



## Scholarship Program

Recognizing that tuition rates continue to rise at a rapid pace, AOD Federal Credit Union (AODFCU) established a scholarship fund to assist members who plan to pursue a college degree or certification from a technical/vocational school.

This year, AODFCU is pleased to offer fifteen (15) scholarships to high school graduating seniors who are AODFCU members. The scholarship will be paid at the beginning of the student's freshman year and will be issued directly to the college, university, community college or technical/vocational school of the student's choice. Only graduating high school seniors who have been AODFCU members for at least one year are eligible to submit an application. Application packets may be printed from our website [www.aodfcu.com](http://www.aodfcu.com) or will be mailed to AODFCU members upon their request.

Completed applications **MUST** be submitted by mailing them to: AOD Federal Credit Union, P.O. Box 608, Bynum, AL 36253. The application must be complete with all requested information and supporting documentation and be received by AODFCU no later than Saturday, March 31st, 2014. The scholarship recipients will be notified by mail in April.

## 2014 Annual Meeting

AOD Federal Credit Union's Annual Meeting will be held on Tuesday, February 25th, 2014, at the Oxford Civic Center. The meeting will start at 6:00 p.m. The past year will be reviewed. Refreshments will be served and door prizes will be given away. Everyone is invited!

### Key Financials

(As of 11/30/13)

Total Assets..... \$264,302,783.30

Total Loans..... \$116,915,612.89



**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.



**EQUAL HOUSING  
LENDER**

**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

Clyde Wesson

#### Secretary

Gloria "Jean" Newton

#### Treasurer

Jim Webb

### Board Members

Larry Daugherty

Bobby Israel

#### Supervisory Committee

#### Chairman

Larry Daugherty

#### Vice Chairman

Thomas A. Smith

#### Secretary/Recording Officer

Elaine Glass

#### Co-CEO & Chief Financial Officer

Jeffrey Napper

#### Co-CEO & Chief Lending Officer

Angela Kemp

#### Chief Operations Officer

Nina Gilbert

#### Chief Information Officer

Victor Morales

## 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 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 Tinkey at 256-237-9494 Ext. 8216 or by visiting the "News/Press Room" section of [www.aodfcu.com](http://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.

### Credit Union Service Centers

At the end of January, AOD Federal Credit Union will discontinue offering four drive-up ATMs in Anniston, Jacksonville, Oxford and Talladega located near the Murphy Oil Stations adjacent to Wal-Mart stores.

We will still provide members with six (6) branch office locations and eight (8) ATM locations in our market area.

We also offer our members access to CO-OPATMs. This is a nationwide network of nearly 30,000 surcharge-free ATMs, 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®.

Additionally, AODFCU participates in the Credit Union Service Center Network, known as shared branching. This AODFCU network allows members access to their accounts from multiple office locations nationwide. The 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](http://www.aodfcu.com), call 1-800-919-CUSC (2872) or visit [www.cuservicecenter.com](http://www.cuservicecenter.com). If you have an iPhone, there is now a CUSC mobile application available and it's FREE!

# Get a Freedom 30 MORTGAGE

with a Low, long-term\* rate



## Your NEW way to get a check or move money!

The Check Withdrawal feature, also known as Check Request, in Online Banking will be removed on or around February 24, 2014. You may have used this feature to send yourself checks made payable to you, transfer money to accounts at other financial institutions or transfer money to other AODFCU members.

But, you'll have an EASIER OPTION after the Check Withdrawal feature (aka Check Request) goes away: BILL PAY. You can add yourself, a friend or a family member as a payee in Bill Pay and have a check mailed to you or to them. You can easily set this up as a one-time payment or schedule it to recur.

To get started, just log in to your Online Banking account and set up your payees in Bill Pay. The best part is, Bill Pay is FREE! We hope you'll enjoy having an easier option for managing your money! If you have any questions, feel free to contact us at 256-237-9494 or 1-800-637-0299.

## World's LARGEST Christmas Stocking Winners

AOD Federal Credit Union gave away six (6) of the World's Largest Christmas Stockings during December. One giant stocking was hung inside each branch office, and members who came inside any branch office were encouraged to enter the drawing. Pictured below are the six lucky winners:



Bynum: Stephen Ray



Depot 141: Bruce Stevenson



Greenbrier: Judy Pointer



Jacksonville: Vickie Duncan



Lenlock: Breanna Duran, Crystal Surret



Oxford: Edie Smith, Jaden Smith, Carlos Santa Maria

## Community Involvement

AODFCU was a sponsor for East Alabama Credit Association's annual Christmas Party for the physically and mentally challenged adults of Calhoun County. The event was held December 2, 2013 at the Anniston City Senior Citizens Center and served approximately 150 area adults. Nine (9) AODFCU staff members, along with four (4) of their own family members contributed more than 32 volunteer hours collectively.



On Sunday, March 9, 2014 at 2:00 a.m., Daylight Saving Time will require us to spring forward an hour! Don't forget to set your clocks forward one hour before going to bed on Saturday night.



## SEG SPOTLIGHT:



# Still Midtown Ceramics

Still Midtown Ceramics is one of our newer Select Employer Groups. Still Midtown, formerly known as Midtown Ceramics, was originally opened in 1988 by Ed Scott. Tammy Katz purchased the business in March 2004 and renamed it Still Midtown Ceramics.

Still Midtown Ceramics houses over 5000 molds and offers all kinds of ceramic and pottery classes. They offer classes for special needs, homeschooling, Boy Scouts and Girl Scouts programs. Midtown also helps Calhoun County Schools with ceramic projects. During your visit to the store, you can hand build clay projects, try out the pottery wheel and paint ceramics. Still Midtown is one of the only ceramic dealers in Alabama offering wholesale and retail supplies to all of your ceramic and pottery needs. Still Midtown offers birthday parties and special event parties for all ages. Tammy Katz is a member of The Spirit of Anniston Festival and Events Committee.

Between Tammy's outgoing personality and the popularity of the store, they outgrew their 2000 square foot building located at 102 East L Street in Anniston, so, in June of 2009 they moved to 1230 Noble St. location here they now have 7000 square feet of business space. Their phone # is 256-236-3136.

## NON-VISA PINLESS DEBIT TRANSACTIONS



You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the Star, Cirrus, and CO-OP networks.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures (as described in your Electronic Fund Transfers Agreement and Disclosure), will not apply to transactions processed through non-Visa networks. Please contact the Credit Union with any questions you may have regarding this notice.

### *Holiday Closings*

**Martin Luther King, Jr. Day – Monday, January 21st**

**President's Day – Monday, February 18th**

# Privacy & Transaction Disclosure

## FACTS

### WHAT DOES AOD FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
-------------	--

<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>- Social Security number and account balances</li> <li>- account transactions and checking account information</li> <li>- payment history and transaction history</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
--------------	--

<b>How?</b>	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons AOD FEDERAL CREDIT UNION chooses to share; and whether you can limit this sharing.
-------------	---

Reasons we can share your personal information	Does AOD FEDERAL CREDIT UNION share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

What we do	
<b>How does AOD FEDERAL CREDIT UNION protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.
<b>How does AOD FEDERAL CREDIT UNION collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>- open an account or apply for a loan</li> <li>- use your credit or debit card or show your government-issued ID</li> <li>- give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>- sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>- affiliates from using your information to market to you</li> <li>- sharing for nonaffiliates to market to you</li> </ul> <p>State law and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>- <i>AOD FEDERAL CREDIT UNION has no affiliates</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>- <i>Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, consumer reporting agencies, check/share draft printers, and direct marketing companies</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>- <i>Our joint marketing partners include advertising/marketing agencies, CUNA Mutual Group's MEMBERCONNECT, credit card companies, loan recapture programs, and financial advisors</i></li> </ul>