



## AODFCU Scholarship Program

Recognizing that tuition rates continue to rise at a rapid pace, AOD Federal Credit Union decided to establish a scholarship fund to assist members who plan to pursue a college degree or certification from a technical/vocational school.

AODFCU is pleased to announce that your Board of Directors has approved ten (10) scholarships to be awarded to high school graduating seniors who are AODFCU members. The scholarship will be paid at the beginning of the student's freshman year and will be issued directly to the college, university, community college, or technical/vocational school of the student's choice. Only graduating high school seniors who have been AOD Federal Credit Union members for at least one year are eligible to submit an application. Application packets may be printed from our website, [www.aodfcu.com](http://www.aodfcu.com), or will be mailed to members upon their request.

Completed applications **MUST** be submitted by mailing them to AOD Federal Credit Union, P.O. Box 608, Bynum, AL 36253. The application must be complete with all requested information and supporting documentation, and be received by AODFCU no later than Thursday, March 31st, 2011. The scholarship recipients will be notified by mail in April.

## 2011 Annual Meeting

AOD Federal Credit Union's Annual Meeting will be held on Tuesday, February 22nd, 2011, at the Anniston Army Depot Berman-Varner House, Building #47. Refreshments will be served at 6:00 p.m. and the meeting will begin at 6:30 p.m. During the meeting the past year will be reviewed. Everyone is invited and door prizes will be given away!

**Mark Your Calendars!  
For Tuesday, February 22nd!**

### Key Financials (As of 11/30/10)

Total Assets..... \$216,950,051.20

Total Loans..... \$146,999,935.60



**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



**ESI**  
Excess Share  
Insurance Corporation  
Your savings are 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

#### Chairman

Randy Wiggins

#### 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

# Start Saving for Your Future With An AODFCU IRA!

Saving for your retirement is something that every individual should have on the top of their list of financial priorities. It is recommended that retirement savings begin as early as possible, and that is why AODFCU offers IRA options that help your savings grow faster. IRA options available include Traditional and Roth IRAs as well as Coverdell (Education) IRAs and Club IRAs. Your money is insured up to \$250,000 by the National Credit Union Administration (NCUA), and additional coverage provided by private insurer, Excess Share Insurance, provides protection up to \$500,000.

### Which IRA is right for you?

#### ***A traditional IRA is a good choice if:***

- Your income is too high for a Roth IRA.
- You need to rollover assets from an employer sponsored plan.
- You expect to be in a lower tax bracket when withdrawals begin.

#### ***A Roth IRA is a good choice if:***

- You anticipate being in a higher tax bracket when you retire.
- You don't get a tax deduction for a Traditional IRA contribution.
- You want to have the option to withdraw your contributions tax-free and IRS penalty-free prior to age 59-1/2.



To learn more about AODFCU IRAs, visit an AODFCU office, call 256-237-9494 or 1-800-637-0299 toll-free, or visit us online at [www.aodfcu.com](http://www.aodfcu.com). For additional IRA information, visit [www.irs.gov](http://www.irs.gov).

## Community Involvement

AOD Federal Credit Union was a sponsor for the Northeast Alabama Credit Association Christmas party thrown for the mentally and physically challenged adults of Calhoun County. AODFCU Collections Manager Nancy Tillison serves on the NACA committee and several AODFCU staff volunteered.



## Credit Union Service Centers

The Credit Union Service Center Network, known as shared branching, allows AODFCU members access to their accounts from multiple office locations nationwide. The locations are actually offices of other credit unions that allow AODFCU members to conduct business at their offices. When visiting any existing CUSC location (there are more than 3,800), members are asked to provide their credit union name, picture ID, and account number in order to conduct certain transactions just as they would at their AODFCU home office. To find the nearest Service Center location, visit [www.aodfcu.com](http://www.aodfcu.com) or call 1-800-919-CUSC (2872).

# GET YOUR TAX REFUND FASTER BY CHOOSING DIRECT DEPOSIT!



You can receive this year's income tax refund quickly and safely by having it deposited directly into your credit union account. Simply check the appropriate box on your return to indicate whether you want your refund deposited in your Savings or Checking Account. By choosing Direct Deposit, you can get your refund much sooner than if you chose to have a paper check mailed to you. Here are the main reasons millions of taxpayers chose Direct Deposit:

1. **Security** Thousands of paper checks are returned to the IRS by the U.S. Post Office every year as undeliverable mail. Direct Deposit eliminates the possibility you won't receive your check and prevents your refund from being stolen.
2. **Convenience** The money goes directly into your credit union account. You won't have to make a special trip to the credit union to deposit the money yourself.
3. **Ease** When you're preparing your return, simply follow the instructions on your return. Make sure you enter the correct account and routing numbers on your tax form and you'll receive your refund quicker than ever.
4. **Options** You can also deposit your refund into multiple accounts. With the split refund option, taxpayers can divide their refunds among as many as three checking or savings accounts and up to three different U.S. financial institutions.

For more information about direct deposit of your tax refund, visit the Forms and Publications section of IRS.gov, or call 800-TAX-FORM (800-829-3676).

You can reach an AODFCU member service representative at 256-237-9494 or 1-800-637-0299 (toll-free).



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







## Privacy & Transaction Disclosure

### FACTS

### WHAT DOES AOD FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>- Social Security number and account balances</li> <li>- account transactions and checking account information</li> <li>- payment history and transaction history</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons AOD FEDERAL CREDIT UNION chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does AOD FEDERAL CREDIT UNION share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

What we do	
<b>How does AOD FEDERAL CREDIT UNION protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.
<b>How does AOD FEDERAL CREDIT UNION collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>- open an account or apply for a loan</li> <li>- use your credit or debit card or show your government-issued ID</li> <li>- give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>- sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>- affiliates from using your information to market to you</li> <li>- sharing for nonaffiliates to market to you</li> </ul> <p>State law and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>AOD FEDERAL CREDIT UNION has no affiliates</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, consumer reporting agencies, check/share draft printers, and direct marketing companies</i>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>Our joint marketing partners include advertising/marketing agencies, CUNA Mutual Group's MEMBERCONNECT, credit card companies, loan recapture programs, and financial advisors</i>

<b>Questions?</b>	Call 256-237-9494 or go to <a href="http://www.aodfcu.com">www.aodfcu.com</a>
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# Year End Bonus Dividends

AOD Federal Credit Union is pleased to announce that your Board of Directors paid a \$260,000 bonus dividend to the membership in December. This year-end dividend has been posted to each member's primary share account. Thank you for making 2010 such a success!



## Mobile Banking: Manage Your Finances Anytime, Anywhere



Mobile Banking turns your mobile phone into a tool to help you better control your finances. Welcome to AODFCU's newest location!

Ever stopped at the store and wondered if you have enough money in your account to buy all the things in your cart? Should you put a few items back?

With mobile banking, you're empowered to stay on top of your finances to help avoid fees and win peace of mind anywhere you are. Simply use your mobile phone or device to conveniently bank the way that's best for you: Mobile Web or SMS/Text Message Banking.

**Mobile Web.** Using the web browser on your mobile phone, visit [www.aodfcu.com](http://www.aodfcu.com) and you will automatically be redirected to our mobile version of eLINK<sup>1</sup>. You can check balances, pay bills with our Bill Pay service, transfer money, and more.

**SMS/Text Message Banking.** You can also whip out your mobile phone, text "BAL" to 454545 and within moments, your account balance is texted to your phone. Best of all, the service is free<sup>2</sup>, secure and works on any phone that can text.

Get more information about Text Message Banking or try it now and see for yourself just how easy it is. Simply log in to eLINK and click on the Active button on the Mobile Banking & Alerts page inside eLINK to get started!

<sup>1</sup> Web access is needed to utilize the Web version of Mobile Banking. Check with your wireless carrier for fees that may apply. Mobile Banking is available to eLINK enrollees only. Must have Bill Pay set up previously in eLINK to use this function in the Web version of Mobile Banking.

<sup>2</sup> Messaging & Data Rates May Apply, check with your carrier for more information.

# REPORT CARD REWARDS!



## Hard work pays off at AOD Federal Credit Union!\*



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



\*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 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 a public or private school or recognized by the local Board of Education. Rewards will be deposited into the member's savings account within two business days.





## AODFCU Salutes: WWII Veteran Dan Munroe



James Dan Munroe  
1925-2010

James Dan Munroe became a member of AOD Federal Credit Union in 1963. Mr. Munroe was born in Talladega on January 14th, 1925. He graduated from Talladega High School in 1943 and graduated from Auburn University in 1950. After his graduation in 1950, he was employed by the Anniston Army Depot until his retirement.

He was a charter member of The National World War II Museum, Jemison Carnegie Heritage Hall, Friends of the Ritz and previous member of the Chamber of Commerce. Mr. Munroe was an active member of the Talladega Municipal Airport Board, International Motor Sports Hall of Fame, and board member of AOD Federal Credit Union, having served as Board Chairman, Vice-Chairman, Treasurer, and on the Supervisory Committee.

Mr. Munroe served our country in the military during World War II in the Fourth Infantry - 12th Regiment which is one of the oldest and most decorated units of the United States Army. Mr. Munroe was in the invasion of Normandy on D-Day in 1944 on Utah Beach. He was also awarded the Purple Heart for wounds received in action in Normandy. Mr. Munroe was also a senior member of the American Institute of Industrial Engineers. Mr. Munroe passed on November 27, 2010, and is survived by his wife, Doris Poole Munroe, and son Mark Daniel Munroe.

## World's **LARGEST** Christmas Stocking Winners

AOD Federal Credit Union gave away five (5) of the World's Largest Christmas Stockings during December. One giant stocking was hung inside each office, and members who came inside any office were encouraged to enter the drawing. Pictured below are the five lucky winners:



Bynum: Naomi Caussey



Depot 141: Rosa Calloway



Greenbrier: Vicki McNutt



Lenlock: Sarah Sanchez



Oxford: Jerome Gardner

## Non-Visa PIN-less Debit Transactions

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the Star, Cirrus, and CO-OP networks.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures (as described in your Electronic Fund Transfers Agreement and Disclosure), will not apply to transactions processed through non-Visa networks.

Please contact the Credit Union with any questions you may have regarding this notice.

On Sunday, March 13th, 2011 at 2:00 a.m., Daylight Saving Time will require us to spring forward an hour! Don't forget to set your clocks forward one hour before going to bed on Saturday night.

## SEG SPOTLIGHT:



### Tyson Art & Frame and The Wine Closet



One of our new Select Employer Groups, Tyson Art & Frame, was established in 1946 by Floyd and Bertha Tyson on West 10th Street in Anniston. Their daughter, Janet Tyson Prosser and her husband David Prosser took over the business in 1999. They moved to their current location in the charming little shop across from Golden Springs Pharmacy in 2007.

Tyson Art & Frame has long been known for their custom picture framing with over 1,500 moldings and over 500 mat samples to choose from and for their unique gift items. With their move to Golden Springs, they have added fine wines to their shop. With over 450 selections and tastings every Thursday (5:30 to 7:30 pm), they have become THE PLACE to shop for your wine needs. In fact, their business name will change to Tyson Fine Wines and Things on January 1st and their address will become 40 Veterans Memorial Parkway with the official opening of the new road. Visit Tyson's Monday thru Friday from 9:00 am to 6:00 pm and on Saturdays from 10:00 am to 2:00 pm. You can contact them at (256) 236-9910.

## Social Security and Government Payments Go Electronic

Changes are coming to the way in which individuals receive their Social Security, Supplemental Security Income, Veterans, and Railroad Retirement payments from the U.S. government. Instead of paper checks, all recipients will be required to receive their payments electronically through direct deposit or with a Direct Express debit card from the Treasury.

The change will not affect about 85 percent of Social Security recipients who already receive their payments electronically. The new rule takes effect on March 1, 2011 for new enrollees while those that already receive their payments via paper check have until March 1, 2013 to make the switch.

## Avoid Inconvenience Due to Declined ATM or Debit Card Transactions



Recent regulatory changes now require members to opt-in to continue to receive overdraft protection for their ATM and everyday debit card transactions. Please keep in mind, this opt-in rule is only for ATM and everyday debit card transactions and does not pertain to overdraft protection services concerning written checks or recurring debit transactions, such as regularly scheduled bill payments.

Recent regulatory changes now require members to opt-in to continue to receive overdraft protection for their ATM and everyday debit card transactions. Please keep in mind, this opt-in rule is only for ATM and everyday debit card transactions and does not pertain to overdraft protection

### ***The Importance of Opting In***

Our overdraft protection is designed with our member's protection and convenience in mind. Most of our members do not overdraw their accounts and incur fees. However, there are challenges in life that unfortunately happen and things do not always go according to plan causing overdrafts to occur. If you do not have overdraft protection, your ATM and everyday debit card transactions may be declined if you attempt to make transactions without sufficient funds.

### ***How to Opt In***

If you want AODFCU to authorize and pay overdrafts on ATM and everyday debit card transactions, call 256.237.9494 or 800.637.0299, OR visit [www.aodfcu.com](http://www.aodfcu.com) for more information.

## *Holiday Closings*

**Martin Luther King, Jr. Day – Monday, January 17th**

**President's Day – Monday, February 21st**