

## *Board of Directors has selected new Chief Executive Officer*



AOD Federal Credit Union's Board of Directors have announced the selection of Virginia Bowen as the organization's new Chief Executive Officer (CEO). Virginia is "honored to be selected by the AOD Federal Credit Union Board of Directors to serve as CEO for AOD Federal Credit Union. I look forward to working with the Board of Directors and the dedicated staff to continue the proven history of providing first class financial services to the members of AOD Federal Credit Union and leading the credit union to progressively meet the future need of the membership."

Virginia Bowen has made Oxford her home for the past 19 years. She is a native of Troy, Alabama where she attended Troy University and graduated with a B.S. Degree in Business Administration with an emphasis in Marketing. She is a banking professional with over 30 years of experience in industry with extensive experience in management, operations, lending and customer service.

She is married to James M. Bowen and they have four children. She is very active in the community and non-profit organizations. Previously working in the Pell City market she served as a Chamber Ambassador, worked with chamber on various committees, and a member of the Pell City Rotary Club, serving as Treasurer. Virginia has been selected to serve on the Board of the Calhoun County Chamber of Commerce in 2017 and is a 2016 Leadership Calhoun County graduate.

## *Welcome: David Mooney, Chief Financial Officer*

AOD Federal Credit Union announces the selection of David H. Mooney, Jr. as the organization's new Chief Financial Officer. David has previous experience as Chief Lending Officer and Vice President of Coosa Pines Federal Credit Union and Assistant Vice President of Lending at Alabama Teachers Credit Union. David has also served as a Commercial Lender for Regions Financial Corporation and functioned in other banking capacities such as auditor and branch manager.

David earned his bachelor's degree in finance and a Master's of Business Administration from Jacksonville State University. David also holds the designation of a NAFCU Certified Compliance Officer and is a graduate of the Alabama School of Banking. David is a member of First Baptist Church of Oxford as well as a member of Lions Club International. David enjoys coaching his children in various sports and activities and also loves to run. David is proud to live in the Oxford community.



**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.



**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**

### **Key Financials**

*(As of August 31, 2016)*

**Total Assets = \$279,647,141**

**Total Loans = \$139,717,634**

### *Fall Back!*

Don't forget to turn your clocks back an hour  
on Sunday, November 6th, 2016 at 2:00 a.m. to  
revert to standard time.



## 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

#### Chief Executive Officer

Virginia Bowen

#### Chief Financial Officer

David Mooney

#### Chief Operations Officer

Rikki Graben

# Community Involvement:



AOD Federal Credit Union had the honor of hosting the Calhoun County Chamber of Commerce's Business & Biscuits event on Thursday, September 1st at the Jacksonville branch office. Business and Biscuits are the monthly, morning networking opportunity for Chamber members, held on the first Thursday of each month at various Chamber member locations. This Chamber event often includes ice-breakers like Getting to Know You, Elevator Speeches, and Speed Networking. This event had super attendance, with over 50 attendees. AODFCU is proud to support the Calhoun County Chamber of Commerce and all of their programs that better our community.

### AODFCU CoinLink

AODFCU will be discontinuing the CoinLink services over the fourth quarter of 2016. The coin counting machines will no longer be available, however, our branch offices will have paper coin rollers available for members for free. Tellers will accept rolled coins in branch offices.

## *New Credit Builder Loan!*

Whether you're starting out or starting over, a Credit Builder Loan is a great way to build or rebuild your credit rating.

- **Build savings while you borrow**
- **Terms up to 36 months**
- **Fixed rate\***

Membership required. \*APR (Annual Percentage Rate) 12.99% APR Loan for maximum term of 36 months. Once the loan reaches its maturity date and is paid in full, member will be allowed to access the loan proceeds. The funds will remain on hold for the original term plus one month regardless of when the loan is paid in full. All loans are subject to credit approval. Rates, terms, and conditions are subject to change without notice. Loan Example: \$500 at a fixed rate of 12.99% APR; 12 monthly payments of \$44.66 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. Promotion valid 09/01/16 to 12/31/16.

# Ask about our Home Equity Line of Credit special!

AODFCU is offering home equity lines of credit with a **1.49% APR\*** introductory rate for up to 12 months for a limited time. Plus, AODFCU will pay your closing costs if you maintain a balance for the first year, make a minimum draw of \$10,000 or more at closing your HELOC with a limit of \$50,000.00 or less. Put your home's equity to work for you now!



\*APR = annual percentage rate. Subject to credit approval. Some restrictions and conditions may apply. Rates and promotional terms subject to change without notice. Please consult your tax advisor regarding the deductibility of interest. Please see a member service representative for current rates and details. The introductory rate of 1.49% APR is for the first twelve months. Thereafter, the APR will vary based on the prime rate 3.50% as of 12/17/2015, as published in the Wall Street Journal, plus or minus a margin based on credit worthiness. The maximum APR will not exceed 18%. Closing costs can range from \$700 to \$1,200. Only a portion of your closing costs will be paid by the Credit Union if the initial advance at closing is \$10,000 or more on a \$50,000.00 or less LOC. If the balance is paid in full within 12 months of the initial advance the amount paid to third parties on your behalf will be added to the balance owed to the Credit Union. Promotion valid 09/01/16 to 12/31/16. Limited time offer, promotion may be discontinued without notice.

## Holiday Closings

Veteran's Day.....	Friday, November 11th	Christmas Day observation .....	Monday, December 26th
Thanksgiving Day.....	Thursday, November 24th	New Year's Day observation 2017 .....	Monday, January 2nd
Day After Thanksgiving.....	Friday, November 25th		

## Member Will Service



The law firm Kudulis, Reisinger, and Price, LLC, 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, Kudulis, Reisinger, and Price, LLC will be at the Credit Union's Oxford office on Thursday, October 27, 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."

# New look for AODFCU Visa Debit Cards!



Beginning soon, there will be a new look for the AOD Federal Credit Union Visa Debit Cards. Members will be issued the redesigned cards the next reissue date. Both EMV chip and Magnetic Strips will be on redesigned cards.

## *EMV Card FAQs:*

### **What is an EMV chip-enhanced card?**

EMV, which stands for Europay, MasterCard and Visa, is a global standard for credit and debit payment cards using embedded microchips. EMV cards have an embedded microchip that allows you to pay at merchants where chip cards are the standard. Plus, it provides improved security and protection against fraud.

In addition to the embedded microchip, AOD Federal Credit Union cards will also have a magnetic stripe on the back. That way you can continue to make purchases by swiping your card and signing a receipt, if the merchant does not accept EMV chip cards.

### **Why is the Credit Union adopting EMV technology?**

AOD Federal Credit Union is implementing EMV technology to ensure members have the most secure and seamless purchase experience possible. EMV technology is currently one of the most effective tools being used to prevent the spread of card fraud. EMV chip cards ensure member information remains protected, and make it more difficult for potential fraudsters to obtain member data.

To avoid liability, merchants were required to convert their current card readers to EMV-compliant processing terminals by October 2015. Unattended kiosks – gas pumps, movie ticket kiosks, etc. – are not required to update for a few more years.

### **What are the benefits of EMV?**

There are many benefits to EMV, namely the fraud deterrent technology. One of the biggest benefits is the reduction in credit card fraud resulting from counterfeit cards.

### **Why are EMV credit cards and EMV payments transaction secure?**

EMV chip cards are inherently more secure due to card authentication and transaction authorization features. EMV chip cards are more secure than the magnetic strip cards currently used in the United States because they have the ability to encrypt data. This means that only authorized users can access your information. Having encryption technology in place makes it extremely difficult for fraudsters to access or use information stored on the card, making it very challenging to create duplicate cards. These capabilities help protect against card fraud and provide an enhanced level of comfort when making purchases.

A promotional advertisement for Stellar Holiday Loans. On the left, a red Christmas ornament with the number '12' and stars is next to the text 'you belong at AOD FEDERAL CREDIT UNION'. Below this, it says 'Federally Insured by NCUA'. In the center, the text reads 'Stellar Holiday Loans! Up to \$1,500 for 12 months at 2.9% APR\* (256) 237-9494 • (800) 637-0299 www.aodfcu.com'. On the right, a smiling woman in a white winter coat and hat holds a red gift box. A small asterisked note at the bottom left explains the APR details.

**REASON 12** you belong at **AOD FEDERAL CREDIT UNION**

**Stellar**  
**Holiday Loans!**  
Up to \$1,500 for 12 months at 2.9% APR\*  
(256) 237-9494 • (800) 637-0299  
www.aodfcu.com

Federally Insured by NCUA

\*APR (Annual Percentage Rate) 2.9% APR available only with payroll deduction or automatic transfer. Current rates will apply for loans without payroll deduction or automatic transfer. Loan amount offered is up to \$1,500 for a 12 month term only. Sample monthly payment for a \$1,500 loan over 12 month term at 2.9% is \$126.99. Promotion valid 11/01/16 to 12/31/16. All loans subject to credit approval. Rates, terms, and conditions are subject to change without notice.

## Christmas Club Reminder

Your Christmas savings will be transferred based on your previously selected account preference on November 1st, 2016. If you have any questions, please visit or call our office 256-237-9494 or 800-637-0299 during normal business hours.



### SEG SPOTLIGHT:

## Hotel Finial



Originally built in 1888, the Hotel Finial is one of our newest Select Employer Groups. The hilltop setting of this Queen Anne Victorian-style mansion makes it the destination of choice for weddings and events. Hotel Finial is a full-service special events facility and offers outdoor areas for entertaining, with elegantly decorated rooms, five specialty suites and 56 exterior hotel rooms.

The Hotel Finial began as a private residence over 128 years ago for the McKleroy, Wilson, and Kirby families. The home was later converted to the Victoria Hotel, serving local residents seeking a getaway as well as business travelers who helped Alabama's growing industries.

Following a vision to bring this historic hotel back to life, Del and Ginger Marsh, along with Jackson Hospitality, are dedicated to preserving the region's rich history and made the decision to invest in and revive the hotel to bring back its glamour and majesty.

They are located at 1600 Quintard Avenue Anniston, Alabama 36201. Their phone number is 256-236-0503. You may also visit their website [www.hotelfinial.com](http://www.hotelfinial.com).

## AODFCU Scholarship Program



Graduating high school seniors, you can apply now for an AOD Federal Credit Union scholarship! AOD Federal Credit Union has established a Scholarship Reward Policy to recognize and reward young AOD Federal Credit Union members for their scholastic achievements upon graduation from High School.

AOD Federal Credit Union will award fifteen (15) scholarships and up to (3) three of which may be awarded to an individual with special needs valued at \$1,000 each to graduating seniors who have been members of AOD Federal Credit Union for a minimum of one year. In memory of Ken Reid, former Board Member, the Mr. Ken Reid Engineering Scholarship is a \$2,000 scholarship which will be awarded to one student who is pursuing an engineering degree. The Scholarships will be paid at the beginning of the student's freshman year and will be issued directly to the college, university, community college, technical or vocational school of the student's choice.

Application packets will be available December 1st or may be printed from our website [www.aodfcu.com](http://www.aodfcu.com) or will be mailed to AODFCU members upon their request. Applicants will be required to submit the application package to AOD Federal Credit Union. Mail applications to: AOD Federal Credit Union, Attn: Scholarships, P.O. Box 608, Bynum, AL 36253. Scholarship packages must be returned to AOD Federal Credit Union no later than February 15th, 2017.

# *Meet the Candidates*

## *For AOD Federal Credit Union's Board of Directors*

**Two AOD Federal Credit Union Board of Directors positions must be filled in 2017.**

**Meet the candidates nominated by the credit union's Nominating Committee.**

**Nominees were asked to submit a written biographical sketch. Below are those biographical sketches in the candidates own words.**

### **Ronald E Self**

I have been a member of the Credit Union for over 40 years. I am currently serving on the Board of Directors beginning in 2014 to present. I have thoroughly enjoyed my time on the Board of Directors and am proud to serve you. My wife, Dian and I live in Munford and have 5 children and 10 grandchildren. I went to work at the Depot in 1971 as a Millwright. While working I went to Jacksonville State University at night receiving a degree in Business Administration, majoring in Management and minoring in Economics. I went on to work in various positions throughout the depot and was Division Chief over Mission Analysis and Publications Division when I retired in 2006. After retiring from the depot I worked as a contract Site Manager for ELEIT Technology in support of Weapons Division within the Defense Logistics Agency. I retired from the private sector in 2015. I am past president and current treasurer of the East Alabama Shrine Club as an affiliate of ZAMORA Shrine Temple in Birmingham, Alabama. I was named East Alabama Shriner of the Year for 2015. I am past president of the BAMA Street Rod Association and an avid Classic Car enthusiast. I will continue my dedication to the Credit Union, all its Members, and look forward to serving another term on the Board of Directors.

### **James L. Daugherty (Larry)**

He is a proud U.S. Army Veteran (1966-1972), serving as a Radar and Computer Technician E7. He served 27 years at Anniston Army Depot in several positions from Electronics to Management Analysis and Industrial Engineering. He retired in 1995 and established his own company and worked as a consultant to Blastcrete Equipment Company.

Upon retiring he became interested in serving in a voluntary capacity as the following: President of St. Clair County PALS (People Against a Littered State); Senior Warden of St. Simon Peter Episcopal Church; Animal Shelter Board Director; Kiwanis Board Director and Treasurer; currently serving as Pell City Chamber Board Director and 2017 President.

He has had the great honor to serve AOD Federal Credit Union and membership for 16 years and Supervisory Chair for 3 years. He would be extremely honored to serve another 3 year term at the pleasure of the membership. He is also proud to have been married 41 years and he and his wife have a daughter, 2 grandsons and soon to be great grandparents.

Nominations for vacancies may also be made by petition signed by 1% of the membership with a minimum of 20 and a maximum of 500. Each nominee by petition must submit, with the petition, a statement of qualifications and biographical data similar to that submitted by the candidates nominated by the nominating committee. Such nominations by petition must be accompanied by a signed certificate from the nominee stating that they are agreeable to nomination and will serve, if elected to office. Such nominations by petition must be received by the Compliance Officer by November 10, 2016. A Nomination by Petition Kit can be acquired by contacting AOD Federal Credit Union at (256)237-9494. Elections will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.