

## 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 of memory of Ken Reid, former Board Member, 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](http://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, 2017.

## 2017 Annual Meeting

AOD Federal Credit Union's Annual Meeting will be held on Tuesday, February 28th, 2017, 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!

### Key Financials (As of 1/13/16)

Total Assets.....	\$277,419,476
Total Loans.....	\$141,349,128



**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.



**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

Bobby Israel

### Board Members

Larry Daugherty

Jim Webb

Ronald E. Self

### Supervisory Committee

#### Chairman

Charlene Stallings

#### Vice Chairman

Thomas A. Smith

#### Secretary/Recording Officer

Gloria "Jean" Newton

#### Chief Executive Officer

Virginia Bowen

#### Chief Financial Officer

David Mooney

#### Chief Operations Officer

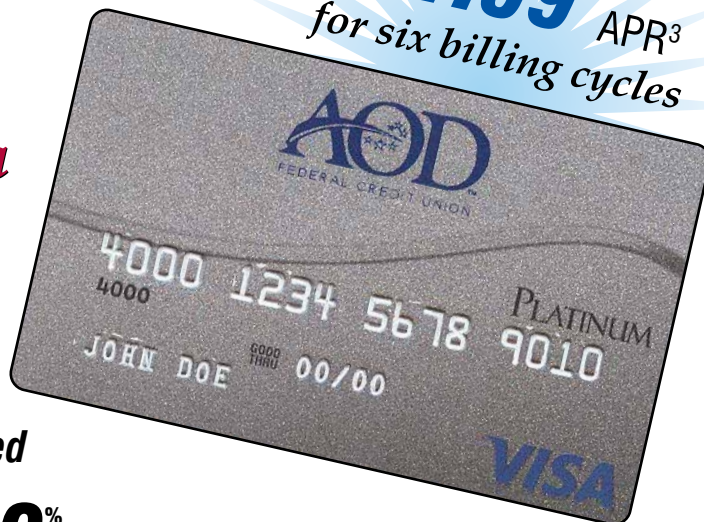
Rikki Graben

## *Balance transfer<sup>1</sup> special on Cash-Back<sup>2</sup> Platinum Visa Credit Cards!*

### *Rates Thereafter:*

**5.20%** APR<sup>3</sup> Secured

**6.49% - 16.99%** APR<sup>3</sup> Platinum



<sup>3</sup>APR = Annual Percentage Rate. <sup>1</sup>Promotion valid for balance transfers made between January 15, and March 15, 2017. Balance transfers will receive the promotional rate of 1.99% APR for six (6) full billing cycles. Rates thereafter: 5.20% APR on Share Secured Visa, 6.49% - 16.99% APR on Platinum Visa cards. Subject to credit approval. Subsequent balance transfers during the promotional period will receive the promotional rate for the remainder of the six (6) billing cycles. <sup>2</sup>CashBack Rewards not available for share secured cards. Qualified purchases do not include cash advances, balance transfers, convenience checks or returns. 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. Certain restrictions apply. Limited time offer, promotion may be discontinued without notice.

## *Introducing Rikki Graben, Chief Operations Officer*



Mrs. Rikki Graben, a lifelong resident of Calhoun County, was selected as the Chief Operating Officer (COO) of AOD Federal Credit Union in September of 2016. Rikki has been active in the financial services industry since 1984, becoming part of the AODFCU family in 1986. In that time, she has served the membership in the roles of Teller, Member Service Representative, Loan Officer, Indirect Lending Officer, and Executive Administrative Assistant to the CEO and Board of Directors, culminating in her recent leadership appointment as the COO.

When not serving the AODFCU membership, she is active in the community as the Secretary of the Anniston Area 'Gallant Pelham' Satellite Chapter of the Association of the United States Army (AUSA) for the past eight years, and has been

a decades-long member of Antioch Baptist Church in Oxford where she has taught and assisted in various Sunday School classes and congregation groups to include: mission friends (pre-school), youth, and college & career. Rikki is a high school graduate of Oxford High School and Leadership Calhoun County Class of 2015. Her special life as the proud mother of two married daughters, Brittany and Haleigh, is made even more special by doting on her three dear grandbabies. Rikki and her husband, Keith, reside in the Dearmanville Community.



# Community Involvement

AOD Federal Credit Union donates \$2,000 to Toys for Tots



Pictured (L-R):

Virginia Bowen, CEO; Gordon "Doc" Williamson, Chairman; Dave Grise; GySgt. Chapman; Bobby Israel, Treasurer; Clyde Wesson, Vice Chairman; Lee Caine, Don Hudson, Calhoun County Commissioner for District 3; Larry Daugherty, Board Member; Eli Henderson; Kim McC arson, Calhoun County Circuit Court Clerk; Peter Jidas; Melodie Smith

## 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 Maxwell at 256-237-9494 Ext. 8216 or by visiting the "Info & Resources" tab, select the Veteran's Registration at

[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.

On Sunday, March 12, 2017 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.



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
- Beshears Auto Sales Inc.
- 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
- Mullinax Auto Sales
- Motorcycle Sports, Inc.
- Mt. Cheaha Harley-Davidson
- Nissan of Gadsden
- Pee Wee Turner Motors
- P.K. Brooks Used Cars
- Ronnie Watkins Ford
- Sunny King Ford
- Sunny King Honda
- Sunny King Toyota
- Superior Hyundai
- 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 16th**

**President's Day – Monday, February 20th**



## SEG SPOTLIGHT: Model City Insurance



Model City Insurance, one of our new Select Employer Groups, is a new independent insurance agency in Anniston, AL. Model City Insurance offers several A+ carriers such as, Travelers, MetLife, Progressive, and Safeco. Model City Insurance provides coverage for home, auto, life, and commercial needs. Model City Insurance is available to quote and issue policies at any time for convenience.

Model City Insurance is owned and operated by Christa Morphis and Shannon Timmons.

Model City Insurance is located at 818 Leighton Ave. Ste B. in Anniston (behind the Social Security Building on the corner of 8th and Leighton). They are open Monday-Thursday 8:00 a.m.-5:00 p.m., Friday 8:00 a.m.-5:30 p.m. and on Saturday by appointment. Call 256-283-7125 or visit their website [www.ModelCityInsurance.com](http://www.ModelCityInsurance.com) for more information.

### **ACCOUNT VERIFICATION NOTICE:** *Mailing on or about March 31st, 2017*

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.

## *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](http://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](http://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.

# 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.
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<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>
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<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.
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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>	<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>
<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 use your credit or debit card</li> <li>▪ show your government-issued ID or apply for financing</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>AOD Federal Credit Union does not share with our nonaffiliates so they can market to you.</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>

<b>Questions?</b>	Call (256) 237-9494 or go to <a href="http://www.aodfcu.com">www.aodfcu.com</a>
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