

SYSTEM ENHANCEMENTS NOTICE

As part of our commitment to provide exceptional reliability and service to our members, AOD Federal Credit Union will be performing system enhancements on Monday, October 5, 2015 beginning at 5:00 a.m. until approximately 2:00 p.m. Our systems are being upgraded to give us a more current and powerful system through which to serve you.

Here's what this means for you:

**Beginning at 8:00 a.m. on Monday, October 5, 2015
all AOD Federal Credit Union branch offices will be closed.**

**Expected office opening time will be approximately
2:00 p.m. Monday, October 5, 2015**

**eLink Online Banking, Mobile Banking, Text Banking, Bill Pay, Shared
Branch, and Telephone Banking (VoiceLink) will be unavailable.**

Debit cards will be working.

ATMs will be working.

What you can do now:

**In the unlikely event that you experience an interruption in service,
always carry a secondary method of payment such as cash, check,
or an AOD Federal Credit Union Credit Card.**

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.



**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**

New look for Website, Online Banking & Mobile Apps!

On November 9th, there will be a new look for the AOD Federal Credit Union Website and eLink Online Banking! We are moving to a new Online Banking provider, Mobile Banking app, and a website host. The enhanced online banking eLink will be more user friendly with an easy to read format.

Key Financials

(As of August 31, 2014)

Total Assets = \$268,695,334

Total Loans = \$130,982,034

Fall Back!

Don't forget to turn your clocks back an hour
on Sunday, November 1st, 2015 at 2:00 a.m. to
revert to standard time.



LEADERSHIP TEAM

Board of Directors

Chairman

Gordon "Doc" Williamson

Vice Chairman

Clyde L. 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

Community Involvement:



AOD Federal Credit Union had the honor of hosting the Calhoun County Chamber of Commerce's Business & Biscuits event on Thursday, September 3rd 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 super attendance, with over 50 attendees. AODFCU is proud to support the Calhoun County Chamber of Commerce and all of their programs that better our community.

Online Banking Reminder

We are approximately one month away from changing our Online Banking provider, Mobile Banking app, and website host, which will be more user-friendly with a host of additional features that will benefit our members.

We have made several attempts to communicate with our members whose current Online Banking User ID does not follow with the new Online Banking login criteria. Please check your current Online Banking User ID to make sure it conforms to the following standards:

- User IDs must begin with an alpha-character.
- User IDs cannot be all-numeric.
- User IDs cannot contain special characters.
- User IDs are a minimum of 6 characters and a maximum of 12 characters.

To change your eLink user ID, please login to eLink (Online Banking) www.aodfcu.com in the upper right of the homepage. After logging in, on the top right corner, select "My Settings". Then click on "Update username" on the left side under Login & Security. Then enter your NEW username (following the standards listed above) and your Current password. Then, click the "Save" button.

If you have any questions, please call 256-237-9494 or 800-637-0299.



SEG SPOTLIGHT:

YMCA of Calhoun County



For nearly 65 years, one of our new Select Employer Groups, YMCA of Calhoun County, has been listening and responding to our community's most pressing needs. In 2014, they offered 5,697 people (over one-third of them children) the tools and support they needed to learn, grow and thrive. The staff at the YMCA believes our community is strongest when we give people from all walks of life the opportunity to grow in spirit, mind and body.

The YMCA has activities and fitness centers that benefit people of all ages and abilities. These include a modern machine weight and free weight center, an indoor running track, two racquetball courts, a basketball/multi-purpose gymnasium, a heated indoor aquatic center, and gender-specific spas. The YMCA staff holds the widest variety of fitness classes in Calhoun County including Zumba, indoor cycling, yoga, body sculpting, Pilates and more. They offer a range of age-specific programs from swim lessons for children of all ages and abilities, to a SilverSneakers® program for seniors.

Since its very beginnings, the YMCA of Calhoun County has been committed to serving the community through programs for everyone. Today the "Y" is operating facilities not only in Anniston, but also Oxford and Y Camp Hamilton just south of Jacksonville, Alabama.

The YMCA of Calhoun County operates nine off-site after school programs in partnership with the Calhoun County schools and the Anniston City School District. Each program operates Monday through Friday at Alexandria Elementary, Cobb, Donoho, Golden Springs, Pleasant Valley Elementary, Saks Elementary, Tenth Street, Wellborn and White Plains Elementary when school is in session. The primary purpose of these programs is to provide a safe haven for youth while parents are at work.

You can help YMCA of Calhoun County build a better future for our residents and get involved in your community by joining. For more information, visit YMCA of Calhoun County Anniston YMCA at 29 West 14th Street or Oxford YMCA at 1710 AL Hwy 21 South or online at www.ymcacalhoun.org or call: Anniston: 256-238-9622 or Oxford: 256-832-9622.

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 29, 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."

Meet the Candidates

For AOD Federal Credit Union's Board of Directors

Two AOD Federal Credit Union Board of Directors positions must be filled in 2016.

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.

Charlene Stallings

I retired from Anniston Chemical Activity as a Program Analyst. I have thirty-five years' experience in governmental accounting, payroll, budget, finance, and audit. I studied at Gadsden State with emphasis in Business Administration.

In the community, I have been actively involved in my church, the Mentoring Program within Calhoun County School System, Calhoun County Civic Choir and a member of National Active and Retired Federal Employees Association (NARFE). Currently, I am serving as Chairman, AOD Federal Credit Union (AODFCU) Supervisory Committee.

AODFCU is successful because of its dedication to providing quality member service, devotion to its member's financial welfare, and commitment to community service. I am dedicated to protecting the member's best interest and committed to working hard for its members to ensure everything AODFCU does is done with the member's best interest in mind. I believe that my leadership skills, financial skills, passion for excellence, and commitment to produce the best results will contribute greatly to the continuing success and growth of AODFCU.

I am interested in serving on AODFCU Board of Directors because I feel it is important for members to be involved in the success of their financial institution. Also, I possess the expertise, leadership, and motivation necessary to successfully fulfill the duties of Board of Directors. AODFCU is a thriving financial organization and it is my desire to work with fellow members in sustaining its overall goals.

Bobby J Israel

An AAD retiree, Bobby served as Branch Chief, Machining and Metalizing Branch, a Production Controller and graduated from DA Apprenticeship Program and the Junior Executive Program.

Elected to AODFCU Board of Directors in 1990, he became the first Board member to complete all 18 Volunteer Achievement Program Modules receiving the Friedrich W. Raiffeisen Award and Edward A. Filene Award. He has held the positions of Chairman, Vice-chairman, Treasurer and served as Supervisory Committee Chairman. While Board Chairman, land was purchased, construction began on the Lenlock Branch, and Super Valu Credit Union membership was absorbed into AODFCU. AODFCU's Selected Employer Groups (SEG) now number more than 420, assets are \$278,899,905 and membership is 33,332 with Branch Sharing providing members access to their funds in over 5000 locations. Instrumental in pursuing the building of the branch offices in Oxford and Jacksonville, he served on the Building Committee, leading efforts obtaining land, contractors, and compliance with construction work requirements.

Married to the former Diane Connell, Bobby's in-laws are Margie and the late H.D. Connell, both

AAD retirees. Members of Grace Episcopal Church, he and Diane have two sons, Brenton and Ethan.

If reelected, Bobby promises continued work in expanded services to all SEG communities. His voting record is indicative of his dedication to providing the highest dividend rates and quality services (real estate loans, HELOC loans, VISA Platinum, Internet Banking, ATMS, soon to be full Mobile Banking and Business Loans).

Jim Webb

Mr. Jim Webb is a native of Anniston, Alabama. He currently resides in Oxford. He is married to Joyce Short Webb (Joy). They have one son, Jason who is married to Lindsey McWilliams Webb and three beautiful grandchildren Peyton age 8, Reagan age 7 and Chandler age 2 ½ .

Jim is a Vietnam era veteran, having served in the United States Air Force from 1966 until 1970. His wife Joy also served as a nurse in the United States Army, and their son Jason is an Afghanistan veteran. Mr. Webb earned both undergraduate and graduate degrees from Jacksonville State University. He retired from the Anniston Army Depot as Director for Community and Family Activity after working 31-plus years.

Mr. Webb has been an AOD member for over 40 years and has served on the Board of Directors for the past 27 years. He has held all board positions. He has successfully completed all board required courses. During Mr. Webb's 27 year tenure with AOD, the credit union has grown over 330% in assets and over 212% in loans.

Mr. Webb is committed to the success of AOD and has worked diligently to promote and preserve the proud standards and traditions of AOD Credit Union. Mr. Webb believes in the member-owned member-represented concept of business and is honored to serve you and the surrounding community in providing a strong, financially sound credit union your vote and support are greatly appreciated.

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 6, 2015. 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.

Christmas Club Reminder

Your Christmas savings will be transferred based on your previously selected account preference on November 1st, 2015. If you have any questions, please visit or call our office 256-237-9494 or 800-637-0299 during normal business hours.

***EXCITING, NEW change for
ALL AOD Federal Credit Union Credit Cards!***

All AOD Federal Credit Union cards (including: AODFCU MasterCard, Visa Classic, Visa Gold & Visa Share Secured) will be converted to Platinum 1% Cash Back Rewards cards on November 14th, 2015. Members will be issued new cards after November 1st, 2015. Members will receive a notice to activate their newly issued Platinum Cards on November 16th. If you have a rewards card, redeem your ScoreCard Reward points before October 31st. If a member does not redeem their points, then they will be paid 1% cash back on the remaining point balance after conversion.



A promotional banner for Stellar Holiday Loans. On the left, a red Christmas ornament with 'REASON 12' and stars is next to the text 'you belong at AOD FEDERAL CREDIT UNION'. In the center, the 'Stellar' logo is above 'Holiday Loans!' and the offer: 'Up to \$1,500 for 12 months at 2.9% APR* (256) 237-9494 • (800) 637-0299 www.aodfcu.com'. On the right, a smiling woman in a white winter coat holds a red gift box. A small disclaimer at the bottom left reads: '*APR (Annual Percentage Rate) 2.9% APR available only with payroll deduction or automatic transfer. Current rates will apply for loans without payroll deduction or automatic transfer. Loan amount offered is up to \$1,500 for a 12 month term only. Sample monthly payment for a \$1,500 loan over 12 month term at 2.9% is \$126.99. Promotion valid 11/1/15 to 12/31/15. All loans subject to credit approval. Rates, terms, and conditions are subject to change without notice.'

Welcome: Misty Johnson, Member Business Lender



Misty Johnson, Member Business Lender,
AOD Federal Credit Union

AOD Federal Credit Union announces the selection of Misty Johnson as the organization's new Member Business Lender. Misty Johnson resides and has lived in Calhoun County most of her life. She graduated from Walter Wellborn High School and attended Jacksonville State University where she holds a BS Degree in Business Administration with an emphasis in Management.

After college, she moved to Destin where she began her banking career in new accounts, lending, investments, and customer service. After living in Destin for 3 years she moved back to Oxford and continued her banking career in Merchant Services for another 4 years. After 7 years in the banking industry, Misty took some time off to start a family and pursue another career. During that time she developed her own preservation company where she maintained real estate properties until their selling dates.

She has been actively involved in the community with the Red Cross, Relay for Life, and United Way. She is currently serving as a volunteer on the Small Business Committee at the Calhoun Chamber of Commerce. Misty is "very excited about [her] new opportunity at AODFCU and looking forward to being a part of AODFCU's new direction in Business Lending."

NEW Business Loans and Business Deposit Accounts:

AOD Federal Credit Union will now be able to assist businesses with their lending and deposit needs, as well as other business services. If you are interested in learning more, please contact Misty Johnson, new Member Business Lender at 256-241-8228.

EMV Card information:

What is an EMV chip-enhanced card?

EMV, which stands for Europay, MasterCard and Visa, is a global standard for credit and debit payment cards using embedded microchips. Alliant's EMV credit card has an embedded microchip that allows you to pay at international merchants where chip cards are the standard. Plus, it provides improved security and protection against fraud.

Soon, in addition to the embedded microchip, AOD Federal Credit Union cards will also have a magnetic stripe on the back. That way you can continue to make purchases domestically by swiping your card and signing a receipt.

Why is the Credit Union adopting EMV technology?

AOD Federal Credit Union is implementing EMV technology to ensure members have the most secure and seamless purchase experience possible. EMV technology is currently one of the most effective tools being used to prevent the spread of credit card fraud. EMV chip cards ensure member information remains protected, and make it more difficult for potential fraudsters to obtain member data.

To avoid liability, merchants are required to convert their current card readers to EMV-compliant processing terminals by October 2015. Unattended kiosks – gas pumps, movie ticket kiosks, etc. – are not required to update for a few more years.

What are the benefits of EMV?

There are many benefits to EMV, namely the fraud deterrent technology. One of the biggest benefits is the reduction in credit card fraud resulting from counterfeit cards.

Why are EMV credit cards and EMV payments transaction secure?

EMV chip cards are inherently more secure due to card authentication and transaction authorization features. EMV chip cards are more secure than the magnetic strip cards currently used in the United States because they have the ability to encrypt data. This means that only authorized users can access your information. Having encryption technology in place makes it extremely difficult for fraudsters to access or use information stored on the card, making it very challenging to create duplicate cards. These capabilities help protect against card fraud and provide an enhanced level of comfort when making purchases.

Holiday Closings

Veteran's Day.....	Wednesday, November 11th
Thanksgiving Day.....	Thursday, November 26th
Day After Thanksgiving.....	Friday, November 27th
Christmas Eve.....	Thursday, December 24th (will close at 1:00 p.m.)
Christmas Day.....	Friday, December 25th
New Year's Eve.....	Thursday, December 31st (will close at 1:00 p.m.)
New Year's Day 2016.....	Friday, January 1st

Free Member Educational Seminar: Money Smart for the Young at Heart (55+)

Join us for an educational seminar "Money Smart for the Young at Heart (55+)" to be held on Wednesday, December 9th from 9:00 – 11:00 a.m. The seminar will be held at the Oxford Branch Office of AODFCU, 12 Elm Street, Oxford, AL 36203 in the 2nd floor Community meeting room.

Seminar topics include: Common types of Fraud, Scams, Elder Exploitation, and Identity Theft

This no-cost seminar is hosted by AOD Federal Credit Union. Refreshments will be served. For more information or to reserve your place, call (256) 241-8236. Space is limited to the first 25 respondents, so make your reservations today. If you can't make this seminar, look for upcoming seminars announced quarterly.

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 "password123456."
- 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.

IRA Required Mandatory Distributions

In order to better serve our members, all Individual Retirement Account (IRA) Required Mandatory Distributions (RMDs) will now be transferred to member's primary savings account on January 1, 2016. We will no longer mail out checks. This will allow our members faster access to their IRA RMD funds.

In July, members with IRAs received a letter including a form to select which deposit account where they would like to receive their RMD funds, beginning January 1, 2016.

If members have already returned their account selection form, their funds will transfer to the account they selected prior to January 1st.

If you would like your IRA RMD funds transferred to an account other than your primary savings account, you may visit any branch location to choose an alternate account before December 31, 2015. If you have any questions, please visit or call our office 256-237-9494 or 800-637-0299 during normal business hours.

AODFCU Scholarship Program



Graduating high school seniors, you can apply now for an AOD Federal Credit Union scholarship! AOD Federal Credit Union has established a Scholarship Reward Policy to recognize and reward young AOD Federal Credit Union members for their scholastic achievements upon graduation from High School.

AOD Federal Credit Union will award fifteen (15) scholarships and up to (3) three of which may be awarded to an individual with special needs valued at \$1,000 each to graduating seniors who have been members of AOD Federal Credit Union for a minimum of one year. In honor of Ken Reid, Board Member Emeritus, the Mr. Ken Reid Engineering Scholarship is a \$2,000 scholarship which will be awarded to one student who is pursuing an engineering degree. The Scholarships will be paid at the beginning of the student's freshman year and will be issued directly to the college, university, community college, technical or vocational school of the student's choice.

Application packets may be printed from our website www.aodfcu.com or will be mailed to AODFCU members upon their request. Applicants will be required to submit the application package to AOD Federal Credit Union. Mail applications to: AOD Federal Credit Union, Attn: Scholarships, P.O. Box 608, Bynum, AL 36253. Scholarship packages must be returned to AOD Federal Credit Union no later than February 15th.