

Jacksonville Office Grand Opening



AOD Federal Credit Union recently held a ribbon cutting and dedication ceremony to celebrate the opening of our new Jacksonville office located at 1060 JD & L Drive S.W. Jacksonville, Alabama. Nearly 80 people including board members, dignitaries, and other community leaders throughout the area attended the event. Speakers included Congressman Mike Rogers, Representative K.L. Brown, Mayor Johnny Smith, Calhoun County Commissioner Eli Henderson, Chamber of Commerce Board Chairman John Blue II, and Jacksonville State University President Dr. William Meehan.

AOD Federal Credit Union Board Chairman, Gordon L. "Doc" Williamson, welcomed everyone to the new office

and expressed that AODFCU is "very pleased to be part of the Jacksonville community." He expressed that the credit union listened to the membership who had requested an office in Jacksonville.

Mayor Johnny Smith described the new facility as a great asset to the City of Jacksonville. Commissioner Eli Henderson commented, "It's exciting to have a beautiful facility here," and Chamber President John Blue II shared that he was pleased to be attending a ribbon cutting event for an existing local business that is expanding and growing. JSU President Dr. Meehan remarked that now JSU staff and students will have more access to spend & save their money in Jacksonville. Representative K.L. Brown expressed he was proud to have AODFCU as part of the Jacksonville community. Congressman Mike Rogers applauded AODFCU for making another significant investment toward growth.



iPad Winner - Vernon Mathis

President & C.E.O. Kenneth R. Reynolds asked the audience to view the building plaque and explained that the building was dedicated to Chairman, Gordon L. "Doc" Williamson.

Following the ribbon cutting, guests were given a tour of the building and enjoyed refreshments.

The new Jacksonville office, which provides a larger area for credit union operations, serves as the sixth office location for AODFCU members. The spacious lobby includes a comfortable waiting area, a CoinLink coin counter which is free for members, and a coffee bar. The office opens from 9:00 a.m. to 5:00 p.m. Monday through Friday (Drive Thru open until 6:00 p.m. Friday), and from 8:00 a.m. until noon on Saturdays.

The week long celebration of the Grand Opening of this office was held between Friday, July 27th thru Friday, August 3rd. Members enjoyed cookies and drinks throughout the week and could register for a chance to win one of two Apple iPad 2's. The winners of the two (2) iPad 2's were Dr. Harris Hand & Vernon Mathis.



iPad Winner - Dr. Harris Hand

Key Financials

(As of August 31, 2012)

Total Assets \$245,725,247

Total Loans \$118,630,474

Christmas Club Reminder

Your Christmas savings will be mailed or transferred based on your previously selected preference on November 1st, 2012.

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.



**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**

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

Member Appreciation Day 2012



Sarah Smith



Chemese Simmons



Mary Davis

AODFCU held its third annual Member Appreciation Day on Saturday, August 18th, 2012 at the Oxford office. The festivities planned for the day drew a crowd of over 750 members and their families enjoying the celebration. AODFCU used this event as another opportunity to give back to our membership.

AODFCU members were treated to a day of free food and fun that included BBQ sandwiches, popcorn, member gifts, and the chance to win fantastic door prizes including a chance to grab money in the AODFCU cash machine. The Sweetwater Road band played an exciting mix of music throughout the event.

Children had a blast in the inflatable moon bounce. They were also treated to balloon art and face painting by Sparkles & Company clowns.

A free educational seminar entitled, "Situational Awareness" was led by Jon Garlick of the Calhoun County Sheriff's Office, and Michael Hindman presented a second free educational seminar regarding investment services entitled "AOD and CUNA Mutual Common Purpose - Uncommon Commitment". In addition to the seminars, AODFCU partnered with Stringfellow Memorial Hospital to offer free health screenings and a CINTAS shred truck was on site to help members reduce their risk of identity theft.



Harold D. Couch



Community Involvement AUSA Summer Golf Outing

AODFCU was a Gold Sponsor for the Association of the United States Army Summer Golf Outing. The tournament raises funds to create Christmas care packages to send to deployed soldiers.

Scott Allen, Allen Darnall, Tony Green, Jonathan West (l-r)

Member Spotlight



Stacy Barker has been a member of AOD Federal Credit Union for over seven years. Born in Augusta, Georgia, she grew up in Jacksonville, Alabama where she graduated from Pleasant Valley High School.

Stacy and her husband, Brent Barker, currently live in the Alexandria area and have four children. They enjoy bicycling on the Chief Ladiga Trail. Currently, Amanda is a team leader at Auto Custom Carpets.

When asked why she joined the credit union, Mrs. Barker exclaimed, "the online banking, of course!" This is because she was selected as a potential first prize winner in the More Time for Summer 2012 Sweepstakes, sponsored by Intuit. She will receive a \$100 prize.

Stacy also expressed her appreciation that AODFCU is strong, stable and makes her feel like she owns part of the Credit Union. She and her children love the Report Card Rewards Program. "It gives my kids incentive to keep doing well in school," Stacy explained.

Stacy looks forward to watching her financial institution continue to grow and hopes that one day soon the credit union will expand to Alexandria, which is closer to her home.

Enhanced Multifactor Authentication for Internet Banking

Enhanced Login Security

This is a new feature we are offering to help improve the security of your Internet Banking account. It will help prevent unauthorized access to your account. We are replacing the Challenge Question factor with a Phone delivered One-Time Password (OTP) factor to better protect our members from credential stealing. Due to the prevalence of Phishing, Keystroke Logging, and other attacks that can steal Passwords and answers to Challenge Questions, we are replacing Challenge Questions with a Phone delivered One-time Password (OTP). By requiring two different types of challenges, it is more difficult for an attacker to authenticate as an AODFCU member.

How will this upgrade impact AODFCU members who use e-Link? At the next login, members will be prompted to enroll their phone number for use in delivering the OTP from an unauthorized computer.

At future authentication points, members will be asked to enter the OTP from their phone, instead of answering Challenge Questions. After completing the password and Phone OTP challenges, members will still be able to enroll their computer (Browser Cookie OTP) for use in authentication. Once the member's computer is enrolled, the online banking experience will remain exactly the same. If members wish to access accounts on different computers members will need to complete the standard authentication when trying to access their account from a new computer. If your browser setting and/or anti-virus/malware settings automatically delete your cookies, you will be reprompted for a One-Time Password each time you login. To prevent prompting of the One-Time Password each time, make sure you change your setting so that cookies are not deleted.

Dedication of the Clyde L. Wesson Building & Lenlock Office Renovation Celebration Week



The Lenlock office of AOD Federal Credit Union celebrated the dedication of the Lenlock Office and the recently completed renovations. The Dedication Ceremony was held on August 17th. This office is named in recognition of Clyde L. Wesson.

The week long celebration of the modernization and dedication of this office was held between Friday, August 17th thru Friday, August 24th. Members enjoyed cookies and drinks throughout the week and could register for a chance



iPad Winner - Harold Aderholt

to win an Apple iPad 2. The Lenlock Celebration Week drawing winner was Harold Aderholt.

Greenbrier Office Renovation Celebration Week



iPad Winner - Nancy Frames

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

During the week long celebration of the modernization of this office, Monday, August 6th thru Monday, August 10th, members were treated to cookies and drinks. They also could register for a chance to win an Apple iPad 2. The Greenbrier Celebration Week drawing winner was Nancy Frames.

SEG SPOTLIGHT:



Hampton Inn Jacksonville



Opened in 2009, the Hampton Inn Jacksonville is currently ranked the number one (#1) Hampton in the state of Alabama for its cleanliness, adherence to brand standards and customer service. This Lighthouse Award winning property also employs five (5) Spirit of Hampton winners, which is a national brand award recognizing only 240 team members out of 1,800 hotels annually.

Hampton Hotels is part of Hilton Worldwide, the leading global hospitality company. All Hampton Hotels offer warm surroundings and a friendly service culture and personality, defined as "Hamptonality," supported by its 100% Satisfaction Guarantee. High-quality accommodations, in-room conveniences and the latest technology, combined with numerous locations and consistent offerings, have made Hampton a leader in its segment and one of the fastest growing hotel brands.

The Jacksonville property has 80 guest rooms with complimentary high speed wireless internet and a free hot breakfast served daily. With over 4,000 sq. ft. of event space, including a ballroom with a hardwood dance floor, an outdoor courtyard complete with a picturesque fountain and a meeting room with its own catering kitchen, this hotel has become a leading venue in the county for wedding receptions, Christmas parties and corporate events.

For more information, please go to www.hampton.com or call 1-800-HAMPTON.

Clocks Fall Back!

Don't forget to turn your clocks back an hour on Sunday, November 4th, 2012 at 2:00 a.m. to revert to standard time.

AOD Federal Credit Union presents the YMCA of Calhoun County Spooktacular 5K



Saturday October 20, 2012, 8:00 a.m.
Race Start & Finish at
AOD Federal Credit Union,
12 Elm Street, Oxford, AL

Entry Fees:

\$18 effective thru October 5th, \$20 after October 5th. Anniston Runners Club discount \$2

Mail check and registration form to:

YMCA of Calhoun County
P.O. Box 1649
Anniston, AL 36202

Make check payable to the YMCA of Calhoun County.

Mail-in registration deadline is October 15th. Registration must be done in person after October 15th at the YMCA in Anniston or Oxford or **MORNING OF RACE: 6:45 a.m. – 7:30 a.m.** at AOD Federal Credit Union. (No ARC discount on race day)

Holiday Closings

Columbus Day- Monday, October 8th

Veteran's Day- Monday, November 12th

Thanksgiving Day- Thursday, November 22nd

Christmas Eve- Monday, December 24th

(closing at 1:00 p.m.)

Christmas Day- Tuesday, December 25th

New Year's Eve- Monday, December 31st

(closing at 1:00 p.m.)

News from AOD's Financial Services Program



You'll be happy to know that the familiar face-to-face service that you've come to expect from your credit union has now been extended to the investment world. Mike Hindman is AOD's Financial Services Representative and he is a registered representative of CUNA Brokerage Services, Inc. and a licensed insurance agent. Mike is now able to help you select from a variety of investment and protection vehicles including:

- **Mutual funds**
- **Fixed annuities**

You can find Mike at the 12 Elm Street Oxford Branch. We're confident you'll find Mike to be a great resource for providing you with information and purchasing options you need to help meet your financial goals.

To meet with Mike or if you have any questions, call (256) 241-8270.

Representatives are registered, and securities are sold through, CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. **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. The representative may also be a financial institution employee that accepts deposits on behalf of 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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REPORT CARD REWARDS!

STUDENTS MAY EARN \$1.00 FOR EVERY "A" GRADE ON A REPORT CARD, AND \$0.50 FOR EVERY "B" GRADE ON A REPORT CARD*

*Membership required. Members may earn \$1.00 for every "A" grade on a report card, and \$0.50 for every "B" grade on a report card. AODFCU will reward grades from core academic courses only. Report card rewards can only be redeemed in person by the recipient of the report card during normal business hours. Report Cards will be accepted for the most recent grading period only. Progress reports not eligible. The credit union will accept report cards issued by public or private schools. Home-schooled students must present a copy of their report card submitted to a Board of Education. Rewards will be deposited into the member's savings account within two business days. Certain restrictions may apply.

Honoring World War II Veterans



AODFCU continues to honor the spirit, sacrifice, and commitment of members who served in the U.S. armed forces during World War II. If you are a WWII veteran or have a relative who is an AODFCU member and served during World War II, AODFCU would like to feature him or her on the second annual AODFCU World War II Veterans Honor Roll printed in the credit union annual report.

Any member who served on active duty during WWII, is eligible for listing. You may register yourself or a veteran for inclusion by calling Audrey Tinkey at (256) 237-9494 Ext. 8216 or by visiting the "News/Press Room" section of www.aodfcu.com. Please provide the veteran's full name, member number, branch of service, hometown, rank, and if living or deceased. By submitting the information above, you authorize AODFCU to publish the information in its Marketing publications.

Meet the Candidates

For AOD Federal Credit Union's Board of Directors

Three AOD Federal Credit Union Board of Directors positions must be filled in 2013.

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.

Bobby J. Israel

He is an Anniston Army Depot retiree with over 29 years service, having served his last years as Branch Chief, Machining and Metalizing Branch. He also served 8 years as a Production Controller and was a graduate of the Department of the Army Apprenticeship Program and the Junior Executive Program.

He began serving on the AOD Federal Credit Union Board of Directors in 1990, during which time he has held the positions of Chairman, Vice-chairman and Treasurer. During Bobby's tenure as Chairman, he takes pride in the fact that the land was purchased and construction was started on the AODFCU Lenlock Branch and the Super Valu Credit Union membership was absorbed into the AODFCU membership.

In addition to serving on the Board of Directors, Bobby served as Chairman of the Supervisory Committee for three years. During this period of time, the committee and employees realized outstanding improvements in areas of customer service and policy reviews/improvements. Also during this period of time, a change from an out of state audit firm to a local audit firm was made resulting in a savings of thousands of dollars which was passed on to members through services or bonus dividends. He was the first member of the Board of Directors to complete all 18 Volunteer Achievement Program Modules and received the Friedrich W. Raiffeisen Award and Edward A. Filene Award.

Married to the former Diane Connell, Bobby's in-laws, Margie and H.D. Connell are both AAD retirees. He and Diane have two sons, Brenton and Ethan. They are members of Grace Episcopal Church in Anniston.

If reelected to the Board, Bobby promises to continue serving all members and working hard to provide the membership expanded services in the Alexandria, Ohatchee, Jacksonville, Talladega, Gadsden, Piedmont, and Heflin areas including some new branches. Bobby was instrumental in pursuing the building of the branch offices in Oxford and Jacksonville and the purchase of property in Alexandria for future expansion. Serving on the Building Committee, he led efforts in obtaining land, identifying potential contractors, and ensuring the construction work met the needs of the Credit Union and its members. His voting record while serving as a Board member is indicative of how his hard work provided the highest dividend rates and quality services (real estate loans, home equity loans, VISA Platinum, Internet Banking, ATMS and Mobile Banking) members should expect to receive.

During his tenure on the Board, the AOD Federal Credit Union has grown from two Select Employer Groups (SEGs) to more than 360 SEGs, assets have grown from \$57,455,931 to \$243,298,751 and membership has increased from 14,783 to 31,138. In addition, the AODFCU has become a member of Branch Sharing which gives members access to their funds in over 3700 locations throughout the United States and many foreign countries. The Credit Union has become an active community participant in the areas of Rainbow Omega, Relay for Life (American Cancer Society), Red Cross Hurricane Relief, Habitat for Humanity, High School Senior College Scholarships, The Anniston Soup Bowl, the Kid's Fishing Classic and many more. Bobby promises to ensure that the membership receives all the services required to meet their needs and are served with the respect and professionalism they are entitled to. He will join with other Board members to ensure the AOD Federal Credit Union continues to improve its technological capabilities creating a user-friendly environment to both the employed and retiree community. He will continue to make himself available to discuss and assist in any member concerns.

Bobby is requesting your support in reelecting him to the Board, but if for some reason, you cannot support him, he urges each member to vote for someone they feel will keep this Credit Union as progressive as it has become in recent years. This is your opportunity to vote; this is your Credit Union; you own it.

Gloria Jean Newton

Gloria Jean Newton is a native of Hobson City, Alabama, but her and her family has lived in Oxford, Alabama, since 1988. Mrs. Newton began her 30-year career at Anniston Army Depot as a Clerk-Typist in 1982. She has also served as a Supply Clerk, Program Clerk, Quality Assurance Specialist, and for the last 14 years her positions held have been in the Budgeting, Auditing, and Accounting career fields.

Since February 2012 she has served as the Secretary of the Board of Directors at AOD Federal Credit Union and prior to this appointment she served two 3-month terms as an Associate Board Member. Since on the board she has completed the training required for board members and attended board events. Serving on the board has been a privilege that she greatly value and another way that she can give back to the community to help other meet their financial goals. She would like to continue participating in endeavors for the benefits of all members.

She earned her Bachelor of Science Degree in Finance (with honors) from Alabama State University in February 1981. She has completed over 1000 hours financial related courses to include, class room training and Army correspondences courses. Her licenses and certificates include Financial Manager since 1999, Alabama Insurance since 1999, Senior Tax Analyst since 1990, and Alabama Real Estate since 1987. Her military experience includes training in Supply while a member of the United States Navy Reserves from January 1993 to January 2001.

She is very active in the community, church, and non-profit organizations. In addition to the AOD Federal Credit Union Board, she services on the board of directors of the Hobson City Community and Economic Development Corporation (Treasurer), The Family Services Center of Calhoun County, American Business Women's Association and an active member of the local Alabama State University Alumni Chapter.

Jimmy Webb

I am a native of Anniston, Alabama. I currently reside in Oxford, I am married to Joy, and we have one son, Jason, two grandchildren – another one due in October. Jason is married to the lovely Lindsey McWilliams, and they also live in Oxford. I am a proud Veteran of the United States Air Force having served during the Vietnam War. I have a Master's degree from Jacksonville State University and taught part-time at GSCC as adjunct professor for 22 years. I recently retired from the Anniston Army Depot after 32 years of service.

I have been a member of the AOD Credit Union for approximately 40 years. I became a member when my father worked at the Depot. I have served on the AOD Board of Directors for over 20 years and served as Board Chairman, Secretary, and Treasurer. I am currently Treasurer of the Board. Since serving on the Board, I have worked diligently to preserve the proud tradition of AOD and to grow it into a world class financial institution. Having lived and worked in this community for 30 plus years, I am very familiar with the needs and desires of our community and have worked hard to make sure AOD meets these needs. I have completed all courses related to Credit Union Financials and feel I am best qualified to represent you on the AOD Board.

I am asking for your support in electing me to this position and promise to continue to uphold the high standards embraced by you, the credit union members. Thank you.

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 Secretary of the Board by November 09, 2012. 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.