



Pictured (L-R): Back row - Tunnel To Towers Chairman Frank Siller, AODFCU Board Director Clyde Wesson, AODFCU President & Chief Executive Officer Richard H. Simonton, Sr., AODFCU Board Director Bobby Israel, AODFCU Board Chairman Gordon "Doc" Williamson, Gary Sinise, Front row - Marine Sgt. Ben Tomlinson

## Lt. Dan Band Benefit Concert for local American Hero, Marine Sgt. Ben Tomlinson

AOD Federal Credit Union (AODFCU) proudly presented the Stephen Siller Tunnel to Towers Foundation with a \$50,000 donation as a Corporate sponsor of the Lt. Dan Band Benefit Concert, held on May 19th at Jacksonville State University's Stadium. This benefit concert assisted in raising money to build local American Hero and AODFCU member, Marine Sgt. Ben Tomlinson, a "Smart Home" in Jacksonville.

In recognition of the sacrifices made by U.S. service personnel, AOD Federal Credit Union offered two (2) free tickets to members of AODFCU who are disabled veterans. The Credit Union also encouraged the community to support "Operation Ben", making concert tickets available branch office locations in Jacksonville, Anniston, Bynum or Oxford the website [www.OperationBen.com](http://www.OperationBen.com).

## Board Elections

Two AOD Federal Credit Union Board of Director positions must be filled in 2014. A three member Nominating Committee to oversee the nominating process has been appointed.

If you would like to be considered for nomination to one of the Board vacancies, an application may be picked up at any AOD Federal Credit Union branch or by contacting any Nominating Committee member. Once you have completed the application, mail it to any of the committee members listed below. **Nomination forms must be received no later than: August 08, 2013**

### Nominating Committee Members

Troy Gaddy, Chairman  
631 Winfrey Lane  
Anniston, AL 36206  
(256) 820-7644

Harold Mooneyham  
131 Montclair Circle  
Oxford, AL 36203  
(256) 831-4160

Junior Wallace  
128 Higgins Circle  
Ohatchee, AL 36271  
(256) 892-1082



### Key Financials (As of May 31, 2013)

**Total Assets = \$257,677,253**

**Total Loans = \$109,040,722**

### Holiday Closings

**Labor Day - Monday, September 2nd**

**Columbus Day - Monday, October 14th**

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

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

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

**Jacksonville Office**  
1060 JD & L Drive S.W.  
Jacksonville, AL 36265

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

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

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



**Federally insured by  
NCUA.**

**Local (256) 237-9494**  
**Toll (800) 637-0299**  
**Fax (256) 237-3285**

**Correspondence Address:**  
Please be sure to use  
AODFCU's correspondence  
address (P.O. Box) when  
communicating by mail. The  
post office may not deliver  
mail addressed to a street  
address.

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

## LEADERSHIP TEAM

### Board of Directors

#### Chairman

Gordon "Doc" Williamson

#### Vice Chairman

Bobby Israel

#### Secretary

Gloria "Jean" Newton

#### Treasurer

Jim Webb

### Board Members

Larry Daugherty

Ken Reid

Clyde Wesson

### Supervisory Committee

#### Chairman

Larry Daugherty

#### Vice Chairman

Thomas A. Smith

#### Secretary/Recording Officer

Elaine Glass

### President and Chief Executive Officer

Richard Simonton

### Chief Operations Officer

Nina Gilbert

### Chief Financial Officer

Jeffrey Napper

### Chief Information Officer

Victor Morales

## AODFCU Awards \$15,000 in Scholarships to High School Seniors

AOD Federal Credit Union's 2013 scholarship recipients were recently honored at an awards dinner hosted by AODFCU Board of Directors and Management.



The winners' family members and High School representatives also attended the awards dinner. In addition, the scholarship recipients were honored at each of their schools' Award Day ceremonies.

Landon William Delozier  
Oxford High School

Haley Nicole Jenkins  
White Plains High School

Judson Seth Posey  
Jacksonville Christian Academy

Tracie Alexandra Donaldson  
Piedmont High School

Melissa Knee  
Saks High School

Courtney Randle  
Alexandria High School

Kelley Foster  
Munford High School

Kelsey Matthews  
Jacksonville High School

Sara Ashton Reaves  
Alexandria High School

Colton Cherokee Henderson  
Oxford High School

Parker Snider Moore  
Faith Christian School

Jasmine Smith  
Alexandria High School

Katelyn Howard  
Pell City High School

Callie Mae Payne  
Alexandria High School

Jessica Vingers  
Walter Wellborn High School



Pictured (L to R): Sara Dixon (Jacksonville Garden Club Historian), Gordon "Doc" Williamson (AODFCU Board Chairman) & Richard H. Simonton, Sr. (AODFCU President & Chief Executive Officer)

## Branch Office Honor

AOD Federal Credit Union's Jacksonville office was recently honored by the Jacksonville Garden Club with a Beautification Award. The club bestows Beautification Awards twice a year – one to a residence and one to a business. AOD Federal Credit Union (AODFCU) opened the Jacksonville office location on July 27, 2012 and dedicated the building to AODFCU Board Chairman, Gordon L. "Doc" Williamson. The Jacksonville office is the sixth office location for AODFCU members.

The Jacksonville Garden Club was first organized in 1931. Members meet on the 3rd Wednesday of each month at 2pm @ the Jacksonville Community Center. The Club's theme is "Gardening for Health & Happiness." The group holds a plant sale once a year. They also work to provide plants for the Square in Jacksonville, the train depot in Jacksonville, Ladiga Trail Garden, and the Jacksonville Christian Outreach Center. Club members also monitor & maintain a bluebird trail through Jacksonville State University campus & Chief Ladiga Trail.

## Community Involvement: Kids' Fishing Classic

AOD Federal Credit Union (AODFCU) sponsored the Kids' Fishing Classic held on Thursday, May 2, 2013 at the Moose Lodge in Anniston, AL. The Special Kids Fishing Classic, Inc. is a non-profit which holds an annual event to give intellectually disabled students and teachers from all areas of Calhoun County the chance to escape the confines of a classroom and spend a day making friends and even catching a few fish. The yearly event began 17 years ago, when Calhoun County Commissioner Eli Henderson had an idea to provide an opportunity for children in Calhoun County to experience outdoor activities and group camaraderie, who might otherwise not have this type of experience, since they are specially challenged.

The planning group, comprised of community leaders from: the Calhoun County Commission, Calhoun County 911, EMA, Civil Defense, Calhoun County Recycling, Anniston Army Depot, RSVP, City of Oxford (PARD), and Westinghouse Anniston; relies on donations from the local businesses and organizations in order to make the event a success. The event has grown in size over the years and now includes over 250 children and more than 200 adult volunteers. AOD Federal Credit Union has sponsored and volunteered at the event for the past three years. Sponsorship money is used to purchase approximately 800 pounds of fish, provide



Pictured (L to R): Casey Johnson (AODFCU Volunteer), Malaysia Marbury (Anniston High School)

lunches, t-shirts and bait. The lake is stocked prior to the event. Volunteers from AODFCU and other organizations helped the students with fishing, cutting bait, fixing lunches, set-up and clean up.

There were students and teachers from sixteen area schools in attendance including: Alexandria Elementary, Middle, and High Schools; Oxford Elementary, Middle, and High Schools; Anniston Middle, and High Schools; Piedmont Elementary and Middle Schools; C E Hanna Elementary School; Saks High School; Jacksonville High School; Weaver Elementary School; Kitty Stone Elementary School; Wellborn High School.

## Regulation D Transaction Guide

Federal Regulation D requires share savings and money market accounts to have certain transactions limited. Other transactions are permitted on an unlimited basis. The following list identifies which transactions must be limited (and how they must be limited) and which need not be limited.

### Unlimited WITHDRAWALS:

- The withdrawal is made in person at AODFCU or a CU Service Center®, by mail, or at an ATM.
- The withdrawal is made by telephone either to a live teller, through VoiceLink, or by eLINK (AODFCU's online banking system), and the resulting check is mailed and payable to the member.

### Unlimited TRANSFERS:

- The transfer is between accounts of the same member at the credit union if made in person at AODFCU or a CU Service Center®, by mail, or at an ATM.
- The transfer is to pay a loan at the credit union.

### Up to SIX TRANSFERS PER MONTH\*:

- The transfer/withdrawal request is made by telephone either to a live teller, through VoiceLink, or through eLINK (AODFCU's online banking system) either to another account of the member at the credit union or to a third party.
- The transfer is to another account of the member at the same credit union or to a third party if made as the result of a pre-authorized, automatic, automated clearinghouse (ACH), or telephone agreement (bill payment system).

\* Transfer requests that exceed the limitations may not be processed.

**NOTE:** Transactions relating to checking accounts and loans are not governed by Regulation D and do not fall under these limitations.

## SEG SPOTLIGHT:



**Comfort  
Inn**



The Comfort Inn hotel is one of our newest Select Employer Groups and is conveniently located off Interstate 20. Hotel Amenities and features include: free wireless high-speed Internet access, free hot breakfast, including hot Belgian waffles, free weekday newspaper, free coffee/tea in the lobby and in rooms, and seasonal outdoor swimming pool. All rooms include refrigerators, microwaves, irons, ironing boards, hair dryers, and coffee makers. King Luxury Suites with whirlpool bathtubs are offered. Smoking and handicap accessible rooms are provided upon request. Also, coin-operated guest laundry facilities are located on site for convenience.

The courteous staff, perfect location, and relaxing accommodations make the Comfort Inn hotel great for anyone visiting the Oxford and Anniston areas. For more information, please go to [www.choicehotels.com](http://www.choicehotels.com) or call 1-800-424-6423 or 256-831-0860.

## Members' Guide to Fees

AODFCU last changed member service fees in September of 2009. Since that time the credit union has grown to serve more members and our costs for providing these services have increased. Because of these increased costs, we have adjusted some of our fees to cover our direct expenses of providing services to our membership. However, AODFCU's fees remain the same or lower than other financial institutions in the area.

### Share Draft Account Fees

Checking Printing prices vary and are subject to change.	
Paid NSF Fees.....	\$25.00
NSF Fees.....	\$25.00
Overdraft Transfer Fee.....	\$ 0.00
Stop Payment.....	\$20.00
Counter Check.....	\$ 0.50
Official Check.....	\$ 2.00
ACH Debit Return.....	\$25.00
Check Copies (each).....	\$ 3.00

### Miscellaneous Fees

Safe Deposit Boxes Rent and sizes vary.	
Share Account will be automatically debited for renewal January 1st of each year.	
Safe Deposit Drilling Fee.....	Cost*
Safe Deposit Key Replacement.....	\$35.00
Photo Copy Fee.....	\$ 0.50
Deposit/Cashed Return Item.....	\$15.00
Wire Transfers Outgoing.....	\$20.00
Wire Transfers Incoming.....	\$15.00
International Wires (Inbound/Outbound).....	Cost* + \$10.00
Money Orders.....	\$ 2.00
\$1.00 w/ Draft Account	
American Express Travelers' Cheques	
For Two per \$100.00.....	\$ 1.00
American Express Gift Cheques.....	\$ 2.50
American Express Gift Card.....	\$ 3.00
Fax User Fees (Outgoing Only)	
First page.....	\$ 1.00
Each additional page.....	\$ 3.00
Replacement Check Card .....	\$ 5.00
Check Card PIN Replacement .....	\$ 0.00
Check Card Sales Draft Copy.....	\$ 3.00
Statement Copy Fee.....	\$ 2.00/page
Research/Statement Reconciliation.....	\$15.00/hour
History Statement Printout.....	\$ 3.00
per monthly statement	
Undeliverable Mail Fee.....	\$2.50
Levy/Garnishment processing.....	\$50.00
Electronic Bill Payment .....	Free

### Excessive Withdrawals

Members are limited to six (6) withdrawals per month from their share account. Excess transactions will incur a charge of \$2 per/transaction.

### Early Withdrawal/Christmas Club

There will be a \$10 fee for any withdrawal from a Christmas Club Account, other than the disbursement you automatically receive in November.

### Foreign ATM

Members are allowed four (4) foreign ATM transactions per month at no charge. Each transaction after four, will be assessed a fee of \$1.

### Dormant Account Fee

If there is no transaction activity on your share and/or share draft account for a period of (12) months and AODFCU does not have a valid mailing address, AODFCU will classify your account(s) as dormant. Fee of \$5.00/month.

### Account Closing Fee

When you close your share account within the first 90 days of opening the account, you forfeit your membership share (up to \$25).

### Par Value Fee

A Par Value fee of \$5 will be assessed on all share accounts that have reduced the balance to below the Par Value of one share and does not increase the balance to at least the Par Value of one share (\$25) within 30 days of the reduction.

\*Cost - To obtain cost information call 1-800-637-0299 or visit any Branch Office.

EFFECTIVE DATE 07/15/13.

RETURNED DEPOSIT/CASHED ITEM FEE EFFECTIVE 08/01/13

## News from AOD's Financial Services Program

### Protecting Yourself While Shopping Online *What steps should you take?*

*Provided by Michael R. Hindman, AOD Financial Services*



Whether you shop online routinely or infrequently, the risk of identity theft rises as you offer more and more information about yourself online.

Don't use a debit card, and use only one credit card. If your debit card gets hacked, the thieves may be able to access your bank account. But if you use just one credit card for online shopping, you'll just have one card to cancel if your card number is compromised. (It would also be wise to keep a low credit limit on that particular card.)

Look for the "https://" before you enter personal information. When you see that (look for the "s"), it should indicate that you are transmitting data within a secure site. Depending on your browser, you may also see a padlock symbol at the bottom of the browser window.

Watch what you click – and watch out for fake sites. Pop-ups, attachments from mysterious sources, dubious links – don't be tempted to explore where they lead. Hackers have created all manner of "phishing" sites and online surveys – seemingly legitimate, but set up to siphon your information. It is better to be skeptical.

Protect your PC. When did you install the security and firewall programs on your computer? Have you updated them recently?

Change stored passwords frequently – and make them really obscure. It is a good idea to change or update your passwords once in a while. Mix letters and numbers, and use an uppercase letter if possible. And never use "password" as your password!

Don't shop using an unsecured Wi-Fi connection. You are really leaving yourself open to identity theft when shop using public Wi-Fi. Put away the laptop and wait until you leave that coffee shop or airport terminal. Yes, hackers can tap into your Smartphone via the same tactics by which they can invade your PC.

*Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 800-369-2862. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.*

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**Offer Extended to December 31st, 2013!**

**If you have been affected directly or indirectly by the 2013 Sequestration Budget Cuts, we are offering the following:**



**Furlough Relief Loan**

- Borrow up to \$5,000
- 2.90% fixed rate APR
- 0% APR for the 1<sup>st</sup> 60 days
- Up to 24-month term
- Defer 1<sup>st</sup> payment for up to 60 days

Membership required. Loan amount up to most recent four weeks of net paychecks, not to exceed \$5,000. The initial rate is 0% APR for the first 60 days. Rate thereafter 2.90% APR. Interest will start to accrue on the 61st day of the disbursed loan. All loans are subject to credit approval. Rates, terms, and conditions are subject to change without notice. Maximum term of 24 months. **Loan Example:** \$5,000 at a fixed rate of 2.90% APR; 24 monthly payments of \$214.71 each. The terms used in this example are for illustrative purposes only and the actual terms you receive may be different depending on your individual circumstances. Other restrictions may apply. Offer expires December 31, 2013.



(256) 237-9494 • [www.aodfcu.com](http://www.aodfcu.com) • (800) 637-0299

Federally Insured by the NCUA



# HOME IMPROVEMENT LOAN



**As low as  
3.25% | 3.3478%<sup>APR</sup>**

**Get the home  
you've always wanted,  
at a low rate you can afford.**

\*APR = Annual Percentage Rate. Loan Example: A 7-year fixed rate loan for \$50,000 at 3.25% would require 84 monthly payments of \$666.31. The terms used in this example are for illustrative purposes only and the actual terms you receive may be different depending on your credit worthiness. Rate will be fixed for 7 years. 1% origination fee waived. All loans subject to credit approval. Certain restrictions apply. Taxes and insurance escrows are not included. Please consult your tax advisor regarding the deductibility of interest. Limited time offer, promotion may be discontinued without notice.



(256) 237-9494 • [www.aodfcu.com](http://www.aodfcu.com) • (800) 637-0299

Federally Insured by NCUA



## AODFCU Credit Cards



Federally Insured by NCUA

**Transfer or Purchase  
and save today!**

**0%<sup>APR</sup>**  
Balance Transfers<sup>1</sup>  
6 Billing Cycles

**4.99%<sup>APR</sup>**  
New Purchases<sup>2</sup>  
12 Billing Cycles

Rates Thereafter

**12.40%<sup>APR</sup>** Classic

**8.20%<sup>APR</sup>** Platinum

**10.42%<sup>APR</sup>** Gold

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

<sup>1</sup>Promotion valid for balance transfers made between January 15, and July 31, 2013. Balance transfers will receive the promotional rate of 0% APR for six (6) full billing cycles. Subsequent balance transfers during the promotional period will receive the promotional rate for the remainder of the six (6) billing cycles. Offer available only for transfers from foreign cards. <sup>2</sup>Promotion valid for new purchases made between March 26, 2013 to April 30, 2014. New purchases will receive the promotional rate of 4.99% APR for twelve (12) full billing cycles. Subsequent purchases during the promotional period will receive the promotional rate for the remainder of the twelve (12) billing cycles. Rates thereafter: 5.20% APR on Share Secured Visa/MasterCard, 12.40% APR on Classic Visa/MasterCard, 10.42% APR on Gold Visa cards, 8.20% APR on Platinum Visa cards. Members must be in good standing to participate. Membership Required. \$25.00 deposit required to open share account. Other conditions may apply. Limited time offer, promotions may be discontinued without notice.

# It's Summer "Skip" time...

## Ask us how you can get a little extra cash!

At AOD Federal Credit Union, we believe in bringing value to our Outstanding member-owners. Therefore, we would like to offer you the opportunity to Skip-A-Payment\* on your loan(s) in the month of July or August 2013!

- There is NO fee to skip your payment(s).
- Skipping a payment has never been easier!

Ask any AODFCU staff member for details by visiting one of our six offices. You may also call an AODFCU Member Service Representative at 256-237-9494 or 1-800-637-0299.

\* By skipping a payment you authorize AOD Federal Credit Union to extend your loan due date by one month and understand that this may extend the maturity date of your loan. Interest will continue to accrue on the unpaid balance during the month you skip your payment and when payments resume, the unpaid interest will be collected first. Members must be in good standing to participate. AOD Federal Credit Union reserves the right to refuse any skip-a-payment request. Payments made through Payroll Deduction or Direct Deposit transfer will be deposited into your Share Savings Account for the month skipped and will subsequently be available for withdrawal. Mortgage loans, Credit Cards, Payment Shaver Loans, and loans newer than two (2) months may not be eligible for the skip-a-payment program. Payment protection and/or GAP insurance may not apply to the extended loan term. No more than two (2) payments per loan may be skipped in a calendar year. The offer expires June 30th 2013 for July 2013 skips and July 31st 2013 for August 2013 skips.