

AODFCU Hosts Car Wars 2010 at Oxford Office



May The Choice Be With You!

AOD Federal Credit Union will host Car Wars 2010 from Thursday, October 21st, through Monday October 25th, at the Oxford office. The area's top dealerships are bringing their best vehicles to battle, but AOD Federal Credit Union is your secret weapon. Loan officers will be on site for immediate approval, and with financing as low as 2.9% APR*, you will never have to worry about going to the dark side. Plus, if you finance your vehicle with AODFCU, you'll have a chance to enter into a drawing to win a cruise for two!**. Get fast approval by completing the application found inside the newsletter or apply online at www.aodfcu.com. May the CHOICE be with you.

Hours

Thursday, October 21st - 9:00 a.m. until dark
Friday, October 22nd - 9:00 a.m. until dark
Saturday, October 23rd - 9:00 a.m. until dark
Sunday, October 24th - 12:00 p.m. - 6:00 p.m.
Monday, October 25th - 9:00 a.m. until dark

*APR = Annual Percentage Rate. Rates are determined based on credit history and may vary from the rate shown. All loans are subject to credit approval. Rates, terms, and conditions are subject to change without notice. Loan Example: \$20,000 at 2.9% APR for a max of 60 months would require 60 monthly payments of approximately \$360 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. **No purchase necessary. One entry per person. Restrictions may apply. Visit us online at www.aodfcu.com for complete contest rules and details.

Educational Seminar Series: Protect Yourself Against Fraud, Scams & Identity Theft!

Are you frustrated and overwhelmed by all of the scams, spam and other junk you see every day on the Internet, your mailbox, your cell phone, and in your email? Education is the first line of defense against fraud and deception. AOD Federal Credit Union wants to help you make well-informed decisions, since virtually anyone can fall prey to fraudulent crimes.

In an effort to bring awareness to these rapidly growing crimes and to provide both the membership and local community safety tips, AODFCU is holding an educational seminar on Tuesday, October 26th. Speakers from local law enforcement plus financial advisors will teach you how to protect you and your family. Seating is limited. Reserve your spot today and register online by visiting the "Learning Center" section of our website, www.aodfcu.com, or contacting Rikki Graben at 256-237-9494 Ext. 8211. The seminar begins at 6:30 p.m. in the Community Room at the Oxford office located at 12 Elm Street across from the Oxford Wal-Mart.

Key Financials (As of 08/31/10)

Total Assets..... \$210,541,734.30
Total Loans..... \$148,043,129.40

Christmas Club Reminder

Your Christmas savings will be mailed or transferred to your savings account based on your previously selected preference on November 1, 2010.

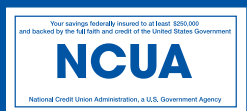
Depot Office
Anniston Army Depot,
Bldg. 141
Anniston, AL 36201

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



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

Vice Chairman

Dan Munroe

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

SEG SPOTLIGHT:



Kerr Cabinet Co., Inc.



One of our new Select Employer Groups, Kerr Cabinet Co., Inc., has been serving their customers for over 30 years. They are located at 2009 Barry St. in Oxford and also serve communities within a 100 mile radius. Kerr Cabinet Co. offers competitive pricing, the best quality products, expert design services and total customer satisfaction.

Most clients talk about the custom proprietary finishes employed by Kerr since they are the area's leader in the newest custom faux finishing.

Kerr Cabinet Co. designs custom cabinets for residential and commercial applications. They also design and install custom cabinetry and countertops for home, kitchen and bath. Their onsite shop is certified to fabricate solid surface countertops like Corian. They are also an authorized Formica Brand design center. Their cabinets are built from the highest quality materials using solid lumber faces and doors. Their cabinet boxes are built with 3/4" plywood. The three pricing groups they have are Builder Custom, Custom, and their new Signature Series. The Signature Series features recessed doors and drawers complete with soft close European mechanisms.

Additionally, they provide concept visuals to their clients. Their goal is to provide the best cabinetry and countertops and to have 100% client satisfaction. Kerr Cabinet has been recognized in our community for their commitment to quality and client satisfaction. To learn more about Kerr, stop by their new showroom, contact them at (256) 831-8270, or visit their website www.kerrcabinet.com.

Mention 'AODFCU' when you stop by their showroom to get a FREE cutting board!

What Was That You Said?

"The man who will use his skill and constructive imagination to see how much he can give for a dollar, instead of how little he can give for a dollar, is bound to succeed."

—Henry Ford

"It is thrifty to prepare today for the wants of tomorrow."

—Aesop

Honoring World War II Veterans



Field of Stars (Photo: National WWII Memorial)

AODFCU would like 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 honor them on the AODFCU World War II Honor Roll which will be featured in the annual report.

Any member who served on active duty from 1941-1945, is eligible for listing. You may register yourself or a veteran for inclusion by calling LaBrandon Dates at **256-237-9494 Ext. 8244** or by visiting the "Learning Center" 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.

Community Involvement: 32nd Annual Sunny King Charity Classic Golf Tournament

AOD Federal Credit Union was a Corporate Sponsor for the 32nd Annual Sunny King Charity Classic Golf Tournament. The tournament provides support to over 20 local non-profit charitable organizations each year. Pictured are the AODFCU members who won tickets to play on behalf of AODFCU in the three day tournament.



Doug Wright (left) &
Derek Stewart (right)



David Morgan (left) &
Dennis Williams (right)

Fall Back

Don't forget to turn your clocks back an hour on Sunday, November 7th, 2010 at 2:00 a.m. to revert to standard time.

Member Appreciation Day 2010



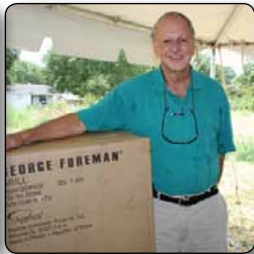
Amor Stone



Joseph McCurry



Sierra Smith



Nolen Clackum

AODFCU held its annual Member Appreciation Day on Saturday, July 17th, 2010 at the Credit Union's Oxford office. The festivities planned for the day drew a record crowd with more than 1,000 members and their families enjoying the celebration.

Members were treated to a day of free food and fun that included hot dogs and hamburgers, popcorn, cotton candy, member gifts, and the chance to win fantastic door prizes including a chance to grab money in the AODFCU cash machine. Also, the band Sweetwater Road played an exciting mix of music throughout the event. Children had a blast in the inflatable moon bounce and got their faces painted by Sparkles the Clown. Big Sam the Balloon Man also treated the children in attendance to magic tricks and balloon art.

AODFCU used this fun-filled event as another opportunity to show its member-owners how much their loyalty is appreciated and to further familiarize them with the new Oxford office. To ensure that everyone had time to both enjoy the celebration and take care of their financial needs, AODFCU's Oxford office observed extended service hours from 8 a.m. to 3 p.m. A CINTAS shred truck was on site to help members reduce their risk of identity theft. Members drove up to the CINTAS truck and unloaded their bags to properly dispose of bills, statements, and old documents with personal information.

CAR WARS

APPLICATION

**May
The Choice
Be With You!**

Name: _____ Address: _____

City/State/Zip: _____

Residence: Own: ☐ Yrs. Owned _____ Rent: ☐ Payment Amount: _____

Home Phone/Cell Phone: _____ / _____ Work Phone: _____

Birth Date: _____ Credit Union Acct #: _____ Social Security #: _____

Employed By: _____ Yrs. Employed _____ Job Title: _____

Monthly Income: _____ Other Income: _____

I hereby certify that all statements are true and correct for the purpose of obtaining credit. The credit union is authorized to check my credit and employment history. Credit subject to approval.

Signature: _____ Date: _____

Mail or fax your completed application for pre-approval*:

Attn: Loan Department
AOD Federal Credit Union
P.O. Box 608
Brynum, AL 36253
or Fax: (256) 237-9993

FOR OFFICE USE ONLY

Date Approved: _____ Amount: _____ Loan Officer: _____

*Loans subject to approval, rates subject to change. Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered.

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 2011.

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.

James L. Daugherty

He is a US Army veteran of 6 years (1967-1972), a radar and computer technician, attaining the rank of E-7. He started work in 1972 at the Anniston Army Depot as electronic trade helper and retired as a Production Controller/Industrial Engineering Technician in 1995. He has been a member of the AOD Federal Credit Union for 38 years and is proud to serve its members as Director and Secretary for the last 6 years. He has also served as the chairman of the nominating committee. He is very active in his Church (Saint Simon Peter Episcopal), having been the Senior Warden, served as delegate to the Alabama Diocesan Convention and sang in the choir. He is a member of the Pell City and Anniston Chamber of Commerce. He has served on the Kiwanis Board of Directors and the Pell City Animal Shelter Board. He is married to Betty Farrell Daugherty and they have one daughter and two grandsons. One in the US Army, currently serving in South Korea and the other is attending UWA.

He is very proud of the accomplishments of the board in the past 6 years. In that; land has been purchased for additional locations, the Oxford Branch has been completed, the initiation of the new "Scholarship Fund" for AOD Federal Credit Union young men and women (increased from 6 to 10 this year), the bonus dividends paid our members, the continued success of the "Paid NSF" program, the cash back plan on our credit card programs, the continued improvement of our data processing system and increased member security (now offering e-link and online banking). He is also proud that AOD Federal Credit Union ranks among the top 100 credit unions, has implemented the shared branching and COOP network, and participates in the "Volunteer Paid Time Off" and involvement in member related activities within the community, such as Habitat of Humanity, United Way and Relay for Life.

I believe that "Team Spirit" is paramount to success in any business and "Team Sprit in the credit union principles and values are essential to a highly effective and efficient organization. That organization and its employees is AOD Federal Credit Union! I ask its members to allow me to serve again as your board representative for the next three year term.

I pledge to all members to work for the best interest of all our members and the credit union as a whole, to also pledge and give meaning to the mantra/ motto A ("Awesome Service") O ("Outstanding Employees") and D ("Dedication to Members").

Thomas A. Smith

I became a member of the AOD Federal Credit Union shortly after my employment at Anniston Army Depot in 1962 as a Trades Helper in Depot Shops Division. As a new depot employee and a new member, the credit union made it possible for me to purchase my first new car. My thirty four year career began and ended at the depot, with a ten year stint at Fort McClellan in between. I feel like I have had three careers. One as a journeyman in Depot Shops, one in Civilian Personnel as a human resource manager, and another as a manager of Munford Water Authority. When I retired from ANAD in 1996, I was serving as the Civilian Personnel Officer, a position which had been my goal since my intern days. For most of my life, I have held positions that made it necessary that I understand and communicate with people from a variety of work experiences and expectations.

My desire to serve on the board is motivated by my belief that the credit union is our friend, a friend that helps us when we need help and encourages us to achieve sound personal financial goals. Over the years my entire family has benefited from our membership. Now we have six grandchildren that will also benefit.

As a board member I would bring to the table more than thirty years of experience in managing, advising, counseling, training, and recruiting.

Randy Wiggins

I have served on the AODFCU Board of Directors for the last 5 years. I have served the last two years as Chairman of the Supervisory Committee. During this time the AOD Federal Credit Union has seen very significant growth in both deposits and physical assets. I served on the building committee for the beautiful and modern Oxford office, and am serving as we plan for more branches to better serve all our members. I recently retired from ANAD after 30 years as an engineer and am now able to serve the Credit Union by devoting even more time to the Board of Directors. My biggest concern is for the members of the Credit Union to be served in the best possible way. I am married for 34 years to the former Sherrie Haggerty. We have two children, Ashley Wiggins, our daughter, who is 28, and our son Brett, who is 24. Sherrie and I have been members of AODFCU for 30 years and Ashley and Brett have been members for almost 15 years each. I would truly appreciate the opportunity to serve another term.

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 05, 2010. 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.

Holiday Closings

Columbus Day - Monday, October 11th

Veteran's Day - Thursday, November 11th

Thanksgiving Day - Thursday, November 25th

Christmas Day - Saturday, December 25th

New Year's Day - Saturday, January 1st

A Holiday Loan ... Perfect for This Time of Year!

**\$900 for 12 months
@ 5.9% APR***

*APR (Annual Percentage Rate). 5.9% APR available only with payroll deduction or automatic transfer. Regular rate 8.9% APR. Loan amount offered is \$900 over a 12 month term only. Promotion valid 10/1/10 to 12/31/10. All loans are subject to credit approval. Loan Example: \$900 at 5.9% APR for 12 months would require a monthly payment of \$77.42. Terms in this example may be different depending on your individual circumstances. Promotion may be discontinued without notice.

Loan Sale!

**15 Year
Fixed Rate
Mortgage!**

**Refinance
Your
Auto Loan!**

**Low Rate
Credit
Cards!**

**Details on
Reverse Side**

**Enter for a chance to win a Cruise for Two when
you take advantage of ANY AODFCU loan!***



(256) 237 - 9494 • www.aodfcu.com • (800) 637 - 0299



*No purchase necessary. One entry per person. Restrictions may apply. Visit us online at aodfcu.com for complete contest rules and details.



Loan Sale!

15 Year Fixed Rate Mortgage:

- As low as 4.9% APR¹
- Save Hundreds on Closing Costs!
- NO Origination Fee!
- \$3,000,000 Available (*while funds last*)

¹APR = Annual Percentage Rate. Rate will be fixed for 15 years. 1% origination fee waived. Offer available for a limited time and may be withdrawn without notice. This offer applies to Real Estate purchases and/or refinances. Loans currently financed through AODFCU are not eligible with this offer. This offer excludes Land Loans, Home Equity Loans, and Lines of Credit. All loans subject to credit approval. Certain restrictions apply. Private mortgage insurance (PMI) is based on loan to value ratio. Mortgage insurance may be required on certain products and PMI could increase APR. Financing available up to 90% on refinances and up to 95% on new purchases. 10% down payment required on refinances and 5% down payment required on new purchases. Loan Example: A 15-year fixed rate loan for \$100,000 at 4.9% APR would require 180 monthly payments of \$785.60. Taxes and insurance escrows are not included. 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. Limited time offer, promotion may be discontinued without notice.

Refinance Your Auto Loan:

for as low as



2.9% APR¹

¹APR = Annual Percentage Rate. Rates are determined based on credit history and may vary from the rate shown. All loans are subject to credit approval. Rates, terms, and conditions are subject to change without notice. Auto loans currently financed through AODFCU are not eligible with this offer. Max term 60 months. Automobile must be 2007-2011 model. Loan Example: \$20,000 at 2.9% APR; 60 monthly payments of approximately \$360 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. Limited time offer, promotion may be discontinued without notice.

Low Rate Credit Cards:

2.9% APR¹

On Balance Transfers for 6 Billing Cycles²

No Transfer Fees!

Rates Thereafter

¹APR = Annual Percentage Rate. ²Promotion valid for balance transfers made between September 20, 2010 and December 31, 2010 for Visa and MasterCard Classic cards. Promotion valid for balance transfers made between September 25, 2010 and December 31, 2010 for Visa Gold and Platinum cards. Balance transfers will receive the promotional rate of 2.9% 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. Members must be in good standing to participate. Share Secured cards not eligible. Offer available only for transfers from foreign cards. Membership Required. \$25.00 deposit required to open share account. Other conditions may apply. Limited time offer, promotion may be discontinued without notice.

12.40% APR¹
Classic

10.42% APR¹
Gold

8.20% APR¹
Platinum