



2010 Member Appreciation Day

We're excited to invite our member-owners to join us at the Oxford office on Saturday, July 17th, for a blowout Member Appreciation Day! AODFCU has planned a fun-filled event, from 10 a.m. until 2 p.m., to thank our member-owners and to show how much we appreciate your loyalty. Our Oxford office will have extended office hours from 8 a.m. to 3 p.m.

Lunch will be served from 11 a.m. until 1 p.m., and beverages will be available throughout the entire event. Everyone who shows up will take home give-a-way items and have a chance to win fantastic door prizes including an opportunity to grab money in the AODFCU cash machine. Other door prizes include a Wii Family Fun Bundle, Six Flags tickets, gift cards, a George Foreman grill, and customized member appreciation t-shirts!

Children will have the opportunity to get their faces painted and watch magic tricks and balloon art. The popular band, Sweetwater Road, will be playing a mix of rock, bluegrass, and country the majority of the day! Also, a CINTAS shred truck will be onsite. Having your confidential documents shredded is a great way to protect yourself from identity theft while being environmentally conscious at the same time since all paper that is shredded will be recycled. Bring up to eight (8) bags of paper items only; boxes as well as non-paper items can not be shredded. We look forward to seeing you at the Oxford office on July 17th!

Board Elections

Two AOD Federal Credit Union Board of Director positions must be filled in 2011. A three member Nominating Committee to oversee the nominating process has been appointed.

If you would like to be considered for nomination to one of the Board vacancies, an application may be picked up at any AOD Federal Credit Union branch or by contacting any Nominating Committee member. Once you have completed the application, mail it to any of the committee members listed to the right. Nomination forms must be received no later than August 12, 2010.

Nominating Committee Members:

Mr. Harold M. Mooneyham, Chairman
131 Montclair Circle
Oxford, AL 36203
256-831-4160

Mr. W. E. Self
38 Sunset Circle
Lincoln, AL 35096
205-763-2786

Mr. James D. Munroe
329 Moorefield Drive
Talladega, AL 35160
256-362-4467



Key Financials

(As of 05/31/10)

Total Loans \$148,799,273.94

Total Assets \$206,512,293.29

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



ESI
Excess Share
Insurance Corporation
Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government
for an additional \$250,000 by
Excess Share Insurance
Corporation (ESI). ESI is a subsidiary
of American Share Insurance.



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

James "Larry" Daugherty

Treasurer

Bobby Israel

Board Members

Jim Webb

Clyde Wesson

Randy Wiggins

Supervisory Committee

Chairman

Randy Wiggins

Vice Chairman

Dan Munroe

Secretary/Recording Officer

Everett Kelley

President and Chief Executive Officer

Kenneth R. Reynolds

Chief Operations Officer

Nina Gilbert

Chief Financial Officer

Jeffrey Napper

Chief Information Officer

Victor Morales

AODFCU Donates \$2,500 to Habitat for Humanity Project House & Awards Ten Scholarships to High School Seniors



AOD Federal Credit Union recently presented Habitat for Humanity of Calhoun County with a donation of \$2,500 in conjunction with the completion of the local charity's 136th project house. The check was presented to Habitat for Humanity's Calhoun County Executive Director Ron Hindman by AODFCU Board Chairman, Gordon "Doc" Williamson, and President and CEO, Kenneth Reynolds.

Lauryn E. Goss

Spring Garden High School

Shelby N. Howell

Alexandria High School

Connor Read

Alexandria High School

Hillary B. Stephens

White Plains High School

Marley Truett

White Plains High School

Erin Criner

Oxford High School

CharQuila Jelks

Wellborn High School

Miranda Senior

Saks High School

Laura Strickland

Munford High School

Samantha Wesson

Ocean Springs High School, MS



Also, AOD Federal Credit Union's 2010 scholarship recipients were recently honored at an awards dinner hosted by AODFCU Board of Directors and Management. The winners' family members and High School representatives also attended the awards dinner. In addition, the scholarship recipients were honored at each of their schools' Awards Day ceremonies.

Associate Director Wanted

AOD Federal Credit Union is pleased to announce that we are now accepting applications for Associate Board Members. AODFCU is seeking Associate Board Members to serve a 3-month term with our experienced Board of Directors. This non-voting position, appointed by the Board, will provide an opportunity for interested members to learn about the board process and to gain an educational background on the internal policies and procedures of AODFCU. Each applicant must complete a Nomination Application. Learn more by visiting www.aodfcu.com or calling 256-237-9494.

Finance Works + Mobile Banking!

A new service, Finance Works, is available from within our Online banking service (eLINK). Finance Works allows you to manage all of your financial accounts in one place with a single login, so that you can more easily budget and gain control over spending to save more!

Another FREE service that AODFCU is offering is MOBILE BANKING! The SMS or text message version of mobile banking is currently available to you from within eLINK! If you are not currently signed up for online account management, call 256-237-9494 and ask for more information.

Be on the lookout for the browser version of mobile banking coming soon!

Skip-A-Payment* and Take a Vacation from your Loans!



Take a vacation from your loans this summer with AODFCU's Fee Free Skip-A-Payment. If you failed to take advantage of the Skip-A-Payment coupon mailed to members in June, you will have an opportunity to skip your July loan payment. Ask any AODFCU staff member for details by visiting one of our five offices.

You may also call an AODFCU Member Service Specialist at 256-237-9494 or 1-800-637-0299.

*By skipping a payment you authorize AOD Federal Credit Union to extend your loan due date by one month and understand that this may extend the maturity date of your loan. Interest will continue to accrue on the unpaid balance during the month you skip your payment and when payments resume, the unpaid interest will be collected first. Members must be in good standing to participate. AOD Federal Credit Union reserves the right to refuse any skip-a-payment request. Payments made through Payroll Deduction or Direct Deposit transfer will be deposited into your Share Savings Account for the month skipped and will subsequently be available for withdrawal. Mortgage loans, Credit Cards, Payment Shaver Loans, and loans newer than two (2) months may not be eligible for the skip-a-payment program. Payment protection and/or GAP insurance may not apply to the extended loan term. No more than two (2) payments per loan may be skipped in a calendar year. The offer expires June 30th for July skips and July 31st for August skips.

Member Appreciation



Gina Hogan has been a member of AOD Federal Credit Union for over 15 years. Born and raised in Jacksonville Florida, Gina attended Florida Community College of Jacksonville and finished her Associates Degree from Gadsden State Community College in Anniston, Alabama.

Gina has been married to her husband, Mark Hogan, for 27 years and the couple has one son named Christopher. Gina's father-in-law, Billy Hogan, was Mr. DJ USA in 1960 and songwriter of "Each Moment" a # 2 Hit in Billboard Magazine for Ernie Ashworth. Gina moved to Anniston in the summer of 1991, after Mark came to the city in order to build the family owned radio station WHOG which began broadcasting that same year.

Currently, Gina is the Assistant Manager at Sleep Inn of Oxford, Alabama, and also spends her time working at WHOG. Gina reveals, "Mark, Christopher and I, as well as Sylvia, my mother in law, have accounts with AOD." She explains that her family joined AODFCU because, "AOD offered services we needed and has always had a friendly staff."

Gina also expressed her appreciation that AODFCU participates in the CO-OP Network for the convenience of surcharge free ATMs saying, "We have also enjoyed AOD's CO-OP NETWORK service to be able to access funds when Mark and I are off traveling visiting friends and family, town festivals, and going to music concerts." Gina also enjoys "hiking, fishing and traveling through the beautiful mountains here in God's Country to the Shining Seas of the Southeast" with her family.

It Pays to be a Member!



During the month of May, AODFCU continued to celebrate the opening of your new Oxford office. Each week, there was a drawing for someone to take home one hundred dollars (\$100.00)! We'd like to congratulate our four winners: [William Guthrie](#), [Robert Hudson](#), [Shirley Stephens](#), and [Deloris Miller](#).

SEG SPOTLIGHT:



Kia Store Anniston



One of our new Select Employer Groups, Kia Store Anniston, is serving Alabama with quality New Kia's, each with their 10 Year, 100,000 Mile warranty, as well as quality used cars - each with an available extended warranty or service contract. The Kia Store in Anniston opened its doors in October. Kia Store Anniston is part of the Montgomery Family of Dealerships dedicated to servicing the needs of consumers in Northeast Alabama, Kentucky & Southern Indiana. They have been in business for over 80 years. Rafael Sanchez, the general manager, wants to make sure everyone is completely satisfied with their Kia Store experience.

You can stop in to find the right new Kia for you. The dealership has a large inventory of new automobiles, due to its close proximity to the Kia plant in Georgia. They also offer a vast selection of quality certified used cars. Additionally they have a world class Kia service department. Knowledgeable factory authorized staff can assist you in selecting the right vehicle - and help you maintain the vehicle so you can get the most out of your investment. Their factory certified Kia service and repair center can handle all of your maintenance and repair needs while their Anniston body shop in Oxford, is able to tackle any auto body job from paint and dent repair to collision repair.

The Kia Store Anniston is located just off the interstate at 1401 S. Quintard. You can contact them at (888) 277-7KIA or visit their website www.mykiastore.com. The Kia Store Anniston is also part of AODFCU's on-the-lot dealer financing **Ready to Roll** program. **Ready to Roll** gives you the ability to process your loan through AODFCU without having to visit a credit union office!

Regulation D Transaction Guide

Federal Regulation D requires share savings and money market accounts to have certain transactions limited. Other transactions are permitted on an unlimited basis. The following list identifies which transactions must be limited (and how they must be limited) and which need not be limited.

Unlimited WITHDRAWALS:

- The withdrawal is made in person at AODFCU or a CU Service Center®, by mail, or at an ATM.
- The withdrawal is made by telephone either to a live teller, through VoiceLINK, or by eLINK (AODFCU's online banking system), and the resulting check is mailed and payable to the member.

Unlimited TRANSFERS:

- The transfer is between accounts of the same member at the credit union if made in person at
- AODFCU or a CU Service Center®, by mail, or at an ATM.
- The transfer is to pay a loan at the credit union.

Up to SIX TRANSFERS PER MONTH*:

- The transfer/withdrawal request is made by telephone either to a live teller, through VoiceLINK, or through eLINK (AODFCU's online banking system) either to another account of the member at the credit union or to a third party.
- The transfer is to another account of the member at the same credit union or to a third party if made as the result of a pre-authorized, automatic, automated clearinghouse (ACH), or telephone agreement (bill payment system).

* Transfer requests that exceed the limitations may not be processed.

NOTE: Transactions relating to checking accounts and loans are not governed by Regulation D and do not fall under these limitations.

What Was That You Said?

"The mint makes it first, it is up to you to make it last."

Evan Esar

"Hard work spotlights the character of people: some turn up their sleeves, some turn up their noses, and some don't turn up at all."

Sam Ewing

Holiday Closings

Labor Day- Monday, September 6th

Columbus Day- Monday, October 11th



WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have **standard overdraft practices** that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our **standard overdraft practices**.

What are the standard overdraft practices that come with my account?

We **do** authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We **do not** authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we **do not guarantee** that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if AOD Federal Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$21 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want AOD Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 256.237.9494 or 800.637.0299, fax to 256.237.3285, visit www.aodfcu.com, or complete the form below and present it at one of our office locations, or mail it to:

AOD Federal Credit Union
P.O. Box 608
Bynum, AL 36253

After August 15, 2010, we **will not** authorize and pay overdrafts for the following types of transactions unless you ask us to (see below).

- I **DO NOT** want AOD Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I want AOD Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number: _____

Signature: _____

How The New Regulations Affect Overdraft Practices at AOD Federal Credit Union

The Way Things Were

At AODFCU, we have standard overdraft practices that may apply to your account. AODFCU may, at its discretion, authorize and pay for everyday debit card or ATM transactions even if there does not appear to be sufficient available funds in your account to cover the transaction. As a result, your transaction may be authorized, and your purchase approved – whether you are making a withdrawal at an ATM, paying for dinner, shopping for groceries or any other everyday purchase. A \$21 fee may be charged when an item is paid in overdraft.

Practices Change August 15th, 2010

AODFCU will no longer authorize and pay everyday debit card purchases or ATM transactions when you don't have sufficient available funds in your account, ***unless you authorize us to do so.***

IMPORTANT: You will need to choose how you want potential overdrafts handled in response to these new regulations.

If you Opt In, this means you want AODFCU to authorize and pay your everyday debit card and ATM transactions when there may not be enough money in your account to cover the transaction. If you do not Opt In by August 15th, AODFCU will no longer authorize and pay your everyday debit card and ATM transactions when it appears there is not enough money in your account to cover the transaction.

<i>Situation Analysis</i>	If you Opt In	If you Do Not Opt In
<p>At an ATM: You have \$100 available balance in your account and you use your debit card to try and withdraw \$140 at an ATM.</p>	<p>We may, at our discretion, authorize and pay the withdrawal. This could result in an overdraft on your account, which means you will be charged a Paid NSF fee of \$21.</p>	<p>The transaction will be declined. You will only be able to withdraw \$100 from your account.</p>
<p>At the movies: You have \$18 available balance in your account and want to purchase two movie tickets and snacks for \$22.50 with your debit card.</p>	<p>We may, at our discretion, authorize and pay the transaction. This could result in an overdraft in your account, which means you will be charged a Paid NSF fee of \$21.</p>	<p>The transaction will be declined. You will only be able to purchase \$18 worth of items or have an alternative form of payment.</p>

Answers to questions you may have:

Q. Are checks or recurring debits affected by the new Federal regulations?

A. No. The new rules only apply to ATM transactions and everyday purchases you make with your debit card. Checks you write, and any recurring debits you have set up, are not affected by these new rules.

Q. How do I make my choice?

A. You are able to make your choice by phone, at a local office, my mail, or online via eLINK. It is important to keep in mind that if you do not opt in by August 15 we will not authorize and pay overdrafts for everyday debit card or ATM transactions.

Q. Does it cost anything?

A. There is no cost to opt in or opt out.

Q. Once I make a decision, can I change my opt in/opt out choice?

A. Yes, you may change your choice at any time.

Q. What if I have more than one account with a debit card?

A. You must make a choice for each account – it is up to you to decide how you wish to have potential overdrafts handled for each account you have.