

## 60th Annual Meeting Report

On February 23rd, 2010, AOD Federal Credit Union's Annual Meeting took place at the **Anniston Army Depot** Berman-Varner House, Building #47. Promotional items and a display featuring the history of Bynum, AL were presented to members as they arrived. Each member was invited to enjoy the delicious array of foods before the Board Chairman, Gordon "Doc" Williamson, called the meeting to order. A review of the past year was presented in a special video entitled "Bringing Value to Our Members." Also, an informative Annual Report was presented to each member. You may view this report online at [www.aodfcu.com](http://www.aodfcu.com) or visit any AODFCU office to obtain a copy. After all reports were presented and approved, Chairman Williamson adjourned the meeting, and Board Vice Chairman, Ken Reid, awarded door prizes to members who had a winning ticket.



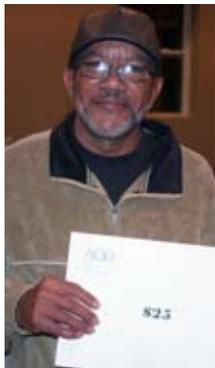
Leola T. Bright presents her *History of Bynum* display



Gina Hogan



Lakon  
Nicholson



Larry  
Turner



Jackie  
Howard



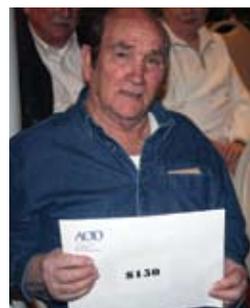
Karl  
Wasner



Scotty  
Wallas



Alvin  
Townsend



Carl  
Johnson

### Key Financials

(As of 2/28/10)

Total Assets:.....\$205,625,096.30

Total Loans:.....\$ 145,495,530.85

**Depot Office**  
Anniston Army Depot,  
Bldg. 141  
Anniston, AL 36201

**Greenbrier Office**  
216 E. Greenbrier Dear Rd.  
Anniston, AL 36207

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

**Lenlock Office**  
150 Bill Robison Pkwy.  
Anniston, AL 36206

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



Excess Share  
Insurance Corporation  
Your savings also privately insured for an  
additional \$250,000 by Excess Share  
Insurance Corporation (ESI). ESI is a  
Subsidiary of American Share Insurance.



EQUAL HOUSING  
LENDER  
We Do Business In Accordance With The  
Federal Fair Housing Law and the  
Equal Credit Opportunity Act

**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

Ken Reid

#### Secretary

James "Larry" Daugherty

#### Treasurer

Bobby Israel

#### Board Members

Jim Webb

Clyde Wesson

Randy Wiggins

### Supervisory Committee

#### Chairperson

Randy Wiggins

#### Vice Chairman

Dan Munroe

#### Secretary/ Recording Officer

Everett Kelley

#### President and Chief Executive Officer

Kenneth R. Reynolds

#### Chief Operations Officer

Nina Gilbert

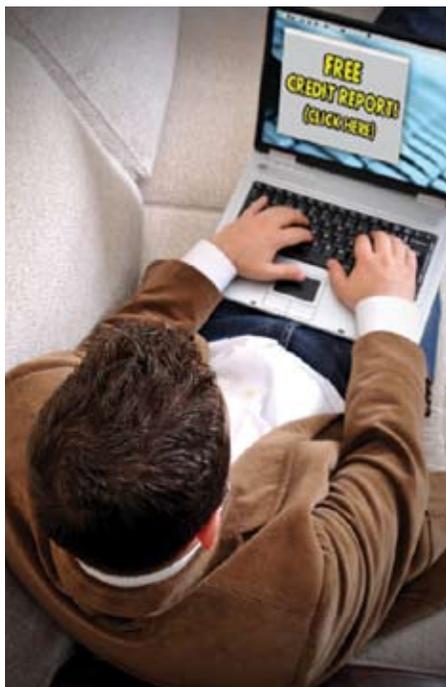
#### Chief Financial Officer

Jeffrey Napper

#### Chief Information Officer

Victor Morales

# Beware of Imposter Free Credit Report Websites



In 2004, The Federal Trade Commission made an amendment to the Fair Credit Reporting Act (FCRA) requiring each of the three national Credit Reporting Agencies (Equifax, TransUnion, and Experian) to provide one free copy of an individual's credit report every 12 months. The amendment also required the three agencies to implement a centralized website, toll free number, and mailing address as methods individuals may use to request their free credit reports both quickly and easily. The centralized website, **AnnualCreditReport.com**, is the only FTC authorized website to request your free annual credit report.

Although there is only one authorized website to request a free credit report, many TV ads, email offers, or online search results may promote other websites that claim to offer "free" credit reports. The other websites claiming to offer free credit reports are not part of the legally mandated free annual credit report program. In most cases, the "free" product comes with strings attached. For example, some sites prompt users to sign up for a supposedly "free" service that soon converts to one you have to pay for after a trial period.

You may request your free report online, by phone or by mail. Visit [AnnualCreditReport.com](http://AnnualCreditReport.com), call 1-877-322-8228, or fill out the Annual Credit Report Request form and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. No matter how you request your report, you have the option to request all three reports at once or to order one report at a time. By requesting the reports separately, you can monitor your credit more frequently throughout the year.

The information in your credit report can be used to evaluate applications for credit, insurance, and employment, so it is important that the information is both accurate and up-to-date. Also, monitoring your credit is one of the best ways to discover identity theft. The FTC recommends that you check your credit report at least once a year to correct errors and detect unauthorized activity.

Find out more  
information about our  
**Cash Back, Low Rate  
Credit Cards!**

[aodfcu.com](http://aodfcu.com)  
**256.237.9494**

# In Memoriam of Catherine W. Bowling



Catherine W. Bowling processes the first loan for George F. Wright at the ANAD in May of 1950.

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.

## What Was That You Said?

*"A big part of financial freedom is having your heart and mind free from worry about the what-ifs of life."*

-Suze Orman

*"I Love life because what more is there?"*

-Anthony Hopkins

## Shared Branching & CO-OP Network Enhance Member Convenience



### There's an app for that!

Did you know that there is a Credit Union Service Centers & CO-OP Network iPhone app?

In an effort to improve member convenience, AOD Federal Credit Union participates in both the **Credit Union Service Center Network** and the **CO-OP Network**. The Credit Union Service Center Network, known as **shared branching**, allows AODFCU members access to their accounts from multiple branch locations nationwide. The other locations are actually branches of other credit unions that allow AODFCU members to conduct business at their branches. When visiting any existing Credit Union Service Center location (there are more than 3,800), members are asked to provide their credit union name, picture ID, and account number. Based on the information given, a Service Center teller obtains a member verification which allows members to conduct certain transactions just as they would at any AODFCU office. To find the nearest service center location, log on to [www.aodfcu.com](http://www.aodfcu.com), call **1-800-919-CUSC (2872)**, or request a shared branching directory at any AODFCU office.

In addition to shared branching, AODFCU members can now enjoy surcharge-free access at over 28,000 CO-OP Network ATMs throughout the United States and Canada. 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)**.



## SEG SPOTLIGHT:



### Pinson Flowers & Hospital Flower Shop



One of our new Select Employer Groups, Pinson Flowers, is committed to quality service. Their "100% Satisfaction Guarantee" is a personal commitment to creating long term relationships with their customers. Customer satisfaction is their Number One priority: "not just because it's our job, but because we care."

Whether you want to convey sympathy, encouragement, love, or simply want to let someone know that you care, they have a wide array of flowers, plants, and gifts to help you express yourself perfectly. The company can also customize something special just for you. They choose only the freshest flowers and their shop has a professional and caring staff to serve all your floral needs.

Pinson Flowers & Hospital Flower Shop has proudly served the Anniston area since 1935. They are 3rd generation florists who have you in mind. They are members of FTD & Teleflora wire services, and can send your thoughts and arrangements anywhere around the world. Your gift will arrive, beautifully presented and personalized, with your message.

Pinson Flowers is located at 1322 Wilmer Avenue, Anniston, AL 36201. Their hours of operation are Monday through Saturday 8:00 a.m. to 5:00 p.m. They can be reached by phone at 256-237-9579 or 256-236-4441. Also, log on to their websites [www.pinsonflowers.com](http://www.pinsonflowers.com) or [www.hospitalflowershop.net](http://www.hospitalflowershop.net).

## 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.

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### 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.

### *Holiday Closings*

**Monday, May 31st - Memorial Day**

**Monday, July 5th - Independence Day**