

Greenbrier Office Remodel Update



As you can see in the picture above, rapid progress has been made on the remodeling of AOD Federal Credit Union's Greenbrier office located at 216 Greenbrier Dear Road. Construction began in August 2011, and the remodel will provide many service enhancements for AODFCU members.

The interior redesign features an improved layout which increases office space, thereby improving member privacy. The new interior finishes such as new tile, paints, and fixtures are more eco-friendly products than were previously used in the building. Also, the exterior changes will present a modern design and landscaping consistent with the AODFCU brand.

Community Involvement

Sunny King Charity Classic



Bob & Cody Crisp



Joe & Ricky Folsom

AODFCU was a Corporate Sponsor for the 33rd Annual Sunny King Charity Classic Golf Tournament. The tournament provides support to over 20 local non-profit charitable organizations each year. Pictured to the left are the AODFCU members who won tickets to play on behalf of AODFCU in the three day tournament.

AUSA Summer Golf Outing



David Morgan, Tony Green,
Chris Reeves, Dennis Williams

AODFCU was also a Gold Sponsor for the Association of the United States Army Summer Golf Outing. The tournament raises funds to create Christmas care packages to send to deployed soldiers.

Key Financials (As of 08/31/11)

Total Assets..... \$225,841,282.98

Total Loans..... \$134,127,572.42

Christmas Club Reminder

Your Christmas savings will be mailed or transferred based on your previously selected preference on November 1st, 2011.

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

**Federally
insured by
NCUA.**

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.

**EQUAL HOUSING
LENDER**
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

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

SEG SPOTLIGHT:



**Covalli's
Italian Kitchen**

One of our new Select Employer Groups, Covalli's Italian Kitchen, is a quaint, authentic Italian restaurant located in Anniston, Alabama. The restaurant is family owned and operated; although they are new to Anniston, the family has been in the restaurant business for over nine years.

Covalli's offers generous portions of their homemade cuisine in a unique atmosphere appropriate for a romantic date, a quick business lunch, a night out with the family or a gathering of friends. Covalli's Italian Kitchen offers a friendly, personalized experience with pleasant service and quality food in a cozy dining room.

Covalli's has a menu to fit almost every occasion and every appetite. Even better, they are budget friendly! Diners can select from a diverse menu that includes classic Italian dishes, signature pastas and subs, fresh salads, hand thrown pizzas, football sized calzones, wings and melt-in-your-mouth homemade desserts.

They are located at:

1101 South Quintard Ave
Anniston, AL 36201

They can be contacted by phone at
256-238-7377.

Covalli's website is

www.covallisitaliankitchen.com and will be published and accessible shortly.

Covallis is also on Facebook; friend them at Covalli's Italian Kitchen!

Honoring World War II Veterans



Field of Stars (Photo: National WWII Memorial)

AODFCU continues to honor the spirit, sacrifice, and commitment of members who served in the U.S. armed forces during World War II. If you are a WWII veteran or have a relative who is an AODFCU member and served during World War II, AODFCU would like to feature them on the second annual AODFCU **World War II Veterans Honor Roll** printed in the credit union annual report.

Any member who served on active duty during WWII, is eligible for listing. You may register yourself or a veteran for inclusion by calling LaBrandon Dates at **256-237-9494 Ext. 8244** or by visiting the "News/Press Room" section of www.aodfcu.com. Please provide the veteran's full name, member number, branch of service, hometown, rank, and if living or deceased. By submitting the information above, you authorize AODFCU to publish the information in its Marketing publications.

AOD Federal Credit Union presents YMCA of Calhoun County

Spooktacular 5K



Saturday, October 29, 2011 • 5K Run • Oxford, Alabama

Saturday October 29, 2011, 7:00 a.m.

Race Start & Finish at

**AOD Federal Credit Union,
12 Elm Street, Oxford, AL**

**Entry Fees: \$15 before October 15th, \$20 after
October 15th. Anniston Runners Club discount \$2**

Mail check and registration form to: YMCA of Calhoun County, P.O. Box 1649, Anniston, AL 36202. Make check payable to the YMCA of Calhoun County. Mail-in registration deadline is October 15th. Registration must be done in person after October 15th at the YMCA in Anniston or Oxford or from 6:00 a.m. – 6:30 a.m. on race day at AOD Federal Credit Union. (No ARC discount on race day)

Fall Back

Don't forget to turn your clocks back an hour on Sunday, November 6th, 2011 at 2:00 a.m. to revert to standard time.

Member Appreciation Day 2011



Tammy Prestwood



Keri Driggers



Juanita Hamilton



M.A.D. Atmosphere

AOD Federal Credit Union held its second annual Member Appreciation Day on Saturday, July 16th, 2011 at the Credit Union's Oxford office. The festivities planned for the day drew a crowd of more than 1,000 members and their families enjoying the celebration.

AODFCU members were treated to a day of free food and fun that included hot dogs, popcorn, member gifts, and the chance to win fantastic door prizes including a chance to grab money in the AODFCU cash machine. The Sweetwater Road band played an exciting mix of music throughout the event.

Children had a blast in the inflatable moon bounce and got their faces painted by Sparkles the Clown. Big Sam the Balloon Man also treated the children in attendance to balloon art. Oxford firefighters were on-site to offer children fire truck tours.

A free educational seminar titled, "The Evolution of Identity Theft," was presented by Scott Hargis from Affinion Group, and Sergeant Jon Garlick of the Calhoun County Sheriff's Office presented a second free educational seminar regarding child identification via IRIS scan technology. In addition to the seminars, AODFCU partnered with Stringfellow Memorial Hospital to offer free health screenings. The Wellness Education Foundation was also onsite to provide spine posture screenings, and a CINTAS shred truck was on site to help members reduce their risk of identity theft.

Member Spotlight



Amanda Hart

Amanda Hart has been a member of AOD Federal Credit Union for over 14 years. Born in Dallas, Texas, she primarily grew up in Alabama where she graduated from Weaver High School. Amanda attended Jacksonville State University where she obtained a Bachelor's Degree in Social Work (BSW). Mrs. Hart continued her education at the University of Alabama earning a Masters in Social Work (MSW).

Amanda and her husband, Jerry Hart, currently live in the Oxford area and have three sons Jake (17), Cole (15), and Rylan (11). Mrs. Hart also shared that her family is currently fostering seven five-week-old lab puppies from the Cullman Area Animal Welfare Association (CAAWA).

Amanda is the Primary Care Social Worker for nine VA Medical Clinics in North East Alabama which keeps her on the road two or three days of the week. When asked why she joined the credit union, Mrs. Hart exclaimed, "the free checking, of course!" Amanda also expressed her appreciation that AODFCU is local and makes an effort to get to know the members. She loves the option of being able to pay her bills in person and brags to her friends that AODFCU keeps a close watch on her account and calls her if there is suspicious activity.

Amanda looks forward to watching her financial institution continue to grow and hopes that one day the credit union will offer VA loans.

Fixed-Rate Credit Cards



Special offer on balance transfers & new purchases begins Oct. 15th!

APR¹
0%

Balance Transfers
6 Billing Cycles*

APR¹
2.9%

New Purchases
6 Billing Cycles*

Rates Thereafter

APR¹
12.40%
Classic

APR¹
8.20%
Platinum

APR¹
10.42%
Gold

APR¹
5.20%
Secured



Federally insured by NCUA.



1 APR = Annual Percentage Rate. *Promotion valid for balance transfers and new purchases made between October 15, 2011 and March 31, 2012. Balance transfers will receive the promotional rate of 0% APR for six (6) full billing cycles and new purchases will receive the promotional rate of 2.9% APR for six (6) full billing cycles. Rates thereafter: 5.20% APR on Share Secured Visa/MasterCards, 12.40% APR on Classic Visa/MasterCards, 10.42% APR on Gold Visa cards, 8.20% APR on Platinum Visa cards. Subsequent balance transfers during the promotional period will receive the promotional rate for the remainder of the six (6) billing cycles. Members must be in good standing to participate. Offer available only for transfers from foreign cards. Membership Required. \$25.00 deposit required to open share account. Other conditions may apply. Limited time offer, promotion may be discontinued without notice.

Meet the Candidates For AOD Federal Credit Union's Board of Directors

Three AOD Federal Credit Union Board of Directors positions must be filled in 2012.

Meet the candidates nominated by the credit union's Nominating Committee.

Nominees were asked to submit a written biographical sketch. Below are those biographical sketches in the candidates own words.

Gordon L. "Doc" Williamson

Having served on the AOD Federal Credit Union Board of Directors since 1980, I have the necessary experience and knowledge to make prudent financial decisions on behalf of the total credit union membership. I served as Chairman of the Board of Directors on an intermediate basis during the '80's, '90's, '00's, and currently serve as the board's chairman. Though I take no personal credit for the many successes the credit union has enjoyed (because I'm only one of the team of seven plus the CEO and his staff), I do take pride in the fact that the credit union's branches at Greenbrier and Oxford were opened during my tenure as chairman.

I worked at the Anniston Army Depot for forty-two years and retired as the Civilian Executive Assistant/Deputy Commander of the Anniston Defense Munitions Center; accountable for an inventory valued at 4.2 billion dollars.

I graduated from Jacksonville State University with a BS degree in management (minor in economics). My wife, Anna and I have four children and eight grandchildren.

When I was a young man and parent struggling to meet financial obligations, our credit union found a way to help me when banks didn't listen or offer to help. That's what makes credit unions special. It's all about people helping people. It is my desire to work with the board and management staff to improve products/services and seek ways to help members when they need help as I needed it many years ago. Serving is one way I can show my gratitude and appreciation to the AOD Federal Credit Union for the assistance it has provided my family and me over the years.

Clyde Wesson

Upon completion of high school, I joined the U.S. Navy and served for almost seven years. After my service in the U.S. Navy, I worked at Anniston Army Depot until retirement. While working full time, I also earned a degree in Business Administration with a minor in economics at Jacksonville State University, graduating with special honors. I was a supervisor my last 22 years at Anniston Army depot and upon retirement, I was the supervisor of the depots Management Analysis Organization.

I have performed volunteer work all my life: at my church, I filled many positions including Sunday School teacher and Trustee. In the schools as a trustee, PTA President, treasurer of the Athletic association, and concession stand worker. The Boys Club as a basketball and baseball coach, President of the Father's association, and Boys Club Board member. I also delivered meals on wheels and served on the RSVP Advisory Council.

I was elected as a board member of AOD Federal Credit Union and I continue to serve you, the credit union members. My decisions have always been based on what is best for the credit union and for you as an owner. I have served you as Board Secretary, Board Treasurer, and as Chairman of the Board. AODFCU has grown significantly in deposits, assets, members, services offered, branch locations, ATM's, internet usage, etc and continues to grow.

To continue to serve you as a volunteer Director for AODFCU would be an honor. Your continued faith and vote is greatly appreciated.

Ken Reid

Mr. Ken Reid retired from the Anniston Army Depot as the Director of Production Engineering in January 2004 with over 38 years of service. He has a Bachelor of Science degree in Industrial Engineering and a Masters of Business Administration degree.

Mr. Reid and his wife are parents of three sons – Ken, Keith and Kevin. Pat was a teacher at Meadowbrook Baptist Church Childcare until January 2004 when she joined Ken in retirement.

Ken & Pat are active members of the Meadowbrook Baptist Church. Ken & Pat enjoy spending time with grandchildren as they participate in various school, church and sporting activities. We enjoy traveling, supporting high school and college football and participating in church activities.

Mr. Reid is currently serving his third term on the AODFCU Board of Directors. He is currently serving as Vice-Chairman of the Board of Directors.

I believe the credit union should serve the members best interest. I will make my decisions based on what is best for the credit union members.

Nominations for vacancies may also be made by petition signed by 1% of the membership with a minimum of 20 and a maximum of 500. Each nominee by petition must submit, with the petition, a statement of qualifications and biographical data similar to that submitted by the candidates nominated by the nominating committee. Such nominations by petition must be accompanied by a signed certificate from the nominee stating that they are agreeable to nomination and will serve, if elected to office. Such nominations by petition must be received by the Secretary of the Board by November 04, 2011. A Nomination by Petition Kit can be acquired by contacting AOD Federal Credit Union at (256)237-9494. Elections will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.

Holiday Closings

Columbus Day- Monday, October 10th
Thanksgiving Day- Thursday, November 24th

Veteran's Day- Friday, November 11th
Christmas Day- Monday, December 26th