

## 65<sup>th</sup> Annual Meeting Report

On February 23, 2016, AOD Federal Credit Union's Annual Meeting took place at the Oxford Civic Center. Promotional items were presented to members as they arrived. Each member was invited to enjoy a hearty variety of finger foods before Board Chairman, Gordon "Doc" Williamson, called the meeting to order. A review of the past year was presented in a special video entitled "Members Matter." Also, an informative Annual Report was presented to each member. You may view this report online at [www.aodfcu.com](http://www.aodfcu.com).

After all reports were presented and approved, Chairman Williamson adjourned the meeting, and CEO, Angela Kemp and CFO, Perry Kenner, awarded door prizes to lucky members. Thirty door prizes were given away this year, including cash amounts from \$25 up to \$200, two plants and an iPad!



Jan Hale



Linda & Emma Trussell



MaryNell Landrum



Teresa Webb

### Change to Saturday Branch Hours of Operation

**Beginning April 2, 2016, AOD Federal Credit Union's Saturday hours of operation will be changing.**

- **The Lenlock Office will be open on Saturdays, Drive Thru ONLY, from 9:00 a.m. — 1:00 p.m.**
- **The Oxford Office Lobby and Drive Thru will be open on Saturdays, from 9:00 a.m. — 1:00 p.m.**
- **Jacksonville and Greenbrier Lobby and Drive Thrus will be closed on Saturdays.**

#### Key Financials

(As of 2/29/16)

Total Assets.....\$277,580,823

Total Loans.....\$132,194,379

#### Holiday Closings

Memorial Day – Monday, May 30th

Independence Day – Monday, July 4th

**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.



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LENDER**

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**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

Ronald E. Self

Jim Webb

### Supervisory Committee

#### Chairman

Charlene Stallings

#### Vice Chairman

Thomas A. Smith

### Secretary/Recording Officer

Gloria "Jean" Newton

### Executive Staff

#### Interim CEO

Virginia Bowen

#### Acting CFO

Greg Smith

## EMV Chip Cards

AOD Federal Credit Union has adopted the added benefit of chip technology built right in on our Visa Platinum Credit Cards. The EMV chip card is nearly impossible to counterfeit, and does everything magnetic stripe cards do but even more securely.

AODFCU Visa Platinum chip cards are not only more secure, they are also simple to use. Count on enhanced fraud protection with chip technology. Every time you use your card at a chip-enhanced terminal, the embedded chip protects your information by creating a unique transaction code.

More places than ever now accept Visa® credit cards. Whether you check out using chip technology or swipe your card, you'll pay with confidence worldwide.

**Checkout is simple with your new chip-enabled card:**

1. Insert the chip end of your card into the terminal with the chip facing up.
2. Keep your card in the terminal and follow the prompts on the screen.
3. Remove your card when prompted and take your receipt. (Keep in mind you may need to sign for your purchase.)

## ScoreCard Reward ScoreBIG Sweepstakes Winners!

Two lucky AOD Federal Credit Union members were selected at random as winners in the ScoreCard Rewards ScoreBIG Sweepstakes local contest. The sweepstakes ran from August 1 to October 31, 2015. The winners were chosen and notified in January 2016. The contest was designed to promote and encourage use of Visa rewards Debit & Credit Cards. Amanda Hafley and Daniel Hammock were automatically entered just by having an account in good standing during the promotion period and earned extra entries by making a qualifying purchase during the sweepstakes. Ms. Hafley won a HERO Edition Camcorder by GoPro® and Mr. Hammock won 100,000 Bonus Points. Congratulations to both of our members!



Amanda Hafley



Daniel Hammock

## New Mobile Banking feature: Remote Deposit Anywhere (RDA)

With Remote Deposit Anywhere (RDA), depositing a check is as simple as taking a photo. Simply snap photos of the front and back of your check with your iPhone/iPad, Android device or Desktop Scanner, endorse properly, and make a deposit into your credit union account. Standard wireless carrier data and charges apply; so please make sure you understand the terms of your mobile agreement before using the app.

Members may access RDA via our eZLink mobile app (iOS users may need to click on the menu). In order to use RDA, your account must be in good standing.

On your iPhone/iPad:

- Verify you have the mobile app, if not download the app via the App store.
- Make sure you have first registered your mobile device. Log into mobile banking via your iPhone, click the "More" icon, then click the Deposits button.

On your Android phone:

- Verify you have the mobile app, if not download the app via Google Play.
- Make sure you have first registered your mobile device. Log into mobile banking via your Android phone, click the "Deposit" icon

To endorse a check for deposit through our mobile app, you must:

- Sign the back of the check within 1 1/2" from the top edge.
- Write "For Mobile Deposit Only" below your signature(s).
- For a check payable to you and any joint owner(s) of your credit union account, the check must be endorsed by all such payees. You may only use Remote Deposit to deposit such a check into your credit union account that is jointly owned by all such payees.
- If the check is payable to you or your joint owner, either party can endorse.
- If the check is made payable to you and any non-joint owner, you may not deposit the check in your credit union account using Remote Deposit.

For more details, please stop in any branch office, visit our website <https://www.aodfcu.com/remotedeposit-anywhere/> or contact member service at 800-637-0299.



## SEG SPOTLIGHT:

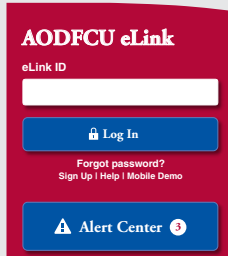
### Bear and Son's Cutlery



Bear and Son's Cutlery is one of our newest Select Employer Groups. Bear & Son Cutlery is a family business that insists on top quality knives and is dedicated to America. In 1991 when Ken Griffey and two partners bought the Parker Edwards knife facility, a sister plant to W. R. Case & Sons in Jacksonville, Alabama, Bear MGC Cutlery was created. Ken Griffey still heads the operation as President. His son Matt, who began working in the factory when he was 18, is Vice-President, as is Ken's wife Sandy, who has played a key role as Vice- President of purchasing and premium department. With their supervisors and management team, they bring a combined knife experience of more than 310 years, including positions with Gerber, Case, Parker Edwards and Schrade. They head a skilled team of 91 knife craftsmen.

100% of their high-quality knives are made in their state-of-the-art Jacksonville, Alabama plant, where they do all their own tooling, pressing, heattreating, grinding, hafting, finishing and assembly. With a wide range of knives – from big Bowies to popular Butterflies – Bear & Son covers almost every knife need. For more information, visit Bear and Son's Cutlery at 1111 Bear Blvd. S.W., Jacksonville, AL 36265 or online at [www.bearandsoncutlery.com](http://www.bearandsoncutlery.com) or call (256) 435-2227.

## New look for eLink Online Banking



Our online banking platform, eLink Online Banking, will be updated with a new look and be user friendly with an easy to read format in the coming months. Changes to the screen graphics will include: Square vs. rounded corners, no drop shadows, no gradients. A Hover menu for account selection and third-level menu items will be added. The look will be CLEAN & SIMPLIFIED, and the functionality will remain the same.

## The FACT Act

The Fair Credit Reporting Act is designed to aid in the fight against identity theft, increase the accuracy of consumer reports, and limit the type and amount of marketing solicitations that you receive.

### NOTICE

#### *Furnishing Negative Information to Consumer Reporting Agencies*

- We may report information about your account to credit bureaus.
- Late payments, missed payments, or other defaults on your account may be reflected in your credit report.  
(This notice has been provided to you as required by Section 217 of the Fair and Accurate Transactions Act of 2003)

Your credit report provides insight on how financially responsible you are. Your financial well-being depends heavily on maintaining a clean credit report. Negative information in your credit report will lower your credit score. Low credit scores generally result in denial of future credit, lower credit limits, and higher rates on the credit you receive.

Please make your payments on time and always pay at least the minimum amount due to insure that negative information regarding your accounts with AOD Federal Credit Union will not appear on your credit report.

## Member Will Service

The law firm Trimmier, Kudulis and Reisinger, L.L.C., is planning to provide you with a special opportunity to discuss having your will made. You may be asking, "Should I have a will?" or "Do I need a will?" Well, here are a few reasons for having a will:

- A will is the only way of insuring that your wishes regarding the disposition of your property are properly met.
- A will can relieve some of the burdens placed on your heirs by the probate court.
- A will can save your estate money since many costs associated with an estate may be waived in the will.
- A will allows you to pick who will oversee your estate.

The law firm, Trimmier, Kudulis and Reisinger, L.L.C. will be at the Credit Union's Oxford office on Tuesday, May 5, 2016 to conduct individual interviews. You will be under no obligation at your interview but if a will is prepared, a fee will be charged according to your situation. If you are interested, please call the Credit Union at (256)-241-8216 to schedule an appointment.

*The Alabama State Bar requires the following disclosure to be made: "No representation is made that the quality of the legal services to be performed is greater than the quality of legal services performed by other lawyers."*

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## Schedule

- Tuesday, April 19th - 9 a.m. until dark
- Wednesday, April 20th - 9 a.m. until dark
- Thursday, April 21st - 9 a.m. until dark
- Friday, April 22nd - 9 a.m. until dark
- Saturday, April 23rd - 9 a.m. until dark
- Sunday, April 24th - 12 p.m. to 6 p.m.
- Monday, April 25th - 9 a.m. until 5 p.m.

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\*Rate guarantee applies to verifiable new or used auto, truck, motor cycle, or recreational vehicle loan rates from other financial institutions only. This offer is not applicable to all subsidized rate programs including but not limited to Auto Dealer Rates and Special Internet Advertised Rates. This offer is also not applicable to any "special rate" program of manufacturers' finance companies or any other rate offer that bundles the sale of the vehicle and financing together. The competitor's rate offer must be for the similar loan product and term of the AODFCU offer. AODFCU must be able to verify the competitor's rate for which the member states will qualify for the rate and or term match. Existing AODFCU loans do not qualify. All loans are subject to credit approval. Rates, terms, and conditions are subject to change without notice. Rate offered is based on credit criteria. Certain restrictions apply.

## 24th Annual Credit Union Car Sale - Application

Name: \_\_\_\_\_ Address: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_

Residence: Own:  Yrs. Owned \_\_\_\_ Rent:  Payment Amount: \_\_\_\_\_ Home Phone/Cell Phone: \_\_\_\_/\_\_\_\_ Work Phone: \_\_\_\_\_

Birth Date: \_\_\_\_\_ Credit Union Acct #: \_\_\_\_\_ Social Security #: \_\_\_\_\_ Employed By: \_\_\_\_\_

Monthly Income: \_\_\_\_\_ Other Income: \_\_\_\_\_ Yrs. Employed \_\_\_\_\_ Job Title: \_\_\_\_\_

I hereby certify that all statements are true and correct for the purpose of obtaining credit. The credit union is authorized to check my credit and employment history. Credit subject to approval.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Mail or fax your completed application for pre-approval\*: Attn: Loan Department AOD Federal Credit Union P.O. Box 608 Bynum, AL 36253 or Fax: (256) 237-9993

### FOR OFFICE USE ONLY

Date Approved: \_\_\_\_\_ Amount: \_\_\_\_\_ Loan Officer: \_\_\_\_\_

\*Loans subject to approval, rates subject to change. Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.