

ACCOUNT VERIFICATION NOTICE: Mailing on or about March 31st, 2016

The Supervisory Committee has contracted Kemp & Associates CPA, PC to perform verification of member's accounts. Please compare your statement with your records. If you find discrepancies, please contact Kemp & Associates (P. O. Box 2309, Anniston, AL 36202) at 256-237-5102. We will consider balances correct unless you respond within the 15 days of the mailing. Take special note that the confirmation response address will not be AOD Federal Credit Union's normal mailing address, but rather Kemp & Associates mailing address, as referenced above.



2016 Annual Meeting

AOD Federal Credit Union's Annual Meeting will be held on Tuesday, February 23rd, 2016, at the Oxford Civic Center. **The meeting will begin promptly at 6:00 p.m.** The past year will be reviewed. Refreshments will be served beginning at 5:30 p.m. and door prizes will be given away. All Members Invited!

Two AOD Federal Credit Union Board of Directors positions must be filled in 2016. In October 2015 three candidates, nominated by the credit union's Nominating Committee, were announced to the AODFCU membership. One of the candidates has

withdrawn their nomination and no Nominations by Petition were submitted. When there is only one nominee for each position to be filled, elections will not be conducted by ballot and there will be no nominations from the floor. Remaining candidates are Bobby J Israel and Jim Webb.



Key Financials (As of 11/30/15)

Total Assets..... \$269,057,016
Total Loans..... \$132,118,525

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



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.



**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 L. Wesson

Secretary

Gloria "Jean" Newton

Treasurer

Jim Webb

Board Members

Larry Daugherty

Bobby Israel

Ronald E. Self

Supervisory Committee

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

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 Zimmerman at **256-237-9494 Ext. 8216** or by visiting the "Info & Resources" 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.

Community Involvement



AOD Federal Credit Union's Board of Directors proudly presented the Allen Ray Chaffin Marine Corps League with a \$2,000 donation for their "Toys for Tots" drive.

Pictured (L-R): Angela M. Kemp, CEO; Peter Jidas; Ava Lowe; SSgt. Neil Ladley; Ronald E. Self, Board Member; Larry Daugherty, Board Member; Clyde Wesson, Vice Chairman; Jim Webb, Treasurer; Eli Henderson, Calhoun County Circuit Court Clerk; Leslie Higgins; Sgt. Jazmine Smith; Dave Grise; Gordon "Doc" Williamson, Chairman



SEG SPOTLIGHT:

Hill Auto Sales



Hill Auto Sales, one of our new Select Employer Groups, was established in June of 2014 in the heart of downtown Lineville, AL. This business has enriched this small town in so many ways. Owner, Cavin Hill and his staff, which consists of local residents, have a combined total of over 75 years in the automotive industry. This hand-picked staff are all very well-known, trusted, and respected in Clay County. With their combined experience, expertise, and eagerness to please, they are only growing more successful over time.

Even though their business is selling cars, Cavin also has a very strong sense of family, small town ethics, and supporting local businesses. In fact, Hill Auto Sales was built with the support of only local businesses and materials. Cavin is a firm believer of giving back to the community by contributing to community events, high school sports, local fundraisers, along with other youth-oriented activities. His efforts did not go unnoticed either when Cavin was chosen as the Clay County Chamber Business Person of the Year in 2014.

Hill Auto Sales keeps a fresh inventory with a variety of clean used cars, trucks, and an occasional recreational vehicle at competitive prices. If you can't find it on their lot, they will do everything in their power to get the vehicle that you want. It's just part of the excellent customer satisfaction skills they strive to maintain. You may enter the doors as a customer, but you leave as a friend. Hill Auto Sales is located at 89010 Hwy 9 in Lineville and are open Monday-Friday 8:30 a.m.-5:30 p.m. and 8:30 a.m.-1:00 p.m. on Saturday. Call 256-396-1100 or visit their website <https://www.facebook.com/Hillautosalesoflineville/> for more information.

Free Member Shred Day!



A CINTAS shred truck will be at the Jacksonville Branch 9:00 a.m. - 12:00 p.m. & at the Oxford Branch from 2:00 p.m. - 5:00 p.m. on Friday March 18, 2016 to allow members to shred*

confidential paper documents.

***Bring up to six (6) bags of paper items only; boxes as well as non-paper items cannot be shredded.**



AOD Federal Credit Union offers our members convenient on-the-lot Auto Financing with our Ready to Roll program. Visit one of the Participating Dealers listed below when you are ready to purchase your next vehicle!

- Alexander Ford
- Avery Auto Sales
- Bama Power Sports
- Benton Nissan
- Bill Stanford Automotive
- Buster Miles Chevrolet
- Buster Miles Ford
- Classic Cadillac GMC
- Clay Automotive, LLC
- Colonial Motors
- Cooper Chevrolet
- Cycle World
- Hill Auto Sales
- James O'Neal Chrysler
Dodge Jeep
- KIA of Gadsden
- KIA Store of Anniston
- Lenn Costner Auto Sales
- Mike Lipscomb Auto Sales
- Motorcycle Sports, Inc.
- Mt. Cheaha Harley-Davidson
- Mullinax Auto Sales
- Nissan of Gadsden
- Pee Wee Turner Motors
- P.K. Brooks Used Cars
- Ronnie Watkins Ford
- Sunny King Ford
- Sunny King Honda
- Sunny King Toyota Scion
- Superior Hyundai
- Talladega Ford
- University Chrysler
Dodge Jeep Ram

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 18th

President's Day – Monday, February 15th

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:
Richard & Betty
Moore



Depot 141:
Jodi Bragg



Greenbrier:
Doris Lynch



Jacksonville:
Tammy Nelson
(Not Pictured)



Lenlock:
Amanda Williams



Oxford:
Mary Cooley

Credit Union Service Centers



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 1-888-SITE-CO-OP (888-748-3266) or visit <https://co-opcreditunions.org/>. If you have an iPhone or Android, there is a CO-OP Shared Branch mobile application available and it's FREE! *Messaging & Data Rates May Apply, check with your carrier for more information.*

In addition to shared branching, AODFCU members can enjoy surcharge-free access at over 30,000 COOP 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.*



**On Sunday, March 13, 2016 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.**

Privacy Notice

Rev. 4/15

FACTS

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

Why?

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.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- account transactions and checking account information
- payment history and transaction history

When you are *no longer* our member, we continue to share your information as described in this notice.

How?

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?
For our everyday business purposes – 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
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call (256) 237-9494 or go to www.aodfcu.com

What we do

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

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>AOD Federal Credit Union has no affiliates.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>AOD Federal Credit Union does not share with our nonaffiliates so they can market to you.</i>
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include advertising/marketing agencies, CUNA Mutual Group's MEMBERCONNECT, credit card companies, loan recapture programs and financial advisors.</i>

Other important information

<p> </p>

REASON



7 **to finance with**



(256) 237-9494
(800) 637-0299
www.aodfcu.com
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Fabulous rates on RECREATIONAL VEHICLE LOANS!





All loans subject to credit approval. Certain restrictions apply.

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.

This year, 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.**

REASON

to turn to



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- Checking & Savings
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Federally Insured by NCUA. AODFCU memberships required to open a business account or to obtain a loan. Minimum deposits, account balances & transaction fees may apply to some business accounts. All loans subject to credit approval. Other restrictions may apply. Equal Credit Opportunity Lender.