



2012 Member Appreciation Day

We're excited to invite our member-owners to join us at the Oxford office on Saturday, August 18th, for our annual Member Appreciation Day. AODFCU has planned a fun-filled event, from 10 a.m. until 2 p.m., to thank our member-owners and to show how much we appreciate your loyalty.

Our Oxford office will have extended office hours from 8 a.m. to 3 p.m. Lunch will be served from 11 a.m. until 1 p.m., and beverages will be available throughout the entire event. Give-away items will be available and everyone will have a chance to win fantastic door prizes including an opportunity to grab money in the AODFCU cash machine. Other door prizes will be available during drawings throughout the day.

Children will have the opportunity to get their faces painted and obtain balloon art. A band will be onsite playing music for everyone's enjoyment. A CINTAS shred truck will be onsite. Having your confidential documents shredded is a great way to protect yourself from identity theft while being environmentally conscious at the same time. Bring up to eight (8) bags of paper items only; boxes as well as non-paper items can not be shredded. Actively pursuing green initiatives, the credit union recycles at all events throughout the year.

During Member Appreciation Day, there will be two (2) Member Education Seminars in the Oxford Office Community Room. We look forward to seeing you at the Oxford office on Saturday August 18th!

Board Elections

Three AOD Federal Credit Union Board of Director positions must be filled in 2013. 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 on the right. Nomination forms must be received no later than: August 09, 2012

Nominating Committee Members

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

Mr. Ron Grant
1210 Homewood Drive
Oxford, AL 36203
(256) 831-8266

Mr. Ed Self
38 Sunset Circle
Lincoln, AL 35096
(205) 763-2786



Key Financials

(As of May 31, 2012)

Total Assets = \$245,892,123.40

Total Loans = \$121,225,416.39

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.



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

**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

Ken Reid

Secretary

Gloria "Jean" Newton

Treasurer

Jim Webb

Board Members

Larry Daugherty

Bobby Israel

Clyde Wesson

Supervisory Committee

Chairman

Larry Daugherty

Vice Chairman

Thomas A. Smith

Secretary/Recording Officer

Elaine Glass

President and Chief Executive Officer

Kenneth R. Reynolds

Chief Operations Officer

Nina Gilbert

Chief Financial Officer

Jeffrey Napper

Chief Information Officer

Victor Morales

AODFCU Awards \$13,000 in Scholarships to High School Seniors

AOD Federal Credit Union's 2012 scholarship recipients were recently honored at an awards dinner hosted by AODFCU Board of Directors and Management.



Erica Adams
Ceburne County High School
Dallas Barber
Munford High School
Cameron Coley
Oxford High School
Chelsea James
Gadsden City High School
Zachery Mashburn
Jacksonville High School
Lindsey Ragan
Lincoln High School
Amanda Wyatt
Alexandria High School

Morgan Read
Alexandria High School
Karlie Robertson
Oxford High School
Kendall Stewart
The Donoho School
Savanna Williams
Walter Wellborn High School
Alexandria Williamson
Ceburne County High School
Christyona Woolverton
Saks High School

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.

Jacksonville Office Opening in July!

The Jacksonville office is opening in July. This office is named in recognition of Gordon "Doc" Williamson.

In celebration of the new office, AOD Federal Credit Union is having a week long celebration from July 30th – August 3rd. Be sure to register for your chance to win a 47" LCD TV. While your there, enjoy the free refreshments throughout the week.



New AODFCU Jacksonville Office

Greenbrier Office Renovation Celebration

The Greenbrier office of AOD Federal Credit Union is celebrating the recently completed renovations. This office is named in recognition of Roberta S. Meyer.

Join us in the week long celebration of the modernization of this office August 6th – August 10th. During your visit, take the time to register at our Greenbrier office for a chance to win an Apple iPad and enjoy the cookies and drinks.

Lenlock Office Renovation Celebration

The Lenlock office of AOD Federal Credit Union is celebrating the dedication of the Lenlock Office and the recently completed renovations. This office is named in recognition of Clyde L. Wesson.

Join us in the week long celebration of the modernization and dedication of this office between August 20th and August 24th. During your visit, take the time to register at our Lenlock office for a chance to win an Apple iPad and enjoy the cookies and drinks.

Skip-A-Payment*

Summer's more fun with a little extra cash!



At AOD Federal Credit Union, we believe in bringing value to our member-owners. This summer, we want you to enjoy yourself and would like to offer you the opportunity to skip-a-payment* on your loan(s) in the month of July or August 2012. Ask any AODFCU staff

member for details by visiting one of our five 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 for July skips and July 31st for August skips.

Member Education

Credit report fee limit up 50 cents

April 3, 2012 – The highest that a national credit reporting agency can charge next year on a consumer credit report will be \$11.50, and it only applies after the consumer receives one free report from the agency.

The limit applies to credit reports provided to consumers by Equifax, TransUnion and Experian. The Fair Credit Report Act provides that each agency provide the consumer one free report every 12 months if asked.

Additional reports during the period generally can carry a fee, except in certain circumstances. For example, if a firm or lender takes an adverse action against them – such as denying an application of credit, insurance or employment – the consumer can ask for and receive a free report. The consumer must make that request within 60 days after receiving notice of the action.

Consumers can also receive one free report a year if they are unemployed and plan to look for a job within 60 days; if they are on welfare; or if their report is inaccurate because of fraud.

www.annualcreditreport.com

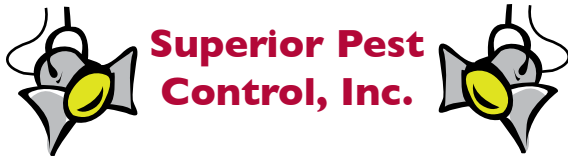
1-877-322-8228

Experian
NCAC
PO Box 9556
Allen TX 75013
888-397-3742

Equifax Information
Services
P O BOX 740256
Atlanta, GA 30374
800-997-2493

TransUnion
Customer Disclosure Center
Trans Union Consumer Relations
PO Box 2000
Chester, PA 19022-2000
800-888-4213

SEG SPOTLIGHT:



Superior Pest Control, Inc. was founded in 1987 by Ray Milstead and his father, with the intention of providing great products and an excellent service to the surrounding community.

Superior Pest Control, Inc. is founded on the Christian principles of integrity, hard work, and helping your neighbor. In addition, they strive to provide the customer with the best service possible.

All employees undergo vigorous background check and drug testing before offered employment. Superior Pest Control, Inc. verifies the creditability and integrity of anyone that applies.

No job is to big or to small. There dedicated professionals have decades of experience and are trained to provide you with the solutions you need-at the price you deserve. From wildlife control to termite treatment, they are here to help. Give them a call and they will take care of the rest.

For more details please call (800) 762-5904 or visit their website at www.superiorpestcontrolal.com

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 Voice Link, 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 Voice Link, 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.

Holiday Closings

Labor Day

Monday, September 3rd

Columbus Day

Monday, October 8th

Thinking About Bankruptcy?

Bankruptcy should be the last resort and is not an option to be taken lightly. Declaring bankruptcy can have significant financial and legal consequences.

AOD Federal Credit Union has always been here of its members and even in the toughest times we will be here for you. When it's time to consider signification financial decisions or ways to reduce the financial burdens, let us try to help you. After all, that's what we are here for.