



2011 Member Appreciation Day

We're excited to invite our member-owners to join us at the Oxford office on Saturday, July 16th, for our annual 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. Give-a-way items will be available and everyone will 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 (6) Flags tickets, gift cards, a grill, and customized member appreciation t-shirts!

Children will have the opportunity to get their faces painted, obtain balloon art, and the Oxford Fire Department will have a fire truck on site. 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. Bring up to eight (8) bags of paper items only; boxes as well as non-paper items can not be shredded. Actively pursuing green initiatives, the credit union recycles at all events throughout the year.

During Member Appreciation Day, there will be two (2) Member Education Seminars in the Oxford Office Community Room. The first seminar on Fraud, Scams, and Identity Theft will begin at 10:00 a.m. The second seminar will begin at 1:00 p.m., and during the session, The Calhoun County Sheriff's Department will discuss Child Identification via their IRIS scan technology. In addition, Stringfellow Memorial Hospital will offer free health screenings for Member Appreciation Day attendees on the first floor of the Oxford Office. We look forward to seeing you at the Oxford office on July 16th!

Board Elections

Three AOD Federal Credit Union Board of Director positions must be filled in 2012. 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 11, 2011.

Nominating Committee Members

Mr. Wayne Ragan, Chairman
1376 Shannon Way
Talladega, AL 35160
256-268-9625

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

Mr. O'Neal Cheatwood
52 Sunset Circle
Lincoln, AL 35096
205-763-7222



Key Financials

(As of 05/31/11)

Total Assets..... \$223,929,423.87

Total Loans..... \$138,594,866.50

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



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

Randy Wiggins

Treasurer

Jim Webb

Board Members

Larry Daugherty

Bobby Israel

Clyde Wesson

Supervisory

Committee

Chairman

Larry Daugherty

Vice Chairman

Everett Kelley

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

AODFCU Awards \$10,000 in Scholarships to High School Seniors

AOD Federal Credit Union's 2011 scholarship recipients were recently honored at an awards dinner hosted by AODFCU Board of Directors and Management. The winners are:



2011 AODFCU Scholars: (L-R) Nicholas Scott Stratton, Isaac A. Jones, Krystal Amber Smith, Gerald Clayton Courtney III, Morgan Goodwin, Rachel Sarro, Amaris Elston, Dalton Leatherwood, Katherine Jarmon, Caleb Scott Duke

Gerald Clayton Courtney III

Alexandria High School

Amaris Elston

Jacksonville High School

Katherine Jarmon

Oxford High School

Dalton Leatherwood

Saks High School

Krystal Amber Smith

Weaver High School

Caleb Scott Duke

Saks High School

Morgan Goodwin

Oxford High School

Isaac A. Jones

Cherokee County High School

Rachel Sarro

Trinity Christian Academy

Nicholas Scott Stratton

Faith Christian School

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.

Notice of Changes In Temporary NCUA Insurance Coverage For Transaction Accounts

All funds in a "noninterest-bearing transaction account" are insured in full by the National Credit Union Administration through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to members under the NCUA's general share insurance rules.

The term "noninterest-bearing transaction account" includes a traditional share draft account (or demand deposit account) on which the insured credit union pays no interest or dividend. It does not include any transaction account that may earn interest or dividends, a negotiable order of withdrawal ("NOW") account, money-market deposit account, and Interest on Lawyers Trust Account ("IOLTA"), even if share drafts may be drawn on the account. For more information about temporary NCUA insurance coverage of transaction accounts, visit: www.ncua.gov.

Skip-A-Payment* **Summer's more fun** **with a little extra cash!**



At AOD Federal Credit Union, we believe in bringing value to our member-owners. This summer, we want you to enjoy yourself and would like to offer you the opportunity to skip-a-payment* on your loan(s) in the month of July or August 2011. Ask any AODFCU staff member for details by visiting one of our five offices.

You may also call an AODFCU Member Service Representative 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.

AODFCU Salutes: **WWII Veteran Harold Allen**



Harold Allen became a member of AOD Federal Credit Union on March 7, 1951. He was born in Cullman County, Alabama on June 12, 1927. He grew up working on the family farm, and joined the military, signing up with the U. S. Merchant Marines. He proudly served our country during World War II from 1945 to 1948.

Upon his discharge, Mr. Allen began his employment with Anniston Army Depot where he worked many different positions during his time there. Mr. Allen married his wife, Louise, on May 27, 1950 and had 5 children. He retired from the ANAD after 34 years of service on December 2, 1983. Upon retirement, Mr. Allen started the hobby of wood working and carving. He made numerous walking canes, animal figures, old cars and trucks, fruit bowls and cutting boards. He was the proudest of learning to make a mountain musical instrument called a Dulcimer. He taught himself to play the Dulcimer and often played for friends and family.

Mr. Allen enjoyed people, especially children, so when Mr. Allen's grandson started kindergarten at Oxford, he volunteered to help at the school and became "Granddaddy" to all the kindergarteners and 1st graders. Mr. Allen was a member of Blue Springs Baptist Church in Oxford, where he had served numerous positions, including Deacon. He was well known in the Oxford area, as someone who would help anyone who needed help and enjoyed having fun. He was always proud to be a member of AODFCU, because the credit union is a cooperative that works with members who do not have a lot of money.

Mr. Allen passed away on March 7, 2011. He is survived by 4 children and their families, one of whom works for AODFCU as the Branch Manager of the Oxford Office.

AODFCU Named **Small Business of the Year**



AODFCU Board Members (L-R): Larry Daugherty, Gordon "Doc" Williamson, Randy Wiggins, Bobby Israel, Kenneth R. Reynolds (President & CEO)

Your credit union was presented with the Sustaining Small Business of the Year Award by The Calhoun County Chamber of Commerce at their annual awards gala on Thursday, May 19, 2011.

The Sustaining Small Business Award recognizes a business that has been in existence for more than 7 years and that has re-invented itself to adapt to changing market conditions. Known in the community for its stellar reputation, AODFCU is recognized as an exceptional organization based on its business standards, community involvement, chamber involvement and support, and financial literacy efforts.

SEG SPOTLIGHT:



**United Way of
East Central
Alabama**

One of our new Select Employer Groups, United Way of East Central Alabama, has focused on programs that help change the lives of individuals and families in our community for 57 years.

United Way focuses on the building blocks of a good life for everyone – Education, Income, and Health. They believe that we are all connected and interdependent. We all win when a child succeeds in school, when families are financially stable, and our residents are healthy. Contributions stay in your local community and are strategically invested in over 30 results-driven programs and initiatives such as Meals on Wheels, American Red Cross, The Salvation Army, and Dolly Parton's Imagination Library.

Help United Way build a better future for our residents. Get involved in your community by joining the LIVE UNITED movement. For more information, visit United Way of East Central Alabama online at www.uweca.org or call (256) 236-8229.

Associate Director Wanted

AOD Federal Credit Union is pleased to announce that we are now accepting applications for Associate Board Members that will 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.

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 Voice Link, 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 Voice Link, 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).

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

Holiday Closings

Labor Day- Monday, September 5th

Columbus Day- Monday, October 10th



15 YEAR FIXED-RATE MORTGAGE

as
low
as

4.65% | 4.7179% APR*

NO Origination Fee!



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

Funds Availability Notice

Effective July 21, 2011 the next day availability of funds deposited by check into a transactional account will increase from the current \$100 to \$200.