

# MEMBERS MATTER.



## *2010* ANNUAL REPORT



# Mission Statement

AOD Federal Credit Union is a cooperative organized for members to pool their savings, lend them to one another, and own the organization where they save, borrow and obtain related financial services.

# Working Vision Statement

“Quality Member Service”

# Organizational Values

- Progressive
- Commitment to a Quality Staff
- Community Service
- Integrity
- Commitment to Members’  
Financial Well-Being

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*Bauer Financial Institution has given AODFCU its highest 5-star rating for 80 consecutive quarters! Your credit union is strong and stable.*

## Our History

AOD Federal Credit Union was federally chartered on April 21, 1950, as a financial cooperative to serve its members. The credit union's original charter group consisted of 45 members who were all employed by the **Anniston Ordnance Depot**. AODFCU's first day of operation was May 4, 1950, in an office located on the Depot property. Since 1950, AOD Federal Credit Union has grown to five offices, located throughout Anniston and Oxford, with more than 350 select employer groups and 11 ATM locations throughout Talladega, Oxford, Anniston, and Jacksonville. For 61 years, the credit union's goal has been to provide its members with sound savings programs, competitive lending and checking products, and a variety of other convenient services tailored to fit the needs of each individual member. AOD Federal Credit Union's 61 years of service and experience has positioned the credit union to become one of the largest and most stable credit unions in the nation.



AOD Federal Credit Union's Oxford office, the **Bobby J. Israel Building**, opened in March of 2010.

## AOD Federal Credit Union Original Charter Members

Foster Oliver	Freeman A. Lambert
Jack P. Butterly	Charles W. Locke
T.L. Drummonds	Mildred J. Cowan
Milton E. Harris	Leon W. Poe
S.C. Woodard	D.E. Smith
Joseph Burn	Dudley C. Ward
Rudolph K. Baerwald	H. M. Bunch
Donald C. Koehn	E.R. Perry
Edward C. O'Brien, Jr.	Nellie C. Holmberg
M.B. Jackson	Clarence A. Gilmore
John L. Carpenter	Grady L. Tew
Lincoln Gundlack	Nobie T. Martin
Elijah J. Colley	Alanzo O'Harrow
Nell M. Flanagan	James B. Perry
Lewis E. Melton	Carrie E. Dickie
Clarence W. Gober	S.S. Penuel
Billy Malcom	Margaret Jamison
Fannie D. Battles	Ruth L. Cornelius
Catherine W. Bowling	F.J. Krysiak
James B. Owen	Revy E. Higgins
Marvin H. Voges	Thomas E. Ball
Herbert C. Price	W.W. Owens
Donald Turner	



# In Memoriam

## Catherine W. Bowling



Ms. Catherine W. Bowling was born in 1922 in Hamlet, NC. She moved to Anniston, Alabama to work at the Anniston Ordnance Depot (ANAD) in the early 1940's leaving behind her two sisters and the rest of her extended family. Here she met her husband, John Edward. They married and had two children: Richard and Donna.

During her career working at the Depot, she was one of the 45 individuals who pooled \$25,000 to open the credit union in order to make loans to other members. As secretary to the Depot Colonel, Ms. Bowling made time to volunteer at AODFCU. She processed the first loan made. She retired in 1980.

Ms. Bowling passed away on Wednesday, March 10th, 2010. AOD Federal Credit Union would like to recognize Ms. Bowling for her service and commitment to helping the credit union grow to serve the needs of Calhoun County and surrounding areas.

## James Dan Munroe



James Dan Munroe became a member of AOD Federal Credit Union in 1963. Mr. Munroe was born in Talladega on January 14th, 1925. He graduated from Talladega High School in 1943 and graduated from Auburn University in 1950. After his graduation in 1950, he was employed by the Anniston Army Depot until his retirement.

He was a charter member of The National World War II Museum, Jemison Carnegie Heritage Hall, Friends of the Ritz and previous member of the Chamber of Commerce. Mr. Munroe was an active member of the Talladega Municipal Airport Board, International Motor Sports Hall of Fame, and board member of AOD Federal Credit Union, having served as Board Chairman, Vice-Chairman, Treasurer, and on the Supervisory Committee.

Mr. Munroe served our country in the military during World War II in the Fourth Infantry - 12th Regiment, which is one of the oldest and most decorated units of the United States Army. Mr. Munroe was in the invasion of Normandy on D-Day in 1944 on Utah Beach. He was also awarded the Purple Heart for wounds received in action in Normandy. Mr. Munroe was also a senior member of the American Institute of Industrial Engineers. Mr. Munroe passed away on November 27, 2010, and is survived by his wife, Doris Poole Munroe, and son Mark Daniel Munroe.

# AODFCU World War II Veterans Honor Roll

AODFCU's WWII Veterans Honor Roll recognizes the spirit, sacrifice, and commitment of members who served in the U.S. armed forces during World War II. Members were given an opportunity to register themselves or relatives, who are AODFCU members, prior to publishing of the Honor Roll. To make a submission for future publishing of the AODFCU Honor Roll, please visit [www.aodfcu.com](http://www.aodfcu.com) for more details.

Harold Allen  
U.S. Merchant Marines  
Oxford, AL  
1927- *present*

Billy Hawkins  
U.S. Army  
Oxford, AL  
1926- *present*

John David Nix  
U.S. Army  
Altoona, AL  
1917-2003

Warren Brady  
U.S. Army  
Oxford, AL  
1921- *present*

Glenn D. Hester  
U.S. Navy  
Jacksonville, AL  
1925- *present*

Louie Sutherlin  
U.S. Navy  
Bynum, AL  
1924- *present*

Bill Brock  
U.S. Army  
Weaver, AL  
1918-2010

Don Mohon  
U.S. Naval Air  
Bynum, AL  
1927- *present*

Harold Wergin  
U.S. Army  
Oxford, AL  
1920- *present*

Julian T. Clements  
U.S. Navy  
Bynum, AL  
1919- *present*

James Dan Munore  
U.S. Army  
Talladega, AL  
1925-2010

Clyde L. Wesson  
U.S. Navy  
Oxford, AL  
1928- *present*

Denford Davis  
U.S. Army  
Snead, AL  
1921-2010

William Nestor  
U.S. Army  
Anniston, AL  
1922- *present*

Lowell B. Wesson  
U.S. Army  
Anniston, AL  
1917 – 1992



# AOD Federal Credit Union

## Past Board Chairpersons

Rudolph K. Baerwald .....	5/1950 - 7/1950
George Mayne .....	7/1950 - 1/1951
Foster F. Oliver.....	1/1951 - 1/1953
Woodrow W. Owens.....	1/1953 - 1/1954
C. C. Parker .....	1/1954 - 1/1955
Jack Butterly .....	1/1955 - 1/1956
Troy C. Mintz.....	1/1956 - 1/1966
Bernise R. Slay .....	1/1966 - 1/1968
Edson W. Laney.....	1/1968 - 1/1969
Randall Q. Cassity .....	1/1969 - 1/1973
Robert F. Estes .....	1/1973 - 1/1975
Bonnie L. McDougal.....	1/1975 - 1/1977
Samuel E. Brown.....	1/1977 - 1/1979
Evelyn J. Brooks .....	1/1979 - 1/1980
Harold M. Mooneyham.....	1/1980 - 1/1982
Wallace E. Self .....	1/1982 - 1/1983
Chester Webb.....	1/1983 - 1/1984
Gordon "Doc" Williamson .....	1/1984 - 2/1991
Robert E. Nicholson.....	2/1991 - 2/1992
Clyde L. Wesson .....	2/1992 - 3/1994
Bobby J. Israel.....	3/1994 - 3/1995
James Dan Munroe .....	3/1995 - 4/1997
Gordon "Doc" Williamson .....	4/1997 - 3/1998
Clyde L. Wesson .....	3/1998 - 4/2000
Gordon "Doc" Williamson .....	4/2000 - 3/2002
Jimmy E. Webb.....	3/2002 - 2/2003
George Moore, Jr. ....	2/2003 - 2/2004
Clyde L. Wesson .....	2/2004 - 2/2008
Gordon "Doc" Williamson .....	2/2008 - present

## Leadership Team

### Board of Directors



Gordon "Doc" Williamson  
Chairman



Ken Reid  
Vice-Chairman



James L. Daugherty  
Secretary



Bobby J. Israel  
Treasurer



Jimmy E. Webb  
Board Member



Randy Wiggins  
Board Member



Clyde L. Wesson  
Board Member

### Supervisory Committee



Randy Wiggins  
Chairman



Elaine Glass  
Vice-Chairman



Everett Kelley  
Secretary/Recording  
Officer

### Senior Management



Kenneth Reynolds  
President & Chief Executive  
Officer



Nina Gilbert  
Chief Operations  
Officer



Jeff Napper  
Chief Financial  
Officer



Victor Morales  
Chief Information  
Officer

*Michael Villarreal  
says that in the  
past he's "dealt  
with banks, but  
everything is so  
much easier at  
AOD Federal  
Credit Union."*





# 61st Annual Meeting Agenda

## February 22nd, 2011

Jackie Howard  
shows off her door  
prize at the 60th  
Annual Meeting.

- Call to order
- Ascertainment that a quorum is present
- “The Lord’s Prayer” sung by Kathy Hollingsworth
- Invocation & Pledge of Allegiance – Ken Reid, Vice-Chairman
- Annual Meeting Video – *Members Matter*
- Reading and approval or correction of the minutes of the last meeting
- Report of the Directors– Gordon “Doc” Williamson, Chairman
- Report of the Treasurer– Bobby J. Israel, Treasurer
- Report of the Supervisory Committee– Randy Wiggins, Chairman
- Unfinished Business
- New Business
- Special Recognition of Employees and Volunteers
- Adjournment
- Awarding of Door Prizes

AOD FEDERAL CREDIT UNION  
P.O. BOX 608  
BYNUM, AL 36253

### MINUTES OF THE 60th ANNUAL MEETING #09-2010

1. Date, Time, Place and Attendance:
  - a. Date and Time: ..... February 23, 2010, 6:30 PM
  - b. Place: ..... Anniston Army Depot, CAC Building #47
  - c. Attendance:

Board Members Present:

• Gordon “Doc” Williamson, Chairman	• Ken Reid, Vice-Chairman
• James Daugherty, Secretary	• Jim Webb, Treasurer
• Bobby Israel, Director	• Clyde Wesson, Director
• Randy Wiggins, Director/Supv. Com. Chair	

Absent:

• Everett Kelley, Secretary	• James Dan Munroe, Vice Chairperson
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2. Board of Directors Chairman Gordon “Doc” Williamson called the meeting to order at 6:30 p.m. He verified with Secretary James Larry Daugherty that a quorum was present and welcomed those in attendance to AODFCU’s 60th Annual Meeting.
3. The invocation was presented by Vice-Chairman Ken Reid. Mr. Reid followed the invocation by leading those present in the Pledge of Allegiance.
4. Mr. Williamson introduced a special video presentation entitled, “Bringing Value to Our Members” to the audience.
5. Mr. Williamson asked the audience to review pages 7-10 of the 2009 Annual Report. A motion was made by Bobby Israel and seconded by Robert Vetz to suspend and approve the reading of the Minutes of the 59th Annual Meeting #05-2009. Motion passes. Unanimously.
6. Chairman’s Report- Mr. Williamson stated that most of the information presented in the Chairman’s Report was contained in the video presentation, but that he wanted to highlight a couple of items. Mr. Williamson stated that he is pleased to report that AODFCU finished 2009 stronger and more stable than ever, and is one of the healthiest and most sound financial institutions in the entire country. In addition, Mr. Williamson referenced the 8th bullet on page 11 of the 2009 Annual Report. He said that debit card usage exceeded 2.3 million transactions in 2009 which is the highest in AODFCU’s history. He also reminded those in attendance that AODFCU’s credit cards and debit cards are honored worldwide.
7. Mr. Williamson provided an update on the Oxford Branch location. He stated that the Oxford Office Ribbon Cutting Ceremony would take place on March 26th, 2010. He informed those present that Congressman Mike Rogers would be in attendance and invited the audience to the event.



*Kylie Seale &  
Jayden Sturkie  
enjoy the Kids  
Area of the  
Oxford office.*

## *60th Annual Meeting Minutes Continued...*

8. Mr. Williamson referenced page 24 of the 2009 Annual Report. He informed the audience that AODFCU currently has 340 Sponsor Employer Groups (SEGs). He reminded everyone that their family members and neighbors might be employed at one of these organizations and may be eligible to join AODFCU.
9. Mr. Williamson referenced page 27 of the 2009 Annual Report. He asked the audience to review the list of agencies AODFCU has contributed to this past year.
10. Mr. Williamson introduced Kenneth Reynolds, CEO, to the audience. Mr. Reynolds began his presentation by reminding those present about the differences between credit unions and banks. Mr. Reynolds stated that we are non-profit, member-owned and democratically controlled. He said that our Board of Directors are volunteers who are not paid to provide their services. Finally, Mr. Reynolds congratulated each person for being a member and announced that he was proud to be their CEO.
11. Treasurer's Report- Mr. Williamson introduced Bobby Israel, Treasurer, to the audience. Mr. Israel asked those present to review pages 13-17 of the 2009 Annual Report. He asked the audience if they had any questions pertaining to the Treasurer's Report. There were none. Mr. Israel stated the credit union had made 1.9 million dollars in 2009. He reiterated that the goal was not to make this profit; the goal was to serve the members. He said that the members utilized our services which generated revenue for the credit union. He thanked the members for their business.
12. Supervisory Committee Report- Mr. Williamson introduced Supervisory Committee Chairman Randy Wiggins, serving his second term, to the audience. Mr. Wiggins recognized and thanked Mr. Everett Kelley and Mr. James Dan Munroe for serving with him on the Supervisory Committee in 2009. Mr. Wiggins informed those present that all audits were completed satisfactorily and the credit union is performing strongly. He reminded the audience that the Supervisory Committee is here to serve them and said the members are welcome to bring any issues they are having to the attention of the Committee. He asked if anyone present had any questions pertaining to the Supervisory Committee Report. There was none.
13. Mr. Williamson asked those present if there was any unfinished business. There was none.
14. New Business- Mr. Williamson informed those present that there were only 2 positions available on the Board this year and no one ran against

## *60th Annual Meeting Minutes Continued...*

- the incumbents; therefore, they remained in their board positions. He announced that Mr. Bobby Israel and Mr. Jim Webb would be continuing their service as board members. In addition, Mr. Williamson stated that the credit union saved approximately \$27,000 due to not having to mail election ballots to the membership this year.
15. Mr. Williamson asked the audience to turn to page 3 of the 2009 Annual Report. He recognized Active Charter Member Catherine Bowling. He informed those present that she was not in attendance tonight due to poor health, but that the credit union would be sending her flowers today to thank her for her dedication and service to AODFCU.
  16. Mr. Williamson recognized the winners of the 6 scholarships that were awarded in 2009 including:
    - a.) Daniel L. Ledford, graduated from Pell City High School
    - b.) Quenton M. Moore, graduated from Faith Christian High School
    - c.) Miranda C. Richard, graduated from Oxford High School
    - d.) Mary Anna Shurbutt, graduated from Oxford Christian School
    - e.) Bethany H. Sims, graduated from Weaver High School
    - f.) Kallie P. Tankersley, graduated from Saks High School
  17. Mr. Williamson announced that AODFCU would be awarding 10 scholarships in 2010. He reviewed the eligibility requirements for applying for the AODFCU scholarships and reminded those present that the deadline for submissions will be March 31st, 2010.
  18. Mr. Williamson recognized the Members of the credit union, the Board of Directors, the CEO and Management Staff, and the AODFCU employees.
  19. Mr. Williamson thanked Colonel Sherry Keller and Jack Cline for making the Berman-Varner facility available for the meeting tonight. He also recognized Nancy Smith, Depot Chef, for the food prepared for the Annual Meeting.
  20. Mr. Williamson informed the audience that Ms. Leo Bright created a photo collage which is being displayed in the lobby area of the building for everyone to view.
  21. The meeting was adjourned at 7:15 p.m.
  22. After the meeting adjourned, Mr. Ken Reid conducted the drawing for door prizes. Audrey Tinkey, LaBrandon Dates and Victor Morales assisted.

*Gordon "Doc" Williamson,*  
**Chairman**

*Sonya Heathcock,*  
**Board Recorder**

## Chairman's Report



While so many around the world and in our own neighborhoods are facing financial difficulties, it's comforting and encouraging that your credit union was able to celebrate its 60th anniversary with growth and stability. AOD Federal Credit Union posted exceptional financial performance while continuing to offer you sound, high-value financial products and services.

Many financial institutions consolidated and pulled back in 2010, while we moved forward – opening a new office in Oxford, adding over 2,600 new members, and reaching over \$220 million in assets. With record low interest rates, we were able to help over five thousand AODFCU members buy homes and automobiles and lower their rates on existing loans by refinancing to AODFCU's great rates. New loans totaled over \$53.5 million. In addition, we were able to help hundreds of members restructure their existing debt to better deal with this economic downturn.

We are financially strong because we are fiscally responsible. Being financially strong means we have over twice the amount of capital, 13.25%, required by our regulator – The National Credit Union Administration (NCUA). Bauer Financial, a financial institution rating firm, awarded AOD Federal Credit Union its highest Five Star rating for safety and soundness in 2010.

Other highlights from 2010 include:

- Paid \$268,050 in bonus dividends to members in addition to some of the highest share certificate and share rates in the market
- Paid members over \$71,000 in rebates from AODFCU's credit card "Cash Back" and "Rewards" programs
- Awarded ten \$1,000 scholarships to AODFCU members
- Provided over \$56,000 and more than 300 hours of volunteer service to local charitable organizations – including but not limited to Habit for Humanity, United Way, American Cancer Society, March of Dimes, American Red Cross, and many others
- Members skipped over six thousand loan payments through our no-fee skip-a-pay promotions saving our members over \$151,0000
- Members took advantage of AODFCU's "Courtesy Pay/Paid NSF program and saved over \$1.2 million in fees and the embarrassment of returned checks

## Chairman's Report Continued...

- Continued Rate Match guarantee to the membership solidifying that no member will be able to get a better loan rate from other financial institutions
- Continued to offer free Bill Pay and Internet banking with access to Quicken and AODFCU's new Finance Works feature
- Introduced both "SMS/Text" and "Browser" based mobile banking to the membership at no charge
- Introduced a new Associate Board Member Program
- Paid over \$2.9 million in dividends back to the membership
- Debit and credit card transactions grew to over 3 million transactions in 2010
- Purchased site for new Jacksonville Office to open in 2011
- Recognized by Callahan Associates and other publications as one of the highest and best performing credit unions in the country
- Provided members surcharge-free access to over 28,000 ATMs in the US & Canada
- Provided members free access to over 4,200 shared branching office locations, around the country, for making loan payments, deposits, withdrawals, cashing checks, and much more

We are optimistic about the opportunities 2011 will bring, and yet will remain diligent in our fiscal responsibilities toward the safety and soundness of member assets. AOD Federal Credit Union has been serving members since 1950, and we plan to continue serving you for generations to come.

On behalf of the Board of Directors, Supervisory Committee, management, and staff, we thank you for your loyalty to AOD Federal Credit Union. We only exist to serve you. Please let our team know what AODFCU can do to help make your financial life easier and help you make progress toward your financial goals. Your business belongs at the financial institution you own – AOD Federal Credit Union.

Sincerely,

*Gordon "Doc" Williamson,*  
**Chairman**



## Treasurer's Report

### Distribution of Income



AOD Federal Credit Union had a financially successful year with \$1.7 million in net income. As a result, your credit union was able to offer great loan rates, deposit rates, and a bonus dividend in the amount of \$268,050 to the membership. The competitive loan pricing and continued loan growth had a significant impact on income from loans. Between 2009 and 2010, the credit union's income from loans increased by \$814,451.11 or 11.26%. Since the economy is at historical low yields, investment income decreased \$123,638 or 12.76%. During 2010, the credit union implemented a new investment strategy to improve investment income. Fees and charges continued to grow during 2010 due to the success of the "Paid NSF" program. Member usage continued to rise in many credit union products in addition to the "Paid NSF" program. The debit card program had a record year with Debit Card transactions growing from 2.3 million to 2.7 million transactions or 17%. The success of these services increased income, but also had a direct or indirect cost to the credit union.

Income	2010	2009
Income from Loans	\$8,046,915.05	\$7,232,463.94
Investment Income	\$845,480.50	\$969,118.74
Fees & Charges	\$3,848,769.04	\$3,636,757.50
Misc Operating Income	\$1,082,060.81	\$862,132.17
SVC Income on Loans	<u>\$30,248.30</u>	<u>\$35,465.97</u>
Total Operating Income:	<u>\$13,853,473.70</u>	<u>\$12,735,938.32</u>

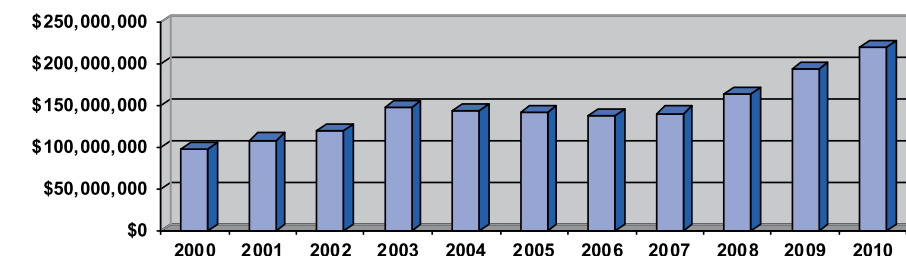
### Distribution of Expenses

During 2010, the credit union had a 12.5% increase to overall expenses from the previous year. The majority of this increase was due to opening the new Oxford branch. Compensation & Benefits rose by 10.59% due to increases to cost of living adjustment of 1% and additional staffing for the new Oxford branch. Operating expenses increased 16.24% due to additional office expenses for the Oxford office and increase of membership usage in products and services. The credit union's financial success allowed the credit union to continue to pay above market rates on deposit accounts during 2010. Due to the continued declining market condition during 2010, the credit union increased the provision for loss to prepare for the possible negative effects in 2011. The declining market also caused the NCUA to require natural person credit unions to pay an assessment to stabilize the corporate credit union group. The stabilization expense will be paid over a period of five years.

Expenses	2010	2009
Compensation & Benefits	\$3,419,403.44	\$3,091,872.45
Operating Expenses	\$4,515,229.09	\$3,884,541.55
Dividends	\$2,932,872.02	\$3,039,974.15
Provision for Loss	\$911,000.00	\$560,000.00
NCUSIF Stabilization Expense	<u>\$414,674.17</u>	<u>\$260,480.41</u>
Total Expenses	<u>\$12,193,178.72</u>	<u>\$10,836,868.56</u>

### Total Assets

Between 2009 and 2010, total assets increased from \$193,728,288 to \$220,039,948. The increase of \$26.3 million or 13.58% was due to an increase in member deposits. The credit union's increase of member deposits was in all deposit categories. The largest increase was in share deposits in the amount of \$16.6 million. AODFCU continued to be a safe alternative to other financial institutions such as banks or brokerage firms that were failing during 2010. During this same period, the credit union increased Total Equity by 5.62% which allows the credit union the ability to offer new products and services, build a new branch, and pay above market rates on deposit accounts. The credit union continued to be one of the most financially stable credit unions in the nation.

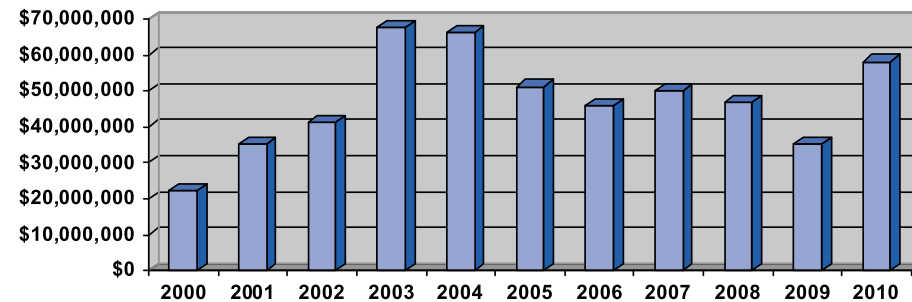




*AODFCU offers convenient ATMs at all offices and throughout Calhoun and Talladega Counties. Pictured: Shannon & Alex Petty*

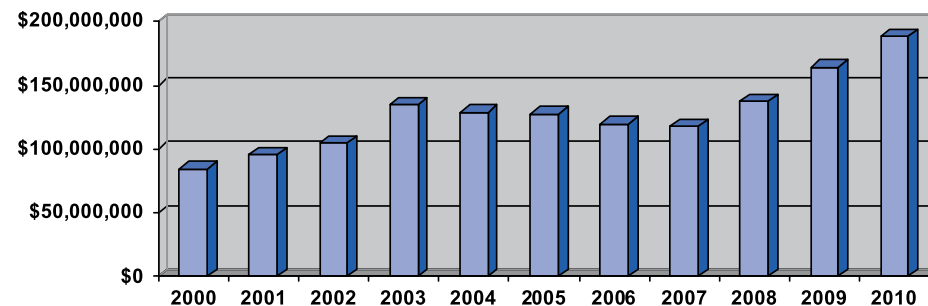
## Total Investments

The credit union invests excess funding between shares and loans into investments with the best possible returns. These funds are used to offset member withdrawals, changes to equity, and loan growth. Between 2009 and 2010, the credit union increased investment balances \$22.6 million due to the difference between share deposits and loan growth.



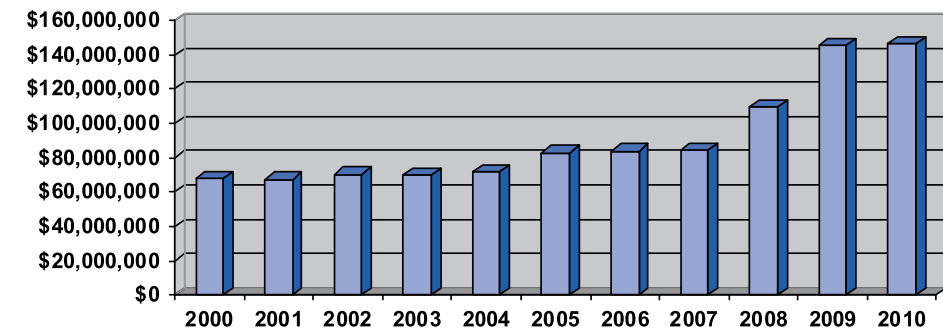
## Total Member Shares and Deposits

Total Member Shares and Deposits increased \$24,330,573 or 14.80% between 2009 and 2010. The credit union had growth in all deposit categories except for escrow accounts. During 2010, the credit union succeeded in giving members safe alternatives to the declining market without causing additional risk to the credit union. The credit union continues to review deposit accounts to verify that we are giving the member the best value for each product and service.



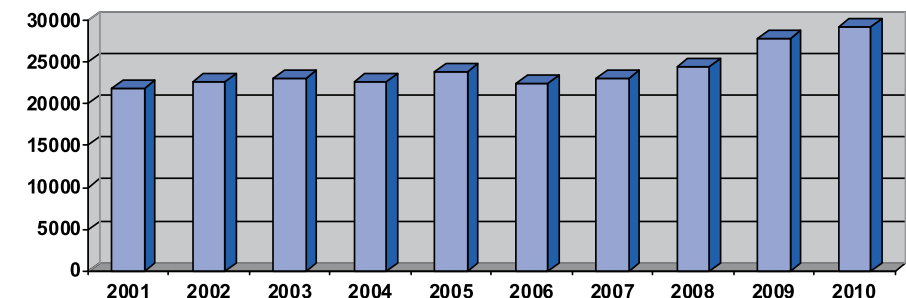
## Total Loans

Member loans increased \$907,915 or .62% between 2009 and 2010. The credit union maintained a level pricing strategy to offer competitive loan rates to give back to the membership. Between changes in market conditions and additional competitors, the credit union maintained loan growth of .62% which remained above the state and national averages of -.70% and -.87%. The credit union increased loans while continuing to keep delinquencies well below the local, state and national levels. The credit union offered several promotions to give back to the membership and improve loan growth. These promotions included, but were not limited to, two free skip-a-pay promotions, a refinance program, low rate real estate loans, cruise give-a-ways, and various credit card promotions which included a 2.9% balance transfer.



## Membership

Between 2009 and 2010, the credit union had a net increase of 1,325 new members which represented an increase of 4.7% over 2009. During 2010, the credit union continued an aggressive SEG development program to increase membership and product penetration. The SEG development strategy had a positive impact on the membership growth plan.

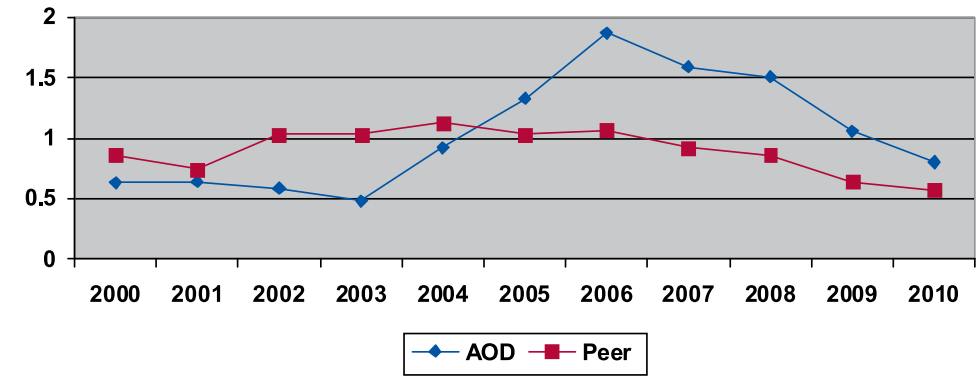




Three AODFCU offices offer extended drive-thru hours on Fridays for member convenience. Pictured: Kristi Leahey

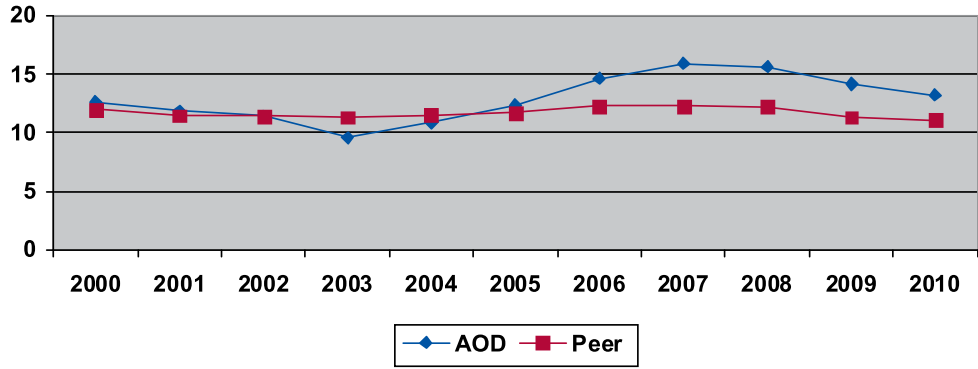
### Return on Assets

The return on assets (ROA) looks at a ratio of AOD Federal Credit Union net income divided by its average total assets. The graph shows both AODFCU's ROA and that of its peer group\* which is published by Callahan and Associates. Between 2009 and 2010, the credit union's ROA declined from 1.06% to .80%, but remained above the peer average of .57%. AODFCU's ROA of .80% was well above the national average of .44% reported September 2010(latest available information). During 2010, the credit union continued to implement the "give back" strategy to the membership. The credit union gave back to the membership in many ways, such as attractive loan and deposit rates, new Oxford branch, cash dispensers, loan promotions and many other items not listed. The credit union's goal is to give back to the membership while maintaining a safe and secure financial environment for future generations at the credit union.



### Net Worth Ratio

The net worth ratio is calculated as a ratio of AODFCU's regular reserve and undivided earnings divided by end of year total assets. As shown by the graph, AOD Federal Credit Union has outperformed peer averages since 2005. During 2010, the credit union's net worth ratio declined from 14.19% to 13.25% as a result of total assets growth outpacing undivided earnings growth and NCUA stabilization assessment. This trend is projected to continue as the credit union gives back to the membership and total assets increase. The credit union continued to be well above the state average of 11.11% for net worth.



\*The peer averages were based on 130 Alabama credit unions. The 2010 peer ratios were based on September 2010 data, because December 2010 data was not available.

## Supervisory Committee Report



The Supervisory Committee is created by Federal law and is appointed by the Board of Directors according to the provisions in the Federal Credit Union Act. Committee members for 2010 included Randy Wiggins, Chairperson, Dan Munroe, Vice-Chairman, and Everett Kelly, Secretary/Recording Officer.

In accordance with the rules and regulations of the National Credit Union Administration (NCUA) and the Federal Credit Union Act, the Committee is accountable for the effective performance of certain duties and responsibilities. The Supervisory Committee is available to assist any member who encounters problems transacting Credit Union business. In addition to providing impartial and independent assistance to members, the Committee is also responsible for conducting audits and protecting the Credit Union against carelessness, error, and fraud.

To meet these responsibilities, the Supervisory Committee engages outside auditors to provide an independent review of the Credit Union. The 2010 Financial Audit of the Credit Union's accounts and financial records was performed by Kemp and Associates, PC. This audit validated that the financial statements present the true and accurate financial condition of your Credit Union as of March 31, 2010. Kemp and Associates also performed the 2010 Agreed Upon Procedures Audit and Bank Secrecy Act Audit. These audits validated that your Credit Union's operational procedures and practices followed NCUA guidelines.

As the Chairperson of the Supervisory Committee, I would like to take this opportunity to say goodbye to Mr. James Dan Munroe, a great friend of AOD Federal Credit Union.

Mr. Munroe died Saturday, November 27, 2010, at Trinity Medical Center in Birmingham after a short illness. Mr. Munroe was a board member of AOD Federal Credit Union, having served as Board Chairman, Vice-Chairman, Treasurer, and on the Supervisory Committee.

Mr. Munroe served our country in the military during World War II and was in the invasion of Normandy on D-Day in 1944 on Utah Beach. He also served across the European Theater and was awarded the Bronze Star for Meritorious Achievement in Ground Combat. Mr. Munroe was also awarded the Purple Heart for wounds received in action in Normandy.

The Supervisory Committee wishes to thank all our members who supported the Credit Union during the year. Together, we were again able to successfully pool our resources in the true credit union philosophy of people helping people for the benefit of all members.

Randy Wiggins,  
Supervisory Committee Chairperson





Latrella Allen enjoys the employees at AODFCU, and explains, "I have been a member for over 18 years...I joined when I was a kid."

STATEMENTS OF FINANCIAL CONDITION\*

For the Years Ending December 31, 2010 and 2009

	2010	2009
<b>ASSETS</b>		
Cash and cash equivalents:		
Non-interest bearing	\$3,605,585	\$2,254,073
Interest bearing	14,375,419	15,075,852
Total Cash and Cash Equivalents	17,981,004	17,329,925
Securities available-for-sale	14,104,694	13,720,345
Securities held-to-maturity	16,295,119	1,194,033
CD's with other financial institutions	10,493,087	2,796,000
Loans to members, net of allowance for loan loss	146,034,926	145,264,163
Deposit in NCUSIF	1,742,753	1,508,200
Investments in corporate credit unions	866,672	909,565
Accrued income	661,922	596,757
Property and equipment	10,255,360	8,757,045
Other assets	1,604,410	1,652,254
Total Assets	\$220,039,948	\$193,728,288
<b>LIABILITIES AND MEMBERS' EQUITY</b>		
Members' share and savings accounts	\$188,772,788	\$164,442,214
Dividends accrued and payable	68,986	87,889
Accrued expenses and other liabilities	1,667,861	1,238,649
Total Liabilities	190,509,635	165,768,752
Members' equity:		
Regular reserve, restricted	3,159,240	3,159,240
Undivided Earnings	25,994,111	24,333,816
Accumulated other comprehensive income	376,962	466,480
Total Members' Equity	29,530,312	27,959,536
<b>TOTAL LIABILITIES &amp; MEMBERS' EQUITY</b>	<b>\$220,039,948</b>	<b>\$193,728,288</b>

\*These financial statements were internally prepared.

STATEMENT OF INCOME\*

For the Years Ending December 31, 2010 and 2009

	2010	2009
<b>INTEREST INCOME</b>		
Interest on loans	\$8,046,915	\$7,232,464
Interest on investments	845,481	969,119
Total Interest Income	8,892,396	8,201,583
<b>INTEREST EXPENSE</b>	2,932,872	3,040,115
Net Interest Income	5,959,524	5,161,468
<b>PROVISION FOR LOSSES</b>	911,000	560,000
Net Interest Income After Provision for Losses	5,048,524	4,601,468
<b>NON-INTEREST INCOME</b>	4,961,078	4,534,356
<b>NON-INTEREST EXPENSE</b>		
Compensation and benefits	3,419,403	3,091,872
Operations and loan servicing	2,190,772	1,908,410
Professional & outside services	1,006,067	954,667
Occupancy	575,226	376,741
Other	700,270	644,583
Total Non-Interest Expense	7,891,739	6,976,273
<b>NON-OPERATING INCOME (Expense)</b>	(457,568)	(260,480)
<b>NET INCOME</b>	<b>\$1,660,295</b>	<b>\$1,899,070</b>

\*These financial statements were internally prepared.



# STATEMENT OF MEMBERS' EQUITY\*

For the Years Ending December 31, 2010 and 2009

Daulton Painter won a Carnival Cruise during the credit union's Loan Sale promotion and shares, "I was just grateful to take advantage of the auto refinance promotion...to win the cruise is even better!"

	Comprehensive Income	Total Members' Equity	Regular Reserve	Undivided Earnings	Accumulated Other Comprehensive Income
<b>BALANCE, December 31, 2008</b>		<b>\$25,855,079</b>	<b>\$3,159,240</b>	<b>\$22,434,747</b>	<b>\$261,092</b>
Comprehensive income:					
Net Income	\$1,899,070	1,899,070	-	1,899,070	-
Other comprehensive income:					
Unrealized holding gains on securities available for sale	259,048	259,048	-	-	259,048
Total comprehensive income	<u>\$2,158,118</u>				
Transfers	-	-	0	0	-
<b>BALANCE, December 31, 2009</b>		<b>\$28,013,197</b>	<b>\$3,159,240</b>	<b>\$24,333,817</b>	<b>\$520,140</b>
Comprehensive income:					
Net Income	\$1,660,295	1,660,295	-	1,660,295	-
Other comprehensive income:					
Unrealized holding gains on securities available for sale	(89,519)	(89,519)	-	-	(89,519)
Total comprehensive income	<u>\$1,570,776</u>				
Transfers	-	-	0	0	-
<b>BALANCE, December 31, 2010</b>		<b>\$29,583,973</b>	<b>\$3,159,240</b>	<b>\$25,994,112</b>	<b>\$430,621</b>

\*These financial statements were internally prepared.

## Ready to Roll Auto Dealers

AOD Federal Credit Union offers on-the-lot dealer financing with our *Ready to Roll* program. *Ready to Roll* is a convenient service that allows you to process your loan at our participating dealers without having to visit the credit union. Participating Dealers are listed below:

Alexander Ford	Lenn Costner Auto Sales
Anniston Chrysler Jeep Dodge Ram	Lipscomb Auto Sales
Avery Auto Sales	Mullinax Auto Sales
Benton Nissan	Pee Wee Turner Motors
Bill Stanford Cadillac GMC	Pierson Chevrolet
Chrysler Jeep	P.K. Brooks Used Cars
Buster Miles Chevrolet	Sunny King Ford
Buster Miles Ford	Sunny King Honda
Classic Cadillac, GMC	Sunny King Toyota
Clay Chevrolet	Superior Automotive
Clay County Chrysler Dodge Jeep	
Cooper Chevrolet	
Devan Lowe Cadillac GMC	
Grissom Honda	
Highway 280 Nissan	
James O'Neal Chrysler Dodge Jeep	
Jim Preuitt Ford Mercury	
Kia of Gadsden	
Kia Store of Anniston	

You are part of our “*Field of Membership*” if you are an employee or a family member of an employee of one of our *Select Employee Groups (SEGs)*

ABS BUSINESS SYSTEMS  
ACAPULCO RESTAURANT  
ADVANCE AMERICA  
ADVANCE AUTO PARTS  
ADVANCED FEDERAL SERVICES CORPORATION  
AERO MISSILE COMPONENTS  
ALA BEECHING ENTERPRISES, DBA THE HONEY BAKED  
HAM CO. & CAFÉ  
ALABAMA'S ABC 33/40  
ALAMED PULMONARY CARE SERVICES  
ALEXANDER FORD INC.  
ALEXANDER'S THE GREAT EVENTS  
ALLERGY & ASTHMA CENTER, LLC  
ALLSTATE INSURANCE  
AMERICAN AWARDS  
AMERICAN FIREWARE, INC.  
ANAD CONTRACT AND CIVILIAN EMPLOYEES AND THEIR  
FAMILIES  
ANAD-MILITARY  
ANIMAL MEDICAL CENTER OF JACKSONVILLE  
ANNISTON BRIDGE ASSOCIATION  
ANNISTON CHRYSLER JEEP DODGE RAM  
ANNISTON EMERGENCY MEDICAL SERVICES, INC.  
ANNISTON EXECUTIVE AVIATION  
ANNISTON FIRST WESLEYAN CHURCH  
ANNISTON FITNESS CENTER  
ANNISTON HEALTH & SICKROOM SUPPLY  
ANNISTON MEDICAL CLINIC  
ANNISTON MOTORS INC. DBA CLASSIC CADILLAC, GMC  
ANNISTON MUSEUM OF NATURAL HISTORY  
ANNISTON OXFORD REALTY CO. INC.  
ANNISTON PLATING & METAL FINISHING  
ANNISTON PUMP SHOP DBA APS PETROLEUM  
EQUIPMENT  
ANNISTON RUNNERS CLUB  
ANNISTON VETERINARY HOSPITAL  
ANY MEMBER (RETIRED OR ACTIVE) US MILITARY OR  
FEDERAL CIVIL SERVICE PERSONEL IN NORTHEAST  
ALABAMA  
ARRIS, INC.  
AUTO CUSTOM CARPETS  
AVERY AUTO SALES, INC.  
B & M AUTOMOTIVE SERVICE  
BAE SYSTEMS GROUND SYSTEMS - ANNISTON  
BAMA BUDWEISER OF ANNISTON  
BECKWOOD MANOR  
BENTLEY GLENN FLOORING  
BESHEARS TRACTOR & EQUIPMENT, INC.  
BEST WAY RENT-TO-OWN  
BETTY'S B-B-Q  
BIG LOTS  
BILL STANFORD CADILLAC, GMC, CHRYSLER, JEEP  
BLACK'S AGENCY  
BLASTCRETE EQUIPMENT CO.  
BLUE MOUNTAIN PALLET CO  
BONNIE RAY'S BAKE SHOPPE  
BOOTS, SHOES, THINGS, ETC. AKA S&W ENTERPRISES  
BOSTROM SEATING, INC  
BRIDGEWATER INTERIORS  
BROWN ROOFING CO.  
BRYANT CLEANING SERVICE INC  
BUBBA'S CAR WASH  
BURGESS CHIROPRACTIC  
BUSTER MILES CHEVROLET  
BUSTER MILES FORD  
C & D AUTOMATION & MACHINE CO., INC.  
CABLE ONE  
CALHOUN COMMUNITY PRESS  
CALHOUN COUNTY CHAMBER OF COMMERCE  
CALHOUN COUNTY COMMISSION  
CALHOUN COUNTY JUVENILE PROBATION OFFICE  
CALHOUN COUNTY SHERIFF'S OFFICE  
CARNABY STREET BEAUTY SALON  
CAROLINA LOGISTIC SERVICES  
CAROL'S CREATIONS  
CARQUEST

CENTRAL CASTING CORPORATION / TYCO FIRE &  
BUILDING PRODUCTS  
CENTURY 21 HARRIS-MCKAY REALTY  
CHEAHA AREA REGIONAL EMERGENCY SERVICES  
(C.A.R.E.S.)  
CHICK-FIL-A (OXFORD)  
CHINA LUCK RESTAURANT  
CHRISTIAN & ASSOCIATES ARCHITECTS, INC.  
CITIFINANCIAL  
CITY OF OXFORD  
CITY OF WEAVER  
CIVILIAN MARKSMANSHIP PROGRAM  
CLASSIC CATERING  
CLAY CHEVROLET  
CLAY COUNTY COMMISSION  
CLAY COUNTY CRYSLER DODGE JEEP  
CLAY COUNTY E-911  
COLOMBIAN KNIGHTS/KNIGHTS OF COLOMBUS  
COUNCIL 3227  
COLUMBUS FINANCE CO.  
COMFORTING TIMES, LLC DBA COMFORT KEEPERS  
COMPLETE CAR WASH SYSTEMS  
COMPREHENSIVE BEHAVIORAL SERVICES  
CONTEMPORARY TILE  
CONTRACTORS STAFFING  
COOK'S AUTO SALES  
COOPER CHEVROLET  
COOSA VALLEY YOUTH SERVICES DETENTION CENTER  
COTTAQUILLA COUNCIL OF GIRL SCOUTS  
COUNTRY INN & SUITES  
COUNTRYSIDE HOSPICE  
CUE TIME CAFÉ & BILLIARDS  
CUSTOM PIZZA  
DAMN YANKEES OYSTER BAR  
DD PIZZA, L.L.C. DBA CICI'S PIZZA #398  
DONALD D. KING, D.M.D., P.C.  
DR. DAVID CUMMINGS FAMILY DENTISTRY  
DR. STEPHEN LYNCH, D.M.D  
DYNABODY FITNESS  
EAST ALABAMA PORTABLES, INC.  
EAST ALABAMA REGIONAL PLANNING AND  
DEVELOPMENT COMMISSION  
ELITE HOME CARE  
ELITE IMAGES  
EMPLOYEES OF THE CREDIT UNION AND THEIR FAMILIES  
EVANS FLOWER SHOP  
FAITH CHRISTIAN HIGH SCHOOL  
FAITH TEMPLE CHRISTIAN CENTER  
FAMILY CHRISTIAN BOOKSTORE  
FEDEX GROUND  
FITCO  
FIVE STAR FOOD SERVICE  
FOOTE BROS. CARPET & FLOORING, INC. (DBA FOOTE  
BROS CARPET ONE – GADSDEN/ANNISTON)  
FOOTHILLS TIMBER CO., INC.  
FORSYTH BUILDING COMPANY INC  
GABLE & SON PLUMBING, INC.  
GEICO INSURANCE  
GENERAL DYNAMICS ORDNANCE AND TACTICAL  
SYSTEMS  
GLASS HOUSE RESTAURANT & CATERING, LLC  
GOLDEN LIVING CENTER  
GOOD PATH AUTO  
GREAT AMERICAN CAR WASH  
GRISSOM MOTORS INC AKA GRISSOM HONDA  
HABITAT FOR HUMANITY OF CALHOUN COUNTY  
HALE BUILDING COMPANY, INC.  
HARLEY-DAVIDSON MOTOR COMPANY  
HAVARD PEST CONTROL  
HAYNES MACHINE COMPANY  
HEALTH SERVICES CENTER (A.K.A. AIDS SERVICE CENTER)  
HGS ENGINEERING  
HIGHWAY 280 NISSAN  
HOWARD CORE & CO.  
IDEAS PLUS  
INTERNAL MEDICINE ASSOCIATES, P.C.

ISOM & STANKO, LLC-ATTORNEYS AT LAW  
J & J WINDOW CLEANERS  
J D BYRIDER SALES  
J SUPPLY COMPANY  
JACKSON MORTGAGE CO.,INC  
JACKSONVILLE HOME CENTER  
JAMES O'NEAL CHRYSLER DODGE JEEP  
JIM PREUITT FORD MERCURY  
JIM'S QUINTARD TRANSMISSION  
K L BROWN MEMORY CHAPEL  
KELLY GROUP MORTGAGE  
KELLY SERVICES  
KERR CABINET COMPANY INC.  
KID'S FIRST CHILDCARE  
KIDZ DAY OUT, INC.  
KLASSIC KANDLES  
KRONOSPAN LLC  
LANEY AIR CONDITIONING  
LASER FABRICATION & MACHINE CO., INC.  
LAWN DOCTOR/JIM RAY ENTERPRISES, INC.  
LEE'S HEATING & AIR CONDITIONING  
LENN COSTNER AUTO SALES  
LESCO, INC.  
LIFETIME EYE HEALTH CARE  
LINDAHL'S SMALL ENGINE REPAIR  
LIPSCOMB AUTO SALES  
LOTT CABINET SHOP  
M&H VALVE  
MARTIN ASSOCIATION  
MARTIN'S PHARMACY  
MARVEL CLEANERS  
MARVIN'S BUILDING SUPPLY  
MCCLELLAN FAMILY CHIROPRACTIC  
MCCLELLAN PARK MEDICAL MALL  
MERRILL LYNCH  
METRO MAIL SERVICE  
MILLER'S OFFICE FURNITURE  
MINTON HOME CENTER  
MODERN GRANITE & MARBLE  
MOORE PRINTING COMPANY  
MOORE REALTY  
MORRIS ALTERATIONS  
MOSES CONSTRUCTION  
MOVIE GALLERY  
MT. OLIVE VOL FIRE DEPARTMENT  
MULLINAX AUTO SALES, INC.  
NANNEY & SON INC.  
NETWORK TECHNOLOGY, INC.  
NEW LEAF MARKETING  
NGC INDUSTRIES INC.  
NHC HEALTHCARE  
NOBLE SIGNS  
NOLAN COMPANY  
NUNNALLY'S FRAMING  
OMNI CLINIC  
ORION TECHNOLOGY, INC.  
OXFORD BLUEPRINT & REPROGRAPHICS, INC.  
OXFORD EMERGENCY MEDICAL  
OXFORD LUMBER COMPANY, INC.  
OXFORD MACHINE & FAB COMPANY, INC.  
OXFORD MEDICAL CLINIC  
PARRIS MASONRY  
PEE WEE TURNER MOTORS INC.  
PHYSICIANS CARE CLINIC  
PINEY WOODS FURNITURE  
PINSON FLORIST  
PLAYTIME COMICS  
POTT'S MARKETING GROUP, LLC  
PRECISION STRIP, INC.  
PRESTIGE MEDICAL SPA  
PRIMERICA FINANCIAL SERVICES  
PRINT PARCEL AND POST  
PRYOR GIGGEY COMPANY  
PUROHIT PEDIATRIC CLINIC, LLC  
QUAD CITIES VOLUNTEER FIRE DEPARTMENT  
QUINTARD MALL  
QUIZNO'S SUBS

RAINBOW OMEGA  
REMODELER'S OUTLET/ ADVANCED FENSTRATION PRODUCTS  
RICE & RICE, P.C.  
ROBBINS GIOIA  
ROBERT'S RENTALS, LLC  
RON'S BAR-B-Q  
ROY HANNER AGENCY  
RUSSELL MACHINE CO.  
SAIC (SCIENCE APPLIATIONS INTERNATIONAL CORPORATION)  
SAM'S AUTO SERVICE  
SANDERS CABINETRY  
SAVE YOUR DATA, LLC  
SERVICE REALTY COMPANY  
SERVICEMASTER BY MIMSCO  
SHAWN SNIDER STATE FARM  
SHINE THROUGH JANITORIAL TECH  
SILVER LAKES GOLF COURSE  
SNEAKY PETE'S AKA RANNOV INC.  
SOUTHERN WASTE SYSTEMS INC.  
SOUTHWIRE MEDIUM VOLTAGE  
SPIRIT OF ANNISTON  
SPORTS TRAILERS, INC.  
STILL MID-TOWN CERAMICS  
STRINGFELLOW HOSPITAL  
SUNNY KING MOTOR COMPANY  
SUPERIOR AUTOMOTIVE  
SUPERVALU/WESTERN SUPERMARKETS  
SUPERVISORY OFFICE--US DEPT OF AGRICULTURE, SOIL  
CONSERVATION SERVICE IN AUBURN  
SYSTEMS BY DESIGN  
TAGERT INSURANCE GROUP/FARMERS INSURANCE  
TALLADEGA ACE HOME CENTER  
TALLADEGA INTERNATIONAL TRUCK & TRACTOR CO., INC.  
TALLADEGA OB-GYN  
TAYLOR CORP  
TEMPFORCE  
THE ANNISTON STAR  
THE DONOHO SCHOOL  
THE KIA STORE OF ANNISTON  
THE MOELLER LAW FIRM  
THE SUPPLY ROOM  
THE SURGERY CENTER  
THE UPS STORE  
THE VILLAGE STATIONER  
THREE DUDES SEAFOOD  
TOP O' THE RIVER  
TRACTOR & EQUIPMENT  
TRINITY BAPTIST MINISTRIES  
TYSON ART & FRAME AND THE WINE CLOSET  
UNIQUE BEAUTY SALON  
UNITED WAY OF EAST CENTRAL ALABAMA  
UNREMARKED SPOUSES OF DECEASED MEMBERS OF THE CREDIT  
UNION  
US BANKRUPTCY COURT  
US DEPARTMENT OF AGRICULTURE, HEFLIN  
VALLEY MACHINE CO., INC.  
VALLEY PHOTOGRAPHY  
VAULT BUILDERS  
WAFFLE HOUSE  
WAL-MART ANNISTON  
WAL-MART JACKSONVILLE  
WAL-MART OXFORD  
WATER WORKS SEWER BOARD OF THE CITY OF HEFLIN  
WDNG RADIO  
WELLNESS FOUNDATION  
WESTERN SIZZLIN' OF OXFORD  
WHMA RADIO  
WHOG RADIO  
WIDENET CONSULTING, LLC  
WILHOITE & ASSOCIATES  
WILLS AIR FREIGHT  
WJXS- TV 24  
WOODARD BROADCASTING CO./WVOK 97.9  
WOODMEN OF THE WORLD  
WOOD'S BODY SHOP  
YOUNG, WOLLSTEIN, JACKSON & WHITTINGTON LLC  
YOUNG'S DENTISTRY

*Select Employee Groups (SEGs) continued...*





# Products and Services

Share Accounts	Credit Disability Insurance
Christmas Club	GAP Insurance
Kids Club	Excess Share Insurance
Share Certificates	CoinLINK
Individual Retirement Accounts	VoiceLINK
First Choice Checking	eLINK
Freedom Classic Checking	e-Statements
Plus Checking	e-Notifications
Blue Ribbon Checking	Online Statements
AOD Gold Checking	Online Bill Pay
Overdraft Protection	Finance Works
Mobile Banking	Check Reordering
Paid NSF	Personalized Checks
Home Loans	Stop Payments
Manufactured Home Loans	Electronic Funds Transfer
Construction/Permanent Loans	Night Depository
Home Equity Lines of Credit	U.S. Savings Bonds
Home Improvement Loans	American Express Gift Cards
Automobile Loans	Visa Check Cards
Recreational Vehicle Loans	Notary Public
Farm Equipment Loans	American Express Travelers Cheques
Share Secured Loans	Official Checks
Certificate Secured Loans	Check by Phone
Signature Loans	Money Orders
Lines of Credit	Direct Deposit
Master Card and Visa Credit Cards	Payroll Deduction
Member's Home Owner's Insurance	Wire Transfers
Member's Auto Insurance	Safe Deposit Boxes
Accidental Death & Dismemberment Insurance	Shared Branching
Credit Life Insurance	Ready to Roll
	Surcharge Free ATMs

AODFCU continues to seek new ways to provide quality member service while introducing new products and services such as Mobile banking and Finance Works. Pictured: Harold Caudle Jr.

# Community Involvement



AOD Federal Credit Union (AODFCU) is committed to making a difference in peoples' lives. Support is given to organizations, which provide for the health, education, and welfare needs of our members and potential members. As a socially responsible company, AODFCU supports employee participation in worthwhile projects and organizations in communities where our employees and members live and work. AODFCU recognizes that such participation provides employees valuable leadership training,

work experience and a sense of personal fulfillment. In turn, our communities benefit from the time and energy of AODFCU volunteers. Following are a list of the organizations that received monetary and/or volunteered time donations from AOD Federal Credit Union in 2010:

AL Press Assoc. Journalism Foundation	Calhoun County Relay for Life	Knox Concert Series
American Cancer Society	Calhoun/Cleburne County American Red Cross	Muscular Dystrophy Association
American Heart & Stroke Association	Central AL Sickle Cell Foundation	Ohatchee Elementary School
Anniston Army Depot IMWRF	Children's Hospital of Alabama	Omega Psi Phi Fraternity Inc.
Anniston High School	Children's Services, Inc.	Oxford City Schools Education Foundation
Anniston Lions Club	Community Actors Studio Theater, Inc. (CAST)	Oxford Kiwanis
Anniston Morning Rotary	East AL Credit Association	Rainbow Omega
Anniston Runner's Club	East AL Shrine Club	Sunny King Charity Classic
Anniston-Calhoun Junior Service League, Inc.	East AL United Cerebral Palsy	The Empty Stocking Corp.
Army Emergency Relief	Family Links, Inc.	The Salvation Army
Association of the United States Army	Girl Scouts of North-Central Alabama	United Way of East Central Alabama
Big Brothers Big Sisters of Northeast Alabama	Habitat for Humanity of Calhoun County	West Anniston Community Development Corporation
Boys & Girls Club of East Central Alabama	Kiwanis Club of Anniston	YMCA of Calhoun County
Boy Scouts of America Troop #10		
Calhoun County Achievement Foundation		

## Green Initiatives

Consistent with the organization's commitment to social responsibility, AODFCU recognizes its role in protecting the environment and is dedicated to reducing the impact that our business operations have on the environment.

AODFCU's commitment to the environment is ongoing and continues to evolve to incorporate new environmental policies and advances in technology. Actively pursuing green initiatives, while maintaining our primary focus to preserve and protect the security of the credit union for members' financial wellbeing, the credit union can effectively balance and promote the needs of both members and the planet. Below is a sampling of AODFCU's green initiatives:

**Recycling:** AOD Federal Credit Union shreds and recycles all security sensitive materials, and each office has recycling bins for aluminum cans and paper in break rooms. All used toner cartridges plus old computer and electronic equipment is recycled appropriately. In addition, the credit union recycles at all events throughout the year.

**Operations:** AOD Federal Credit Union uses recycled paper for letterhead, business cards, and advertising materials whenever possible.

**Facilities:** When designing renovations and new buildings for AODFCU facilities, the credit union is committed to working with design teams that embrace our environmental commitment.

## Office Information

**Bynum • 334 Victory Drive • Bynum, AL 36253**

**Depot • Anniston Army Depot Building 141 • Anniston, AL 36201**

**Greenbrier • 216 E. Greenbrier Dear Road • Anniston, AL 36207**

**Lenlock • 150 Bill Robison Parkway • Anniston, AL 36206**

**Oxford • 12 Elm Street • Oxford, AL 36203**

## Office Hours

### **Bynum**

Monday – Friday  
9:00 a.m.-5:00 p.m.

### **Depot**

Monday – Friday  
8:00 a.m. – 4:00 p.m.  
Closed for Lunch  
1:30 p.m. - 2:00 p.m.

### **Greenbrier**

Monday – Friday  
9:00 a.m. – 5:00 p.m.  
Drive Thru open until 6:00 p.m. Friday  
Saturday Hours  
8:00 a.m. – 12:00 p.m. (*Drive Thru Only*)

### **Lenlock**

Monday – Friday  
9:00 a.m. – 5:00 p.m.  
Drive Thru open until 6:00 p.m. Friday  
Saturday Hours  
8:00 a.m. – 12:00 p.m. (*Drive Thru Only*)

### ***Correspondence Address:***

Please be sure to use AODFCU'S correspondence address (P.O. Box) when communicating by mail.

**P.O.Box 608  
Bynum, AL 36253**

### **Oxford**

Monday – Friday  
9:00 a.m. – 5:00 p.m.  
Drive Thru open until 6:00 p.m. Friday  
Saturday Hours  
8:00 a.m. – 12:00 p.m. (*Lobby & Drive Thru*)

### **Website**

[www.aodfcu.com](http://www.aodfcu.com)

### **Phone**

(256) 237-9494  
(800) 637-0299  
(256) 237-3285 - fax



*Thank You  
Members!*

Pictured on the Front Cover: (l-r) Crystal Christian, Jordan Phillips,  
Paul & Sharon Sigafuss

