need for a physical swipe of the card.

There are currently 250 million chipped cards in use in the U.S. All US passports issued since October 2006 have this technology in them, as well as many US state licenses. This technology is designed to make your life easier, so you don't have to swipe the magnetic strip of your card to make purchases or show proof of identification.

The downside is that it also makes it a lot easier for thieves to steal your identity. Now, high-tech thieves are using much more powerful versions of those scanners, devices they can buy online for under \$100 and connect to a laptop. In a crowded mall or shopping area, someone could be standing within a few feet to instantly obtain your personal information and steal your credit card information right through the air, without ever touching you, or your wallet.

So how can you protect yourself from these “pocket-surfers”? Devices which form an electronic safety shield around all of the cards in your wallet are available on the Internet. You can also protect your chipped credit cards or identification by using an aluminum wallet, a secure sleeve, badgeholder, or simply wrap your credit cards in aluminum foil.

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.

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 Tuesday, May 5, 2015 to conduct individual interviews. You will be under no obligation at your interview 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.”

Does your car **stink?**

Let



help you
find a new
ride at the



23rd Annual Credit Union Car Sale!

Visit the Anniston
Metropolitan Airport
April 15th - 20th

Schedule

Wed., April 15th - Sat., April 18th -
9 a.m. until dark

Sun., April 19th - 12 p.m. until 5 p.m.

Mon., April 20th - 9 a.m. until 5 p.m.

Choose from Hundreds
of Autos from
Participating Dealers:

- Sunny King Ford
- Sunny King Honda
- Sunny King Toyota
- Superior Hyundai

**Awesome
Low Rates
and Rate Match
Guarantee***

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

*Rate guarantee applies to verifiable new or used auto, truck, motor cycle, or recreational vehicle loan rates from other financial institutions only. This offer is not applicable to all subsidized rate programs including but not limited to Auto Dealer Rates and Special Internet Advertised Rates. This offer is also not applicable to any "special rate" program of manufacturers' finance companies or any other rate offer that bundles the sale of the 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 the competitor's rate for which the member states will qualify for the rate and or term match.

Federally Insured
by NCUA

23rd 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.