

AODFCU Proudly Presents:

CPT Kyle Comfort Foundation Fifth Annual 5K Run & Walk



AOD Federal Credit Union (AODFCU) is proud to be the presenting sponsor of the CPT Kyle Comfort Foundation Fifth Annual 5K Run & Walk. The event will be held at McClellan Medical Park in Anniston on Saturday, November 8, 2014. The race begins at 8:00 a.m. and Race Day Registration starts at 7:00 a.m.

You may pick up a registration form at any AODFCU branch office or visit www.kylecomfortfoundation.org

For more information contact Race Director, Joel Denney at 256-452-8699 or jdenny@gmail.com

Pictured left to right:
Col (Ret) Joel Denney, Race Director; Gordon "Doc" Williamson, AODFCU Board Chairman; Brooke Comfort, President CPT Kyle Comfort Foundation; Angela Kemp, AODFCU CEO

Honoring World War II Veterans

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 third 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 Audrey Zimmerman at 256-237-9494 Ext. 8216 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.



Field of Stars (Photo: National WWII Memorial)

Key Financials (As of August 31, 2014)

Total Assets = \$271,307,459

Total Loans = \$120,815,034

Fall Back!

Don't forget to turn your clocks back an hour on Sunday, November 2nd, 2014 at 2:00 a.m. to revert to standard time.

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



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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 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

Chief Information

Officer

Victor Morales

**Community
Involvement:**

AOD Federal Credit Union had the honor of hosting the Calhoun County Chamber of Commerce's Business & Biscuits event on Thursday, September 4th at the Jacksonville branch office. Business and Biscuits



events are the monthly, morning networking opportunity for Chamber members, held on the first Thursday of each month at various Chamber member locations. This Chamber event often includes ice-breakers like Getting to Know You, Elevator Speeches, and Speed Networking. This event had record breaking attendance, with 68 attendees. AODFCU is proud to support the Calhoun County Chamber of Commerce and all of their programs that better our community.

REASON #12 you belong at **AOD** FEDERAL CREDIT UNION

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SEG SPOTLIGHT:



Lamar's Donuts



One of our newest Select Employer Groups, Lamar's Donuts, has been using the same unchanged recipes and perfecting the art of making donuts since 1933. Their donuts are made by hand and baked fresh every day. Lamar's serves more than 100 varieties of donuts. The newest donut that has been introduced for this fall is "Pumpkin Spice". While all varieties are not available every day, you can place a special request for your favorite. Hot, freshly roasted coffees, espresso drinks and specialty beverages are available to start your morning or brighten your afternoon.

Owner, Nancy Robertson opened her business in 2000, and invites everyone to try one of Lamar's Donuts that has been described as "fit for kings" by premier restaurant critics. Lamar's Donuts believes in giving back to our community by volunteering their time, donating food and funds to local causes across the nation.

Holiday Closings

| | |
|--|--------------------------|
| Veteran's Day..... | Tuesday, November 11th |
| Thanksgiving Day..... | Thursday, November 27th |
| Day after Thanksgiving | Friday, November 28th |
| Christmas Eve.. (closing at 1:00 p.m.) | Wednesday, December 24th |
| Christmas Day | Thursday, December 25th |
| New Year's Eve (closing at 1:00 p.m.) | Wednesday, December 31st |
| New Year's Day 2015 | Thursday, January 1st |

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 Thursday, October 23rd & Friday, October 24th, 2014 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."

Board of Directors announce new Chief Financial Officer and Chief Operations Officer

AOD Federal Credit Union's Board of Directors have announced the selection of Perry Kenner as the organization's new Chief Financial Officer (CFO) and Virginia Bowen as the new Chief Operations Officer (COO).



Perry Kenner has over 30 years of experience in accounting, primarily at financial institutions. Prior to becoming CFO at AOD, Perry served as CEO of a small credit union in Florida. He has served as CFO of two community banks, and has owned his own consulting practice.

He is a native of New Orleans, and holds a B.S. degree in Accounting from the University of New Orleans, together with a CPA certificate from Louisiana. Perry and his wife reside in Anniston.



Virginia Bowen has made Oxford her home for the past 17 years. She is a native of Troy, Alabama where she attended Troy University and graduated with a B.S. Degree in Business Administration with an emphasis in Marketing. She is a banking professional with over 29 years of experience in industry with extensive experience in management, operations, lending and customer service.

She is married to James M. Bowen and they have four children. She is very active in her church, community and non-profit organizations.

She is a member of Grace Baptist Church in Oxford and currently serves on the stewardship committee. Previously working in the Pell City market she served as a chamber ambassador, worked with chamber on various committees, and a member of the Pell City Rotary Club, servicing as treasurer.

AOD Financial Services Announcement

Mike Lewallen is available to be contacted with any financial services questions and or needs you may have. To make an appointment to meet with him at a convenient AODFCU branch office, call (205) 226-6866. You may also e-mail him at mike.lewallen@cunamutual.com

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 2015.

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.

Gloria "Jean" Newton

Gloria Jean Newton and her family have lived in Oxford, Alabama, since 1988. She is married to Alphonso Newton and they have three grown sons. Mrs. Newton began her 32-year career at Anniston Army Depot as a Clerk-Typist in 1982. She has held several positions, for the last 15 years her positions have been in the Budgeting, Auditing, and Accounting career fields.

Since February 2012 she has served as the Secretary of the Board of Directors at AOD Federal Credit Union. She has taken several issues from her co-workers to the boards which has yield positive outcomes for the members. Serving on the board has been a privilege that she greatly value and another way she can give back to the community to help other meet their financial goals. She would like to continue participating in endeavors for the benefits of all members.

She earned her Bachelor of Science Degree in Finance (with honors) from Alabama State University in February 1981. Her licenses and certificates include Financial Manager since 1999, Alabama Insurance since 1999, Senior Tax Analyst since 1990, and Alabama Real Estate since 1987.

Her military experience includes training in Supply while a member of the United States Navy Reserves from January 1993 to January 2001.

She is very active in the community, church, and non-profit organizations. Some of her other memberships include: Hobson City Community and Economic Development Corporation (Treasurer), American Business Women's Association, and the Alabama State University Alumni Chapter, etc...

Clyde Wesson

After having served nearly seven years in the U.S. Navy, I worked at Anniston Army Depot until retirement. My last 18 years were served as the Supervisor of the Depot's Management Analysis Organization.

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 have performed volunteer work all my life. After retirement, I was elected as a Board Member of AOD Federal Credit Union and I continue to serve you, the credit union member. My decisions are always based on what is best for the credit union and for you as an owner. To continue to serve you as a volunteer Director for AODFCU would be an honor. Your continued faith and vote is greatly appreciated.

Gordon "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 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 in that position. Three credit union branches opened during my tenure as Chairman.

I take no personal credit for the many successes your credit union has enjoyed because I am only one of the team of seven directors plus the CEO and management staff.

With your approval, I will continue working with the board and management to improve products / services that are currently being offered to the membership and to seek ways to help members when they need it as I needed it many years ago.

Respectfully,

Gordon "Doc" Williamson

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 Compliance Officer by November 07, 2014. 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.

HOW TO KEEP YOUR ONLINE ACCOUNTS SAFE

Here's what you can do to keep your online accounts safe and your passwords strong:

- Make your password long. The recommended minimum is eight characters, but 14 is better and 25 is even better than that.
- Use combinations of letters and numbers, upper and lower case and symbols such as the exclamation mark. "PaSsWoRd!43" is far better than "password43."
- Avoid words that are in dictionaries, even if you add numbers and symbols. There are programs that can crack passwords by going through databases of known words. One trick is to add numbers in the middle of a word – as in "pasl23swor456d" instead of "passwordl23456."
- Substitute characters. For instance, use the number zero instead of the letter O, or replace the S with a dollar sign.
- Avoid easy-to-guess words, even if they aren't in the dictionary. You shouldn't use your name, company name or hometown. Avoid pets' and relatives' names and things that can be looked up, such as your birthday or ZIP code.
- Never reuse passwords on other accounts.

Christmas Club Reminder

In order to better serve our members, all Christmas savings will now be transferred to member's primary savings account on November 1, 2014. We will no longer mail out checks. This will allow our members faster access to their Christmas Club funds.

If you would like your Christmas Club funds transferred to an account other than your primary savings account, you may visit any branch location to choose an alternate account before November 1, 2014. After November 1, 2014, you may use AODFCU online banking or contact a member service representative at any branch office location to transfer Christmas Club funds to an alternate account.

If you have any questions, please visit or call our office 256-237-9494 or 800-637-0299 during normal business hours.

JUST IN TIME FOR THE HOLIDAYS: CARD FRAUD PREVENTION TIPS!

When purchasing Gift Cards:

- Ask the sales associate for a new gift card that has not been put out on the sales floor.
- Do not buy gift cards that have the identifying numbers or codes easily visible. If the consumer can see the codes, then so can the fraudsters.
- Do not buy a gift card in which the packaging has been tampered with.

When using Debit Cards to transact:

- Use ATMs at physical Bank/Credit Union locations.
- Check your monthly statements consistently for unauthorized charges. Do the same if you use online banking.
- Notify your financial institution/card provider immediately if you notice unauthorized charges.

Shared Branching & CO-OP Network Enhance AOD Federal Credit Union Member Convenience

To improve member convenience, AOD Federal Credit Union participates in both the **Credit Union Service Center Network** and the **CO-OP ATM Network**. The Credit Union Service Center Network, known as **shared branching**, allows AODFCU members access to their accounts from multiple branch locations nationwide.



The **shared branching** locations are actually offices of other credit unions that allow AODFCU members to conduct business at their offices. When visiting any existing CUSC location (there are more than 5,000), members are asked to provide their credit union name, picture ID, and account number in order to conduct certain transactions just as they would at their AODFCU home office. To find the nearest CUSC location, visit www.aodfcu.com, call 1-800-919-CUSC (2872) or visit www.cuservicecenter.com. If you have an iPhone or Android, there is now a **CO-OP Shared Branch** mobile application available and it's FREE! *Messaging & Data Rates May Apply, check with your carrier for more information.*

Shared Branch locations listed below are available in the following counties: Calhoun, Clay, Cleburne, Etowah, St. Clair, and Talladega.

| Name | Address | City | ST | Zip | Phone |
|---------------------|--------------------------------|--------------|----|-------|--------------|
| Alabama Teachers CU | 230 US Hwy 431 N | Anniston | AL | 36202 | 256-238-1161 |
| AlaTrust CU | 1216 Wilmer Ave | Anniston | AL | 36201 | 256-236-1260 |
| Family Security CU | 310 US Hwy 431 | Boaz | AL | 35957 | 256-593-2558 |
| Coosa Pines FCU | 17591 Plant Rd | Childersburg | AL | 35004 | 256-378-5559 |
| Heritage South FCU | 14 Fay S Perry Dr | Childersburg | AL | 35044 | 256-245-4776 |
| Alabama Teachers CU | 702 Walnut St | Gadsden | AL | 35902 | 256-543-7040 |
| Family Savings FCU | 711 E Meighan Blvd | Gadsden | AL | 35903 | 256-543-9530 |
| AlaTrust CU | 815 D Pelham Rd S | Jacksonville | AL | 36265 | 256-435-6116 |
| Alabama Teachers CU | 1209 Snow St | Oxford | AL | 36203 | 256-831-2112 |
| Coosa Pines FCU | 2708 Stemley Bridge Rd | Pell City | AL | 35128 | 205-338-5401 |
| Landmark CU | 2950 Cogswell Ave | Pell City | AL | 35125 | 205-338-7623 |
| Family Savings FCU | 3003 2nd St | Rainbow City | AL | 35906 | 256-413-0900 |
| WinSouth CU | 199 Independent Dr | Rainbow City | AL | 35906 | 256-543-2252 |
| Landmark CU | 300 Springville Station Blvd S | Springville | AL | 35146 | 205-467-6274 |
| Coosa Pines FCU | 255 James Payton Blvd | Sylacauga | AL | 35150 | 256-245-7110 |
| Heritage South FCU | 60 Gene E Stewart Blvd | Sylacauga | AL | 35151 | 256-245-4776 |
| Heritage South FCU | 901 N Broadway Ave | Sylacauga | AL | 35150 | 256-245-4776 |
| AlaTrust CU | 303 East St South | Talladega | AL | 35160 | 256-362-0033 |

In addition to shared branching, AODFCU members can enjoy surcharge-free access at over 30,000 **CO-OP Network ATMs** throughout the United States and Canada, 9,000+ which are deposit taking. ATM terminals within the network can be found at many credit unions and select retail locations including 7-Eleven®, Walgreens, and Costco®. ATMs that surcharge should have a warning screen appear before the completion of the transaction to notify the user of an impending surcharge. Surcharges are not the same as transaction fees. Transaction fees at non-AODFCU ATMs still apply, as described in your Members' Guide to Fees.

To find the nearest CO-OP Network ATM, log on to **www.aodfcu.com** or call **1-888-SITECOOP (748-3266)** to find a location by telephone. You can also find a CO-OP ATM Network near you by visiting <http://co-opcreditunions.org/locator/>

Additionally you may text 692667 (MYCOOP) with your location (address, intersection, zip code or city/state). You will receive the location of the nearest CO-OP Network ATM. Text "more" for additional locations. AODFCU offers this service free of charge. Also, with your Mobile Phone (iPhone or Android), you can get a FREE mobile application: **CO-OP ATM Locator**. *Messaging & Data Rates May Apply, check with your carrier for more information.*

Live Help is also available to CO-OP Shared Branch members. Call 888-837-6500 for live personal assistance.



Remember to look for the **CO-OP ATM Network** logo.

CO-OP ATM locations listed below are available in the following counties: Calhoun, Clay, Cleburne, Etowah, St. Clair, and Talladega.

| Name | Address | City | ST | Zip | RetailInfo | Hours |
|------------------------------|---------------------------|--------------|----|-------|----------------------------|-----------------------|
| Kangaroo Express | 851 Lagarde Ave | Anniston | AL | 36201 | KANGAROO EXPRESS No 3688 | |
| Kangaroo Express | 800 S Quintard Ave | Anniston | AL | 36201 | KANGAROO EXPRESS No 3665 | |
| COWBOYS No 3654 | 2242 US Highway 431 | Boaz | AL | 35957 | COWBOYS No 3654 | |
| Kangaroo Express | 32344 US Highway 280 | Childersburg | AL | 35044 | KANGAROO EXPRESS No 3664 | |
| Kangaroo Express | 100 Taylor Dr | Gadsden | AL | 35904 | KANGAROO EXPRESS No 3674 | |
| Kangaroo Express | 1747 Rainbow Dr | Gadsden | AL | 35901 | Kangaroo Express No 3838 | |
| Kangaroo Express | 1205 W Meighan Blvd | Gadsden | AL | 35901 | Kangaroo Express No 3649 | |
| WinSouth Credit Union | 320 Albert Rains Blvd | Gadsden | AL | 35901 | | |
| WinSouth Credit Union | 110 S 26th St | Gadsden | AL | 35904 | | |
| FME FCU | 2599 Alabama Hwy 21 North | Jacksonville | AL | 36265 | | Business hours access |
| Kangaroo Express | 1050 Pelham Rd S | Jacksonville | AL | 36265 | KANGAROO EXPRESS No 3666 | |
| Honda FCU | 1800 HONDA DRIVE B38H | Lincoln | AL | 35096 | Honda Federal Credit Union | |
| Honda FCU | 1800 Honda Dr No 57H | Lincoln | AL | 35096 | Honda Mfg of Alabama | |
| Honda FCU | 1800 Honda Dr No 39H | Lincoln | AL | 35096 | Honda Mfg of Alabama | |
| Honda FCU | 1800 Honda Dr No 62H | Lincoln | AL | 35096 | Honda Mfg | 24 hours access |
| Kangaroo Express | 1601 Al Highway 21 S | Oxford | AL | 36203 | KANGAROO EXPRESS No 3667 | |
| Publix | 115 Commons Way | Oxford | AL | 36203 | Oxford Commons | |
| Publix | 2040 Martin St S | Pell City | AL | 35128 | SOUTH PARK CENTER | |
| Leverage Service Corporation | 199 Independence Drive | Rainbow City | AL | 35906 | Rainbow City | 24 hours access |
| WinSouth Credit Union | 199 Independent Dr | Rainbow City | AL | 35906 | | |