

Annual Report

2015

Celebrating 65 Years Of Growth



FEDERAL CREDIT UNION

Federally Insured by the NCUA

Mission Statement

AOD Federal Credit Union is a cooperative organized for members to pool their savings, lend them to one another, and own the organization where they save, borrow and obtain related financial services.

Working Vision Statement

“Quality Member Service”

Organizational Values

- Progressive
- Commitment to a Quality Staff
- Community Service
- Integrity
- Commitment to Members’
Financial Well-Being

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Our History

AOD Federal Credit Union was federally chartered on April 21, 1950, as a financial cooperative to serve its members. The credit union's original charter group consisted of 45 members who were all employed by the Anniston Ordnance Depot. AODFCU's first day of operation was May 4, 1950, in an office located on the Depot property. Since 1950, AOD Federal Credit Union has grown to six offices, located throughout Anniston, Jacksonville, and Oxford, with more than 470 select employer groups and seven ATM locations throughout Calhoun County. For over 65 years, the credit union's goal has been to provide its members with sound savings programs, competitive lending and checking products, and a variety of other convenient services tailored to fit the needs of each individual member. AOD Federal Credit Union's over 65 years of service and experience has positioned the credit union to become one of the largest and most stable credit unions in the nation.



Bauer Financial Institution has given AODFCU its highest 5-star rating, making AODFCU one of the strongest and most stable financial institutions in the country.

AOD Federal Credit Union

Original Charter Members

Foster Oliver	Freeman A. Lambert
Jack P. Butterly	Charles W. Locke
T.L. Drummonds	Mildred J. Cowan
Milton E. Harris	Leon W. Poe
S.C. Woodard	D.E. Smith
Joseph Burn	Dudley C. Ward
Rudolph K. Baerwald	H. M. Bunch
Donald C. Koehn	E.R. Perry
Edward C. O'Brien, Jr.	Nellie C. Holmberg
M.B. Jackson	Clarence A. Gilmore
John L. Carpenter	Grady L. Tew
Lincoln Gundlack	Nobie T. Martin
Elijah J. Colley	Alanzo O'Harrow
Nell M. Flanagan	James B. Perry
Lewis E. Melton	Carrie E. Dickie
Clarence W. Gober	S.S. Penuel
Billy Malcom	Margaret Jamison
Fannie D. Battles	Ruth L. Cornelius
Catherine W. Bowling	F.J. Krysiak
James B. Owen	Revy E. Higgins
Marvin H. Voges	Thomas E. Ball
Herbert C. Price	W.W. Owens
Donald Turner	

In Memoriam

Kenneth “Ken” E. Reid



Kenneth “Ken” E. Reid became a member of AOD Federal Credit Union in 1969. Mr. Reid was born in Anniston, Alabama on January 13th, 1942. He graduated with a Bachelor of Science degree in Industrial Engineering from the University of Alabama and a Masters of Business Administration degree from Jacksonville State University. Mr. Ken Reid retired from the Anniston Army Depot as the Director of Production Engineering in January 2004 with over 38 years of service. He served on the Oxford City Council.

He also served on the Board of Directors of AODFCU for 11 years, holding positions of Vice-Chairman, Chairman of the Charitable Contributions Committee, and Board Member Emeritus. In honor of Mr. Reid, the Ken Reid Engineering Scholarship was established in 2015. This is a \$2,000 scholarship awarded to one graduating high school senior who is an AODFCU member and who is pursuing an engineering degree.

For over 48 years, Mr. Reid was a dedicated member of Meadowbrook Baptist Church. Mr. Reid enjoyed spending time with grandchildren as they participated in various school, church and sporting activities. He also enjoyed traveling, supporting high school and college football and participating in Church activities.

Mr. Reid passed away on December 26, 2015, and is survived by his wife of 53 years, Pat Reid; his three sons Ken, Keith and Kevin; and seven grandchildren.

AODFCU World War II Veteran's Honor Roll

AODFCU would like to honor the spirit, sacrifice, and commitment of members who served in the U.S. armed forces during World War II. Members were given an opportunity to register themselves or relatives who were AODFCU members prior to the publishing of the Honor Roll. To make a submission for future publishing of the **AODFCU Honor Roll**, please visit www.aodfcu.com for more details.

Harold Allen U.S. Merchant Marines Oxford, AL 1927 – 2011	Denford Davis U.S. Army Snead, AL 1921 - 2010	Carlton Johnson U.S. Army Anniston, AL 1924 - present	Archibald K. Schaeffer U.S. Army Anniston, AL 1917 - 1993
Joseph Earl Bailey U.S. Navy Oxford, AL 1923 - present	James Bryant Dobbs U.S. Navy Anniston, AL 1926 - present	Charles E. Lindsay U.S. Air Force Oxford, AL 1926 - 2015	Curtis D. Self U.S. Navy Oxford, AL 1924 - present
Joseph S. Blackmon Jr. U.S. Air Corp/Army Anniston, AL 1926 - present	John Dunn U.S. Army Collinwood, TN 1926 - present	Jimmie “Jim” D. Mains U.S. Navy Anniston, AL 1929 - 2015	Howard Lester Sewell U.S. Marine Corps Clay, AL 1918 - 2015
Warren Brady U.S. Army Oxford, AL 1921 - present	William Herbert Gates U.S. Army Jasper, AL 1921 - present	Don Mohon U.S. Naval Air Bynum, AL 1927 - present	Louie Sutherlin U.S. Navy Bynum, AL 1924 - present
Bill Brock U.S. Army Weaver, AL 1918 - 2010	Clyde J. Hall U.S. Navy Ohatchee, AL 1925 - 2015	Joseph A. Moore U.S. Navy Oxford, AL 1927 - present	Frank M. Turner, Sr. U.S. Air Force Anniston, AL 1918 - present
Thomas J. Brock U.S. Navy Piedmont, AL 1922 - 2012	Edward E. Harrison U.S. Army Lincoln, AL 1919 - present	James Dan Munroe U.S. Army Talladega, AL 1925 - 2010	Harold Wergin U.S. Army Oxford, AL 1920 - 2013
Arnold L. Brooks U.S. Army Anniston, AL 1923 - 1991	Billy Hawkins U.S. Army Oxford, AL 1926 - present	William Nestor U.S. Army Anniston, AL 1922 - 2014	Clyde L. Wesson U.S. Navy Oxford, AL 1928 - present
Julian T. Clements U.S. Navy Bynum, AL 1919 - present	Watson E. Haynes U.S. Army Oxford, AL 1927 - 2005	John David Nix U.S. Army Altoona, AL 1917 - 2003	Lowell B. Wesson U.S. Army Anniston, AL 1917 – 1992
Reginald Climes U.S. Navy Anniston, AL 1922 - present	Glenn D. Hester U.S. Navy Jacksonville, AL 1925 - present	Robert Lee Plummer U.S. Navy Anniston, AL 1927 - present	
Ira F. Collins U.S. Navy Anniston, AL 1926 - present	Malcolm D. Hicks U.S. Army Eastaboga, AL 1927 - 1983	Verdery Roberson U.S. Navy Huntsville, AL 1927 - present	

AOD Federal Credit Union

Past Board Chairpersons

Rudolph K. Baerwald	5/1950 - 7/1950
George Mayne.....	7/1950 - 1/1951
Foster F. Oliver.....	1/1951 - 1/1953
Woodrow W. Owens	1/1953 - 1/1954
C. C. Parker	1/1954 - 1/1955
Jack Butterly.....	1/1955 - 1/1956
Troy C. Mintz	1/1956 - 1/1966
Bernise R. Slay	1/1966 - 1/1968
Edson W. Laney	1/1968 - 1/1969
Randall Q. Cassity	1/1969 - 1/1973
Robert F. Estes.....	1/1973 - 1/1975
Bonnie L. McDougal.....	1/1975 - 1/1977
Samuel E. Brown.....	1/1977 - 1/1979
Evelyn J. Brooks	1/1979 - 1/1980
Harold M. Mooneyham	1/1980 - 1/1982
Wallace E. Self.....	1/1982 - 1/1983
Chester Webb.....	1/1983 - 1/1984
Gordon "Doc" Williamson.....	1/1984 - 2/1991
Robert E. Nicholson.....	2/1991 - 2/1992
Clyde L. Wesson.....	2/1992 - 3/1994
Bobby J. Israel.....	3/1994 - 3/1995
James Dan Munroe	3/1995 - 4/1997
Gordon "Doc" Williamson.....	4/1997 - 3/1998
Clyde L. Wesson.....	3/1998 - 4/2000
Gordon "Doc" Williamson.....	4/2000 - 3/2002
Jimmy E. Webb.....	3/2002 - 2/2003
George Moore, Jr.	2/2003 - 2/2004
Clyde L. Wesson.....	2/2004 - 2/2008
Gordon "Doc" Williamson.....	2/2008 - present

Leadership Team

Board of Directors



Gordon "Doc" Williamson
Chairman



Clyde L. Wesson
Vice-Chairman



Gloria "Jean" Newton
Secretary



Jimmy E. Webb
Treasurer



James L. Daugherty
Board Director



Bobby J. Israel
Board Director



Ronald E. Self
Board Director



Ken Reid
Board Member Emeritus

Supervisory Committee



Thomas A. Smith
Interim Chairman



Gloria "Jean" Newton
Secretary/Recording
Officer

Senior Management



Angela Kemp
Chief Executive
Officer



Perry Kenner
Chief Financial
Officer



Virginia Bowen
Chief Operations
Officer

66th Annual Meeting Agenda

February 23rd, 2016

- Call to order
- Ascertainment that a quorum is present
- National Anthem – Alice Martin, Calhoun County Judge of Probate
- Invocation & Pledge of Allegiance – James L. Daugherty, Director
- Annual Meeting Video – Members Matter
- Reading and approval or correction of the minutes of the last meeting
- Report of the Directors– Gordon “Doc” Williamson, Chairman
- Report of the Treasurer– Jimmy E. Webb, Treasurer
- Report of the Supervisory Committee– Thomas Smith, Interim Chairman
- Unfinished Business
- New Business
- Special Recognition of Employees and Volunteers
- Adjournment
- Awarding of Door Prizes

AOD FEDERAL CREDIT UNION
P.O. BOX 608
BYNUM, AL 36253

MINUTES OF THE 65TH ANNUAL MEETING #3-2015

1. Date, time, Place and Attendance:
 - a. Date and Time: February 24, 2015, 6:30 p.m.
 - b. Place: Oxford Civic Center
 - c. Attendance: Board Members Present:
Gordon L. “Doc” Williamson, Chairman
Clyde Wesson, Vice-Chairman
Jim Webb, Treasurer
Gloria Jean Newton, Secretary
James Daugherty, Director
Bobby Israel, Director
Ronald Self, Director
Charlene Stallings, Supervisory Committee Chairperson
2. Board of Directors Chairman Gordon “Doc” Williamson called the meeting to order. He verified with Board Secretary, Mrs. Jean Newton that a quorum was present and welcomed those in attendance to AODFCU’s 65th Annual Meeting.
3. Judge Alice Martin sang the National Anthem.
4. Mr. James Daugherty gave the invocation and led in the Pledge of Allegiance.
5. Mr. Williamson introduced a special video presentation entitled “Members Matter” to the audience.
6. Mr. Williamson asked everyone to take their annual report and turn to page 8 thru 11 to review the minutes of the 64th Annual Meeting. He called for a motion to suspend the reading of 64th Annual Minutes and to approve the minutes as written. *Mr. Daugherty made the motion and Mr. Tommy Davis seconded the motion to approve the 64th Annual Meeting Minutes. The motion carries unanimously.*
7. Chairman’s Report – Mr. Williamson said page 12 and 13 is the Chairman’s report and he will not read because a great deal of that information was in the video you just witnessed. He did want to comment about one item in the fifth paragraph down that for the fourth year in a row that AODFCU received the Anniston Star’s 2014 Reader’s Choice Award for Excellence. For 2011, 2012, and 2013 the readership of the Anniston Star said that AOD is the number one credit union in

65th Annual Meeting Minutes Continued...

Calhoun County. In 2014 the readership of the Anniston Star said the AOD Federal Credit Union was the number one bank in Calhoun County. Mr. Williamson said he thought that was kind of funny. We are not a bank. Banks do not have annual meetings with their members. The bank customer has no choice who serves on the banks board of directors. You as a member and owner of AOD Federal Credit Union decide who you want to represent you executing the business of the credit union. Mr. Williamson asked everyone to turn to page 4 and you will see the AOD Federal Credit Union's World War II Veteran's Honor Roll. On that page you will see one current board member and past Chairman, Mr. Clyde Wesson and his deceased brother Mr. Lowell B. Wesson. There is also Mr. James Dan Munroe and you may recognize a few others there. I call this to your attention because if you know any Veterans that are not on this list please get the information to us so we can add them to the honor roll. Mr. Williamson asked everyone to turn to page 27, in line with what we were just talking about, the Veterans of WWII, AODFCU supports all veterans. You can see that from the list of all the charitable organizations that we have been involved with that several of them pertain to the military. Specifically the CPT. Kyle Comfort Memorial Foundation for the past two years AODFCU contributed to support the 5K run. All revenues generated from those runs were distributed to needy service men and women. Whether it is for medical equipment, pay utility bills, or whatever the need might be. Also we support the Marine Corp. League Toys for Tots. The Wounded Warrior Hunt at Anniston Army Depot. AOD greatly appreciates and respects all service men and women. Mr. Williamson asked all service men and women to stand up so we could thank them all for their service. The room erupted in applause. Mr. Williamson asked everyone to turn to page 23 at the Ready to Roll dealers. The Ready to Roll program will allow AOD FCU members to get their financing on the spot. He wanted to remind everyone that we have a car sale coming up the week of April 15th. We have a special for the car sale for "first time" car buyers. He encouraged everyone to go out and visit one of our dealers. Mr. Williamson asked everyone to look at page 24 and 25. As you heard that AOD has over 33,000 members. Those members come from these 400 Select Employee Groups. Mr. Williamson mentioned a few. You can see all the diverse groups. All the people that work at these businesses and their families are potential members. Mr. Williamson asked everyone to look at page 26 where you will find a list of our Products and Services we offer and see if there is something there that might interest you. You that are here are the lucky ones because we did not mail out the Annual Report. We have copies for those of you who attended this meeting and copies for the branches. Mr. Williamson asked if there were any questions regarding this report. This concludes the Chairman's Report.

8. Treasurer's Report - Mr. Williamson introduced Mr. Jim Webb, Treasurer, to the audience and asked him to present the Treasurer's Report. Mr. Webb said the Treasurer's report is about the financials and that most of us are here because of our relationship with finance. My report is on pages 14-18. This report is

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like a report card. You see just a few numbers up there but it has thousands and hundreds of thousands of numbers behind these numbers. This report supports the fact that we have a good report card to show our members. Unlike banks or other financial institutions our members all have one share in the credit union regardless of how much money you have. It makes everyone of the same importance. In 1965 there were 23,876 credit unions. In 2013 there were 6,200 credit unions. In 2014, although they have not finished tabulating how many credit unions there will be the projection is that about 300 credit unions will disappear. The good news is that we are still here. There are many credit unions that are failing at this time, but we are not only here but doing well. There was one new credit union that formed in Missouri about 6 months ago. That was all over the credit union circuit. It's been several years since a new credit union was formed. Look at the report on page 14. The first part has to do with income. As Doc mentioned we take our money that everyone puts in here and we loan it out to other members, they pay it back with interest on those loans. We take that money and lend it out to someone else. Very simple process that has worked for many years, 65 years for us. This year we have had a successful year. We ended up after everything was paid with \$1.4 million dollars. The next section is the expenses. We had a 2% decrease in overall expenses. The staff works really hard and the Board works really hard to make sure that this happens every year. Great job by our staff and workers. Looking at page 15, our Total Assets. Our total assets have been going up. At the end of 2014 we had 266,743,774. We're probably closer to \$272,000,000 today. Total Investments. We try to get the best return for that money. The Feds are keeping the rate at near zero right now. We have a lot of low interest loans. So what happens when you bring the money in to us, we have to try to invest it and investments rates are very low. It's a very difficult job and our staff does a great job getting the best returns on investments. The Member Shares and Deposits increased \$6.3 million. The bars are showing we are moving in the right direction. The Loans increased \$5.4 million. Looking at the bars you see we had a drop down in loan income but now see an increase in loan volume. We are putting a lot of time and effort into some future projects like Member Business Loans which are going to really help us increase our loan performance. Membership – Most credit unions are community credit unions. You live in a community, you go to school in the community, you go to church in the community, just like anything you do you can be part of that credit union. We have Select Employee Groups, groups that require some affiliation with our membership. We are a little more restrictive and that prevents us from growing really fast but it also means that we have a quality membership. The Return on Assets – the ROA has dropped a little bit, partially because we've built some new branches. You can look at our products and services and see that we giving back to you in other ways than money. The last item in my report is Net Worth – The Net Worth is very important to us. The credit union remains well above its peer group average of 10.86% for net worth and the threshold of 7% required by its regulators to be considered “well capitalized”. This concludes my report. I would like to say that it is a privilege and honor to serve on the Board of Directors. We spend

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a lot of time and effort. We appreciate you and we appreciate you supporting us and I think that there couldn't be anything better than to be a part of AOD Federal Credit Union. Thank you.

9. Supervisory Committee Report – Mr. Williamson introduced the Chairperson of the Supervisory Committee, Mrs. Charlene Stallings. Mrs. Stallings said this year has been a year of transition, changes, and learning but it has been a great year. Mrs. Stallings stated that she appreciates the opportunity she has had this past year to serve on the Supervisory Committee. Other Committee members were Mr. Tom Smith, Vice Chair and Mrs. Jean Newton, Secretary. Mrs. Stallings expressed her appreciation to them for their support and commitment throughout the year. One of the roles of the Supervisory Committee is to ensure that the Credit Union adheres to regulations and policies. The 2014 financial audit of the Credit Union's accounts and financial records was performed by Kemp and Associates, PC. This audit validated that the financial statements presented the true and accurate financial condition of the Credit Union. Also the Internal Auditor that is on staff here at the Credit Union conducted various internal audits and reviews. These internal audits reports were reviewed at least monthly and were reviewed by a member of the Supervisory Committee and Management. There were no material findings. Mrs. Stallings thanked Management and employees for their hard work and dedication. Mrs. Stallings said on behalf of the committee she would like to commend the Board of Directors, Management, and entire Credit Union team for taking pride in your credit union and providing exceptional value to our members. To our members, thank you for supporting the Credit Union and continuing to share in its success. Your never ending commitment is greatly appreciated and I hope that you look to the Credit Union's future as the best days ahead. It has been an honor to serve the Credit Union and I look forward to continuing my service to such a fine and exceptional organization. Mr. Williamson said as his position as Chairman, I take my direction from the other six Directors. We all take direction from the Supervisory Committee. Mrs. Stallings has done a superb job as Chairperson of the Supervisory Committee this past year and the Board of Directors would like to thank you for a job well done and presented Mrs. Stallings with a plaque saying – Charlene Stallings in appreciation for your service to the members of the AOD Federal Credit Union as Chairman of the Supervisory Committee February 2014 – February 2015.
10. Mr. Williamson asked CEO, Ms. Angela Kemp, to come say a few words. One year ago at this annual meeting it was announced that I was given the opportunity to serve as CEO of this wonderful organization. This year has been a year of change and it has been a year of growing and it has been a year of many great successes. I would like to thank you, the members, for allowing myself, my management team, and my wonderful staff to serve you. As I stated last year our goal is to exceed your expectations each and every time you come in to one of our branches, you call us on the phone, or you send us feedback email. We are there to serve

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you and to exceed your expectations. We are here to give you quality member service and we are committed to that. We are working very hard for you and we are open to any suggestions, comments, or ideas that you have. We are and we want to continue to be the best Credit Union for you. We are looking forward to another great year. Thank you to the Board of Directors for your support, our encouragement, and your guidance. Thank you to the staff for your hard work, your dedication, and your driving force through the changes that we have had this year. Again, thank you to the membership for allowing us to serve you and to be here for you. We are AOD, we are the world class credit union that you saw in the video and we are proud to be here for you.

11. Unfinished Business. Mr. Williamson said there is no unfinished business.

12. New Business. Mr. Williamson said there is none.

13. Mr. Williamson recognized the Board of Directors and asked them to stand up when he called their name. Clyde Wesson - Vice Chairman, Jean Newton - Secretary, Jim Webb – Treasurer, Larry Daugherty – Board Member, Bobby Israel – Board Member, Ron Self – Board Member, Ken Reid – Board Member Emeritus, not here tonight. We have a past Board Chairman here tonight, Mr. Ed Self. Members of the Supervisory Committee - Charlene Stallings – Chairperson, Tom Smith – Vice Chair of the Supervisory Committee (he was not present), and Jean Newton – Secretary of the Supervisory Committee. AOD FCU Senior Management – Ms. Angela Kemp – CEO, Mr. Perry Kenner – Chief Financial Officer, Virginia Bowen – Chief Operations Officer, Victor Morales – Chief Information Officer (not here tonight). Mr. Williamson acknowledged the recipients of the 2014 Scholarship. They are not here tonight but some of the parents or grandparents may be here.

- Dakota Beane – Oxford High School
- Katherine Burney – Alexandria High School
- Curry Cates – Oxford High School
- Ashton Tyler Cook – Faith Christian School
- Marissa Haley Ford – Alexandria High School
- Bailey A. Heflin – Oxford High School
- Noah Allan Huckeba – Oxford High School
- Zachary Lee – Oxford High School
- Victoria Paige – Jacksonville High School
- Kayley Parker – Oxford High School
- Sam Prickett – Pleasant Valley High School
- Regan Robertson – Oxford High School
- Kelsie Lavon Spears – Piedmont High School
- Rana Marie Taylor – Alexandria High School
- Rebekah Mae Williams – Walter Wellborn High School

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- Colton Williamson – Hazel Green High School
- Tyeshia Zackery – Central High School of Clay County

Mr. Williamson said those are the recipients of the Scholarships for 2014. Mr. Williamson said he would like to remind all the parents and grandparents in the audience that AOD will be issuing another 15 one thousand dollar scholarships to all qualified graduating high school seniors. You have to be a member for at least one year. Applications will be at the branches and on the AOD website – www.aodfcu.com or if you need one mailed to your home call and ask it to be mailed to you. In addition to the 15 one thousand dollar scholarships there is a new scholarship this year in honor of Mr. Ken Reid, Director Emeritus. It will be called the Ken Reid Engineering Scholarship. It will be a \$2,000 scholarship. The scholarship applications must be received no later than the 15th of March.

Mr. Williamson recognized all of the employees of AOD FCU. He asked all employees to please stand up. All applauded. Mr. Williamson asked all the members to stand to be recognized. All applauded. Mr. Williamson thanked Mayor Leon Smith, Mr. Don Hudson, Director of Oxford Parks and Recreation, and Amy Wilkins, office manager, and her staff for the use of Oxford Civic Center for this event. Also, he thanked Andrea O’Keefe and the catering staff of Prime Dining for the food that was served tonight.

Mr. Williamson reminded everyone of the Free Shredding Day on March 20th at the Jacksonville office from 9:00 a.m. – 12:00 p.m. and at the Oxford Office from 2:00 p.m. – 5:00 p.m.

Mr. Williamson said we will adjourn the meeting and next up will be the awarding of door prizes. He asked the CEO, Ms. Kemp and the CFO, Mr. Kenner to come up and assist with the door prizes. Ms. Audrey Zimmerman will be assisting. The meeting is officially adjourned. Time is 7:45 p.m.

Gordon L. “Doc” Williamson,
Board Chairman

Rikki Graben,
Board Recorder

Chairman's Report



As Chairman of the Board, I am honored to present the 2015 Annual report for AOD Federal Credit Union.

AOD Federal Credit Union (AODFCU) continued to grow and serve our members reaching \$280 million in assets. The contribution of management and staff along with the commitment of your Board of Directors and Supervisory Committee all combined to make AOD Federal Credit Union one of the safest and financially strong institutions in Alabama.

One of the primary reasons that our credit union exists is to provide loans services to our members. During 2015, AODFCU made over \$58 million in new loans to members. AODFCU provides many types of loan products including real estate, auto, boat, RV's, credit cards, and share secured loans to meet our member's needs.

AODFCU continued to improve our member experience. The credit union continued to upgrade technology and facilities to improve efficiencies and improve member service.

For the Fifth year in a row, AODFCU received the Anniston Star's 2015 Reader's Choice Award for Excellence ranking in the top 3 for best Financial Institution

Other highlights and accomplishments from 2015 include:

- Members received over \$294,000 in Cash-Back Rebates and Premium Rewards from AODFCU's credit card programs
- Awarded fifteen \$1,000 college scholarships to deserving AODFCU members under AODFCU's "Scholarship Program"
- Awarded one \$2,000 college scholarship in honor of Board Emeritus Kenneth Reid named the "Ken Reid Engineering Scholarship" to a deserving AODFCU member pursuing a degree in field of Engineering.
- Donated over \$35,000 to 10 community charitable organizations which included a one-time donation to the EOD Warrior Foundation for the benefit of Aaron Causey a member of AOD FCU to assist in the building of a smart home.
- Provided many hours of volunteer service to the community
- Maintained low service fees saving our members millions of dollars

Chairman's Report Continued...

- Provided Early Posting of Payrolls, Social Security, Retirement, etc. to give members faster access to their money when the month ends on a weekend or holiday
- Continued to offer a Loan Rate Match program to the membership -- insuring that our members can receive the lowest loan rate in our community
- Added additional dealers to the AOD Indirect Dealer program which allows our members the convenience of financing their new vehicle, RV or Motorcycle at the dealership through AOD Federal Credit Union
- Provided free Bill Pay, E-Statements, and Mobile Banking with free access to Online Financial Management, Bank to Bank transfers, person to person transfers as well as transfer to any AOD account feature within the enhanced eLink.
- Debit Card usage exceeded 7.5 million transactions (Highest in AODFCU's history) and over \$277 million in sales volume.
- Credit Card usage in 2015 exceeded 294,000 transactions for over \$16.8 million in sales volume
- Implemented Member Business Lending
- Maintained good profitability and excellent capital.

We appreciate the confidence our 470 plus Select Employer Groups and our more than 32,700 member-owners have placed in AOD Federal Credit Union as you allow us to serve your financial needs. AODFCU will continue to strive to improve your financial relationship with us by providing you with quality products and exceptional service and by exceeding your expectations each and every day. On behalf of the Board of Directors, Supervisory Committee, Management and staff of AODFCU, we are honored to have the privilege of serving you, our member-owners. We congratulate everyone who contributed to another successful year at AOD Federal Credit Union.

Respectfully,

Gordon L. "Doc" Williamson

Chairman of the Board

Treasurer's Report



Distribution of Income

AOD Federal Credit Union had a financially successful year with over \$1 million in net income. As a result, your credit union was able to continue to offer attractive loan and deposit rates, with lower fees than most other local financial institutions. In 2015, the credit union was able to increase its loan volume, which had a positive impact on income. Between 2014 and 2015, the credit union's income from loans increased \$161,086 or 3.05%. During 2015, continued implementation of the credit union's investment strategy improved investment income by \$131,864 or 9.57%. Operating income from all other sources decreased 2.1% during 2015 due to a decrease in fees and charges. Your credit union continued to see

increased participation in our internet banking and online bill paying services. These services provide increased convenience to our members, but also increased the credit union's costs of providing these services, as discussed below.

Income	2015	2014
Income from Loans	\$5,434,680	\$5,273,594
Investment Income	1,509,623	1,377,759
Fees & Charges	3,864,626	4,058,235
Misc Operating Income	1,618,618	1,572,467
SVC Income on Loans	<u>117,196</u>	<u>91,522</u>
Total Operating Income:	<u>\$12,544,743</u>	<u>\$12,373,577</u>

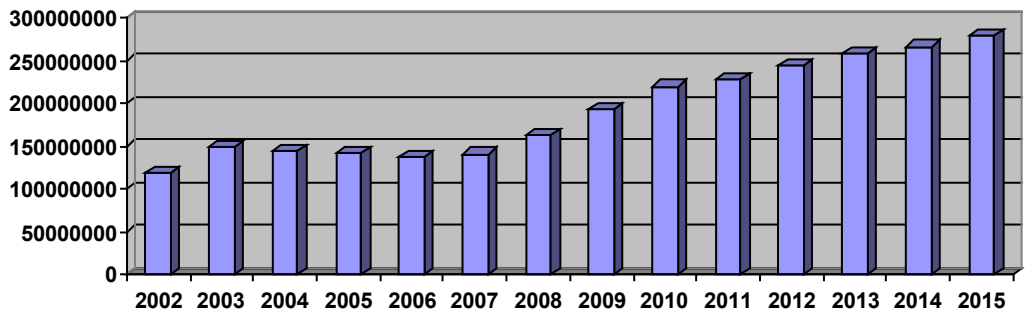
Distribution of Expenses

During 2015, the credit union had a 4.6% increase to overall expenses from the previous year. Compensation & Benefits rose slightly, due to a cost of living adjustment and changes to staff numbers. Operating and Non-operating expenses increased 11.8% due to contract changes with vendors and conversion to a new internet banking provider, upgraded online bill paying service, among other enhancements. During 2015, the financial industry continued to experience historically low interest rates, which caused dividends to remain low, declining by \$117,403 between 2014 and 2015. Between 2014 and 2015, the provision for loan losses held relatively steady. The credit union continued to fully fund the allowance for loan losses. The improvement to national market conditions had an impact to the NCUA assessment to stabilize the corporate credit union group. This enabled the NCUA to omit these assessments again in 2015.

Expenses	2015	2014
Compensation & Benefits	\$3,945,929	\$3,944,456
Operating/Non-Operating Expenses	5,865,344	5,245,751
Dividends	922,735	1,040,138
Provision for Loss	737,000	731,000
NCUSIF Stabilization Expense	<u>0</u>	<u>0</u>
Total Expenses	<u>\$11,471,008</u>	<u>\$10,961,345</u>

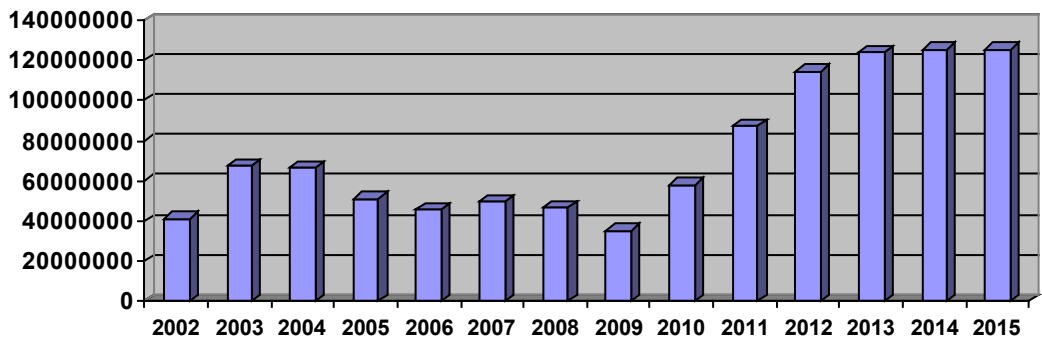
Total Assets

Between 2014 and 2015, total assets increased from \$266,743,774 to \$280,178,057. The increase of \$13.4 million or 5% was primarily due to an increase in member deposits. The largest increase was in share draft accounts, in the amount of \$11.9 million. During the same period, regular share accounts increased by more than \$5.9 million, and share certificates decreased \$4.7 million. During this same period, the credit union increased Total Equity by 2.6%, which allows the credit union the flexibility to offer new products and services, pay competitive rates on deposit accounts, and offer competitive rates on loans. The credit union continued to be one of the most financially sound credit unions in the nation and received a satisfactory rating from the NCUA.



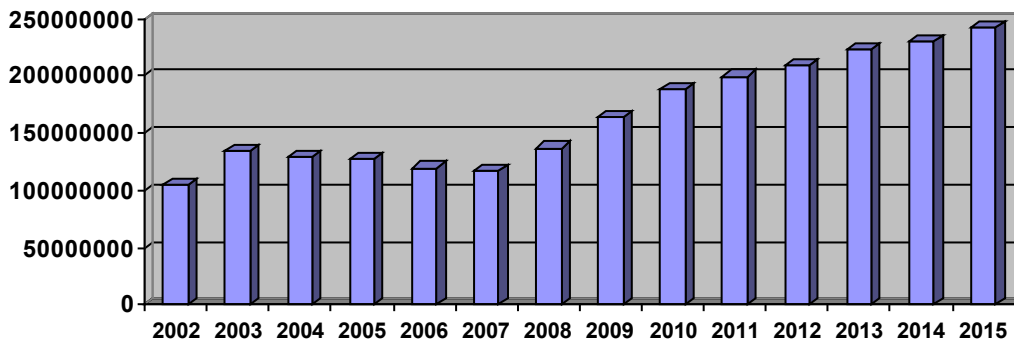
Total Investments

The credit union invests excess funding between shares and loans into approved investments for the best returns prudently obtainable. These funds are available to offset member withdrawals, changes to equity, and loan growth. Between 2014 and 2015, the credit union decreased investment balances slightly due to loan growth. This trend is expected to continue in 2016 as loan balances continue to increase.



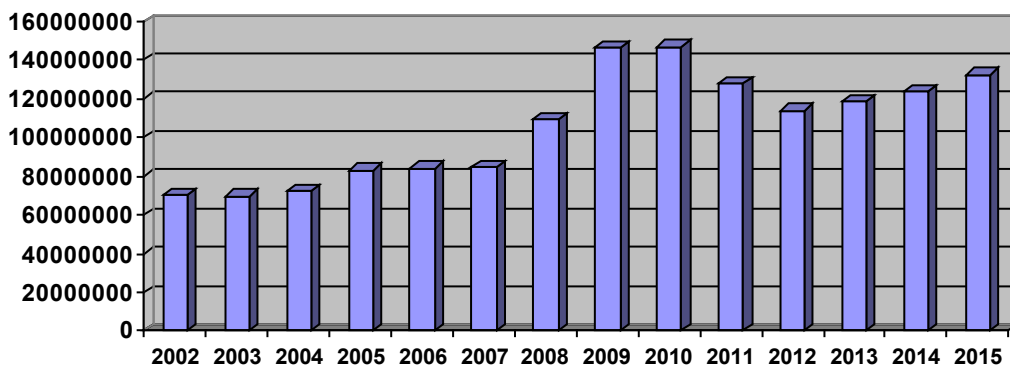
Total Member Shares and Deposits

Total Member Shares and Deposits increased \$12.8 million, or 5.60% between 2014 and 2015. The credit union had growth in all deposit categories except for share certificates. During 2015, the credit union continued to offer members safe, economical alternatives to other financial institutions without causing additional risk to the credit union. The credit union continues to review deposit accounts to be sure we are giving the member the best value for each product and service.



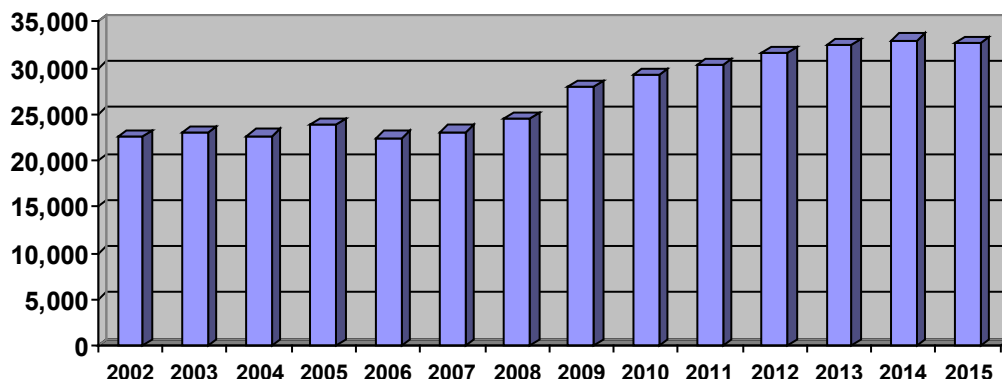
Total Loans

Member loans increased \$9.1 million, or 7.40% between 2014 and 2015. The credit union maintained underwriting and pricing strategies consistent with previous years. The credit union's goal is to offer competitive rates and terms to the membership, consistent with sound industry practices. With additional focus on lending, and planned increases to lending staff, the credit union expects lending volume will continue to increase in 2016. Conservative underwriting continued to keep delinquencies below our peer group levels. The credit union offered several promotions to give back to the membership and improve loan growth. These included skip-a-pay promotions, reduced rates for share secured loans, and various credit card promotions. The credit union added new flexibility to the Real Estate products line in 2015 by partnering with a firm which allows us to offer longer term fixed rate loans to the membership through agencies like FHA, VA and USDA.



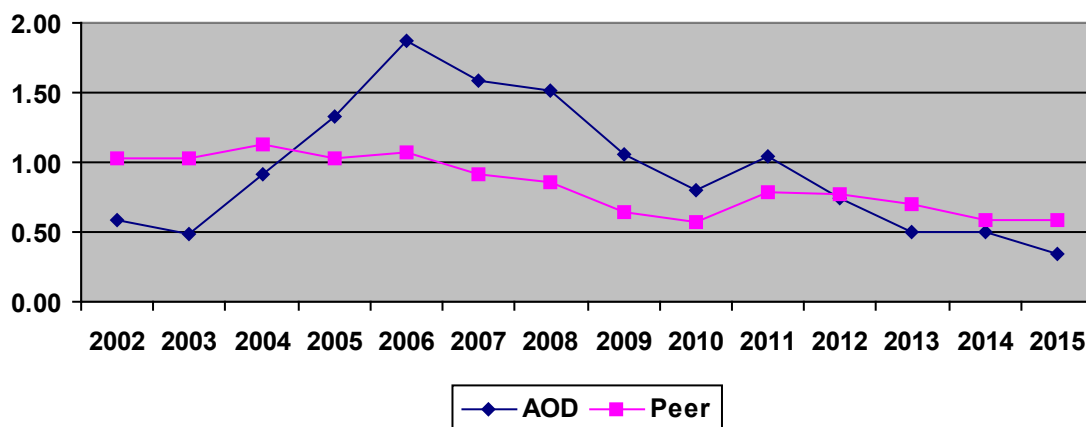
Membership

Between 2014 and 2015, the credit union had a net decrease of 294 members which represented a change of 0.9%. During 2015, the credit union continued to strive to increase membership and product penetration, with a membership growth strategy goal of 35,000 by the end of 2017.



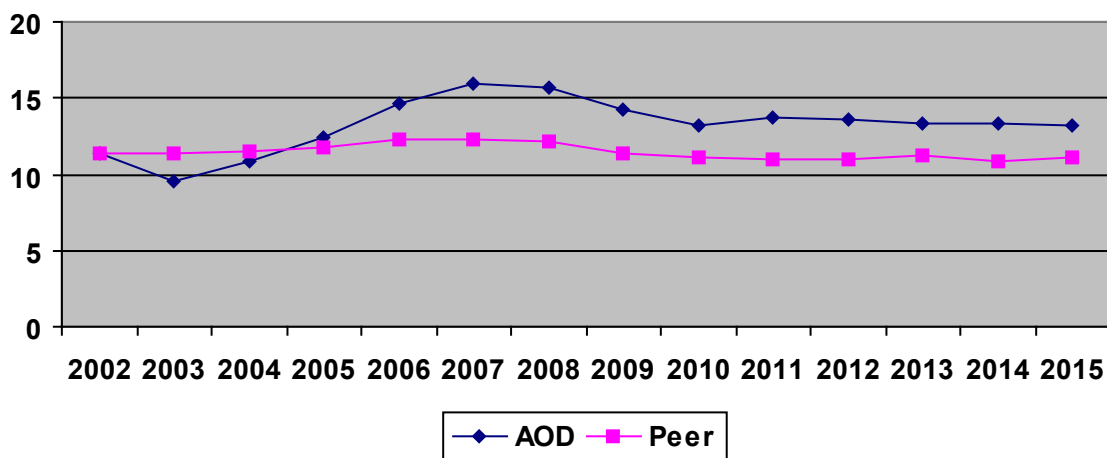
Return on Assets

The return on assets (ROA) ratio is AOD Federal Credit Union's net income divided by its average total assets. The graph shows both AOD's ROA and that of its peer group*. Between 2014 and 2015, the credit union's ROA declined to .35%. This rate was less than our peer average of .58%. During 2015, the credit union continued to give back to the membership in many ways, such as attractive loan and deposit rates, loan promotions, the holiday skip-a-pay program and college scholarships. The credit union's goal is to provide our membership with convenient economical products and services while maintaining a safe and secure financial environment for future generations of members.



Net Worth Ratio

The net worth ratio is calculated as a ratio of AOD's regular reserve and undivided earnings divided by total assets. As shown by the graph, AOD Federal Credit Union has continuously outperformed net worth peer averages since 2005. During 2015, the credit union's net worth ratio remained steady at 13.14% as a result of earnings keeping pace with asset growth. This trend is not projected to continue as loans, deposits and total assets increase going forward. The credit union's growth strategy may cause Net Worth to decline in future years. However, the credit union remains well above its peer group average of 11.05% for net worth, and the threshold of 7% required by its regulators to be considered "well capitalized".



*Beginning with 2014, the peer averages were calculated by the National Credit Union Administration, and based on Alabama credit unions with between \$100 million and \$500 million in total assets. The 2014 and 2015 peer ratios were based on September data, because December data was not yet available.

Supervisory Committee's Report



The Supervisory Committee is created by Federal law and appointed by the Board of Directors according to the provisions in the Federal Credit Union Act. Committee members for 2015 included:

- **Charlene Stallings**, *Chairperson (Jan – Nov)*
- **Thomas Smith**, *Interim Chairman (Nov – Present)*
- **Jean Newton**, *Secretary/Recording Officer*

In accordance with the rules and regulations of the National Credit Union Administration (NCUA) and the Federal Credit Union Act, the Committee is accountable for the effective performance of certain duties and responsibilities. The Supervisory Committee acts as a guardian of the Credit Union by ensuring that operations are in accordance with governing rules and regulations and that assets are properly administered. In addition, the Supervisory Committee is available to assist any member who encounters problems or issues while transacting Credit Union business. While also providing impartial and independent assistance to members, the Committee is responsible for conducting and/ or supervising audits. One main objective of the Supervisory Committee is ensuring that the Credit Union follows procedures to protect the Credit Union and members against errors, carelessness, and fraud.

To meet these responsibilities, the Supervisory Committee engages outside auditors to provide an independent review of the Credit Union. Kemp and Associates, PC performed the 2015 Financial Audit of the Credit Union's accounts and financial records. This audit validated that the financial statements presented the true and accurate financial condition of your Credit Union as of March 2015 with an unqualified opinion. Kemp and Associates also performed the 2015 Agreed Upon Procedures Audit and Bank Secrecy Act Audit. These audits were completed as of July 28, 2015 with no material findings. We also had an NCUA Audit, which resulted in no material findings. All audits validated that your Credit Union's operational procedures and practices were adequate to secure Credit Union and member assets while following regulatory requirements and guidelines.

In addition to the annual external audit, the Internal Auditor on staff at the Credit Union conducted various internal reviews and audits. Audits were conducted in order to review the operations and internal controls of the Credit Union. A Supervisory Committee member and Management reviewed reports monthly. Based on audits and reviews, the Supervisory Committee is confident that the financial, compliance, and operational controls in place on behalf of AOD Federal Credit Union's members are adequate to effectively monitor and respond to the safety of their interest. During the calendar year, we shifted from a Staff Auditor to a contracted in-house audit by the auditing firm of Mauldin & Jenkins. Mauldin & Jenkins has completed its first audit covering the period ending 3rd Qtr 2015 and results are under review. Our Compliance Team completed all pending required audits by year-end.

The Supervisory Committee wishes to thank our members for supporting the Credit Union during the year. Together, we can take pride in a successfully operated Credit Union that complies with regulations. We continue to embrace a core philosophy of people helping people for the benefit of all members.

Thomas A. Smith

Supervisory Committee Chairperson

STATEMENT OF FINANCIAL CONDITION*

For the Years Ending December 31, 2015 and 2014

	2015	2014
ASSETS		
Cash and cash equivalents:		
Non-interest bearing	\$4,063,629	\$3,501,780
Interest bearing	18,879,310	12,528,791
Total Cash and Cash Equivalents	22,942,939	16,030,571
Securities available-for-sale	62,092,406	60,647,381
Securities held-to-maturity	18,104,751	24,948,346
CD's with other financial institutions	26,166,888	27,131,476
Loans to members, net of allowance for loan loss	132,371,139	123,250,322
Deposit in NCUSIF	2,293,565	2,263,773
Investments in corporate credit unions	116,671	116,671
Accrued income	595,700	608,887
Property and equipment	9,998,293	10,644,834
Other assets	5,495,705	1,101,513
Total Assets	\$280,178,057	\$266,743,774
LIABILITIES AND MEMBERS' EQUITY		
Members' share and savings accounts	\$242,754,781	\$229,886,978
Dividends accrued and payable	27,991	59,847
Accrued expenses and other liabilities	1,187,188	1,521,277
Total Liabilities	243,969,960	231,468,102
Members' equity:		
Regular reserve, restricted	3,159,240	3,159,240
Undivided Earnings	33,656,316	32,582,582
Accumulated other comprehensive income	(607,459)	(466,150)
Total Members' Equity	36,208,097	35,275,672
TOTAL LIABILITIES & MEMBERS' EQUITY	\$280,178,057	\$266,743,774

*These financial statements were internally prepared.

STATEMENT OF INCOME*

For the Years Ending December 31, 2015 and 2014

	2015	2014
INTEREST INCOME		
Interest on loans	\$5,434,680	\$5,273,594
Interest on investments	1,509,623	1,377,759
Total Interest Income	6,944,303	6,651,353
INTEREST EXPENSE	922,890	1,040,138
Net Interest Income	6,021,413	5,611,215
PROVISION FOR LOSSES	737,000	731,000
Net Interest Income After Provision for Losses	5,284,413	4,880,215
NON-INTEREST INCOME	5,600,440	5,722,224
NON-INTEREST EXPENSE		
Compensation and benefits	3,945,929	3,944,456
Operations and loan servicing	2,450,962	2,791,754
Professional & outside services	1,983,326	1,523,974
Occupancy	763,391	736,225
Other	667,860	439,948
Total Non-Interest Expense	9,811,468	9,436,357
NON-OPERATING INCOME (Expense)	349	246,150
NET INCOME	\$1,073,734	\$1,412,232

* These financial statements were internally prepared.

STATEMENT OF MEMBERS' EQUITY*

For the Years Ending December 31, 2015 and 2014

	Comprehensive Income	Total Members' Equity	Regular Reserve	Undivided Earnings	Accumulated Other Comprehensive Income
BALANCE, December 31, 2013		\$33,574,575	\$3,159,240	\$31,170,350	\$(755,015)
Comprehensive income: Net Income	\$1,412,232	1,412,232	-	1,412,232	-
Other comprehensive income: Unrealized holding gains on securities available for sale	288,865	288,865	-	-	288,865
Total comprehensive income	\$1,701,097				
Transfers		-	0	0	-
BALANCE, December 31, 2014		\$35,275,672	\$3,159,240	\$32,582,582	\$(466,150)
Comprehensive income: Net Income	\$1,073,734	1,073,734	-	1,073,734	-
Other comprehensive income: Unrealized holding gains on securities available for sale	(141,309)	(141,309)	-	-	(141,309)
Total comprehensive income	\$932,425				
Transfers		-	0	0	-
BALANCE, December 31, 2015		\$36,208,097	\$3,159,240	\$33,656,316	\$(607,459)

*These financial statements were internally prepared.

You are part of our “*Field of Membership*” if you are an employee or a family member of an employee of one of our *Select Employee Groups (SEGs)*

ANAD-MILITARY
A WAY OUT DAY PROGRAM
A.S.E. ASA STEPHENS ELECTRIC
AAMCO TRANSMISSIONS
ABS BUSINESS SYSTEMS
ABSOLUTE GRANITE LLC
ACAPULCO RESTAURANT
ADVANCE AMERICA
ADVANCE AUTO PARTS
ADVANCED FEDERAL SERVICES CORPORATION
AERO MISSILE COMPONENTS
AEROSPACE COATINGS INTERNATIONAL
ALA BEECHING ENTERPRISES DBA THE HONEY BAKED HAM CO. & CAFE
ALABAMA ABC 33/40
ALAMED PULMONARY CARE SERVICES
ALEXANDER FORD INC.
ALEXANDER'S THE GREAT EVENTS
ALEXANDRIA AUTO PARTS
ALLERGY & ASTHMA CENTER LLC
ALLSTATE INSURANCE
AMERICAN AWARDS
AMERICAN FIREWARE INC.
AMERICAN RENOVATION AND REPAIR
ANAD CONTRACT AND CIVILIAN EMPLOYEES AND THEIR FAMILIES
ANIMAL MEDICAL CENTER OF JACKSONVILLE
ANNISTON BRIDGE ASSOCIATION
ANNISTON CHRYSLER JEEP DODGE RAM
ANNISTON EMERGENCY MEDICAL SERVICES INC.
ANNISTON EXECUTIVE AVIATION
ANNISTON FIRST WESLEYAN CHURCH
ANNISTON FITNESS CENTER
ANNISTON HEALTH & SICKROOM SUPPLY
ANNISTON HIGH SCHOOL
ANNISTON MEDICAL CENTER
ANNISTON MEDICAL CLINIC
ANNISTON MOTORS INC. DBA CLASSIC CADILLAC GMC
ANNISTON MUSEUM OF NATURAL HISTORY
ANNISTON OXFORD REALTY CO. INC.
ANNISTON PLATING & METAL FINISHING
ANNISTON PRINTING
ANNISTON PUMP SHOP DBA APS PETROLEUM EQUIPMENT
ANNISTON QUALITY MEATS
ANNISTON RETAIL & COMMERCIAL
ANNISTON RUNNERS CLUB
ANNISTON VETERINARY HOSPITAL
ANY MEMBER (RETIRED OR ACTIVE) US MILITARY OR FEDERAL CIVIL SERVICE PERSONEL IN NORTHEAST ALABAMA
ARBYS #5086
ARMY MULE
ARRIS INC.
AUTO BEAUTY SHOPPE
AUTO CUSTOM CARPETS
AUTO OASIS
AUTOMOTIVE

INTERNATIONAL INC.
AVERY AUTO SALES INC.
B & C ELECTRIC
B & M AUTOMOTIVE SERVICE
BACK YARD BURGERS
BAE SYSTEMS GROUND SYSTEMS - ANNISTON
BAMA BUDWEISER OF ANNISTON
BAMA POWER SPORTS
BANNISTER TRACTOR
BARRETT BODY SHOP, INC
BARRYS TRUCK AND EQUIPMENT REPAIR
BEAR AND SON INC
BECKWOOD MANOR
BENTLEY GLENN FLOORING
BENTON NISSAN
BESHEARS TRACTOR & EQUIPMENT INC.
BEST WAY RENT-TO-OWN
BETTYS B-B-Q
BIG APPLE BAGEL
BIG CHIEFS RVs
BIG LOTS
BILL STANFORD CADILLAC GMC CHRYSLER JEEP
BILLS AC & REFRIDGERATION
BILLY ISOM REALTY
BLACKS AGENCY
BLASTCRETE EQUIPMENT CO.
BLISS ENTERPRISES
BLUE MOUNTAIN PALLET CO
BONNIE RAYS BAKE SHOPPE
BONNY BROOK MOBILE COMMUNITY
BOOTS SHOES THINGS ETC. AKA S&W ENTERPRISES
BOS HANDYMAN SERVICE
BOSTROM SEATING INC
BRANNON HEATING & AIR
BRIDGEWATER INTERIORS
BROWN ROOFING CO.
BRYANT CLEANING SERVICE INC
BUBBAS CAR WASH
BURGESS CHIROPRACTIC
BUSTER MILES CHEVROLET
BUSTER MILES FORD
C & D AUTOMATION & MACHINE CO. INC.
CABLE ONE
CALHOUN COMMUNITY PRESS
CALHOUN COUNTY CHAMBER OF COMMERCE
CALHOUN COUNTY COMMISSION
CALHOUN COUNTY INSURANCE CENTER INC
CALHOUN COUNTY JUVENILE PROBATION OFFICE
CALHOUN COUNTY SHERIFF'S OFFICE
CARNABY STREET BEAUTY SALON
CAROLINA LOGISTIC SERVICES
CAROLS CREATIONS
CARQUEST
CENTRAL CASTING CORPORATION / TYCO FIRE & BUILDING PRODUCTS
CENTURY 21 HARRIS-MCKAY REALTY
CHEAHA AREA REGIONAL EMERGENCY SERVICES (C.A.R.E.S.)
CHEAHA WOMENS HEALTH AND WELLNESS LLC
CHEVALIER PRODUCTIONS
CHICK-FIL-A (OXFORD)
CHINA LUCK RESTAURANT
CHRISTIAN & ASSOCIATES

ARCHITECTS INC.
CINDYS PHOTOGRAPHY AND FINE ART
CITIFINANCIAL
CITY OF JACKSONVILLE
CITY OF OXFORD
CITY OF WEAVER
CIVILIAN MARKSMANSHIP PROGRAM
CLARKS COMMERCIAL CLEANING
CLASSIC CATERING
CLAY AUTOMOTIVE LLC
CLAY COUNTY CHRYSLER DODGE JEEP
CLAY COUNTY COMMISSION
CLAY COUNTY E-911
CLEARVIEW
COLDWATER SPRINGS LLC DBA SOUTHERN BOTTLED WATER
COLOMBIAN KNIGHTS/KNIGHTS OF COLOMBUS COUNCIL 3227
COLONIAL MOTORS
COLONIAL PINES HEALTH & REHABILITATION
COLUMBUS FINANCE CO.
COMFORT INN
COMFORTING TIMES LLC DBA COMFORT KEEPERS
COMPLETE CAR WASH SYSTEMS
COMPREHENSIVE BEHAVIORAL SERVICES
CONTEMPORARY TILE, LLC
CONTRACTORS STAFFING
COOKS AUTO SALES
COOPER CHEVROLET
COOSA VALLEY YOUTH SERVICES DETENTION CENTER
CORNERSTONE CHURCH
COTTAQUILLA COUNCIL OF GIRL SCOUTS
COTTON STATES INSURANCE
COUNTRY INN & SUITES
COUNTRYSIDE HOSPICE
COVALL'S ITALIAN KITCHEN
CROWN KIA
CUE TIME CAFÉ & BILLIARDS
CUSTOM PIZZA
CYCLE WORLD
DAMN YANKEES OYSTER BAR
DANKA BUSINESS SYSTEMS
DAVIDS WRECKER/RAYBORNS COLLISION CENTER
DD PIZZA L.L.C. DBA CICI'S PIZZA #398
DEFENSE RESEARCH INC.
DISCOUNT OPTICAL DEPOT
DIVERSIFIED BUSINESS ENTERPRISES
DOLLAR GENERAL STORE #3756
DOMINOS PIZZA #5362
DOMINOS PIZZA #5835
DOMINOS PIZZA #5857
DOMINOS PIZZA #5859
DONALD D. KING D.M.D. P.C.
DR. DAVID CUMMINGS FAMILY DENTISTRY
DR. JAMES JOHNSON
DR. STEPHEN LYNCH D.M.D
DUNNS HEATING AND COOLING
DUSTBUSTERS
DYNABODY FITNESS
EAST ALABAMA PORTABLES INC.
EAST ALABAMA REGIONAL PLANNING AND

Select Employee Groups (SEGs) continued...

DEVELOPMENT
COMMISSION
EATON PRINTING COMPANY
EFFINAS TUSCAN GRILL
ELITE HOME CARE
ELITE IMAGES
EMPLOYEES OF THE CREDIT
UNION AND THEIR
FAMILIES
ERA KING REAL ESTATE CO.
INC.
EVANS FLOWER SHOP
FAITH CHRISTIAN HIGH
SCHOOL
FAITH TEMPLE CHRISTIAN
CENTER
FAMILIES AND
ORGANIZATIONS OF SUCH
PERSONS
FAMILY CHIROPRACTIC
FAMILY CHRISTIAN
BOOKSTORE
FAMILY LOAN COMPANY INC
FAMILY NISSAN
FEDEX GROUND
FIRST AMERICAN HOME CARE
FIRST BAPTIST CHURCH OF
WEAVER
FITCO
FIVE STAR FOOD SERVICE
FLYING W LLC
FOOTE BROS. CARPET &
FLOORING INC. (DBA
FOOTE BROS CARPET ONE -
GADSDEN/ANNISTON)
FOOTHILLS TIMBER CO. INC.
FORSYTH BUILDING COMPANY
INC
FOSTER BUSINESS SERVICES
LLC
FOWLER HOME
MAINTENANCE
FUN FEVER FAMILY
ENTERTAINMENT
GABLE & SON PLUMBING INC.
GARFRERICKS CAFE
GEICO INSURANCE
GEM SHOE REPAIR AND
FOOTWEAR
GENERAL DYNAMICS
ORDNANCE AND TACTICAL
SYSTEMS
GLASS HOUSE RESTAURANT &
CATERING LLC
GOLDEN CORRAL (A.K.A. YBE
OXFORD LLC #2612)
GOLDEN LIVING CENTER
GOLDEN SPRINGS BAPTIST
CHURCH
GOOD PATH AUTO
GRACE BAPTIST CHURCH
CHILD DEVELOPMENT
CENTER
GREAT AMERICAN CAR WASH
GRIFFIN UPHOLSTERY
GRISSOM MOTORS INC AKA
GRISSOM HONDA
GROOMINGDALES PET SALON
AND BOARDING
GUIDANT INS. GROUP
HABITAT FOR HUMANITY OF
CALHOUN COUNTY
HAGER COMPANIES
HALE BUILDING COMPANY
INC.
HAMPTON INN JACKSONVILLE
HARLEY-DAVIDSON MOTOR
COMPANY
HARMONY MOTORS INC.
HAVARD PEST CONTROL
HAYNES MACHINE COMPANY
HEADLINERS

HEALTH SERVICES CENTER
(A.K.A. AIDS SERVICE
CENTER)
HEROES AMERICAN GRILLE
HGS ENGINEERING
HIGHWAY 280 NISSAN
HILL AUTO SALES
HIS & HER FAMILY SALON
HOLIDAY INN EXPRESS AND
SUITES
HOLLINGSWORTH
LANDSCAPING SERVICES
HOLOX LTD
HOME REALTY COMPANY, LLC.
HONEYWELL ANNISTON
HOOVER MATERIALS GROUP
INC.
HOWARD CORE & CO.
HUBBARDS OFF MAIN
IDEAS PLUS
IMGFORGE BUSINESS
SOLUTIONS
IMPERIAL PLANTS
INTEGRITY CABINETS
INTERNAL MEDICINE
ASSOCIATES P.C.
ISOM & STANKO LLC-
ATTORNEYS AT LAW
ISSHIN ASIAN CAFE
J & J REMODELING
J & J WINDOW CLEANERS
J D BYRIDER SALES
J SUPPLY COMPANY
JACKSON MORTGAGE CO. INC
JACKSONVILLE HOME CENTER
JACKSONVILLE STATE
UNIVERSITY
JAMES N. NELSON USED
TRACTOR
JAMES ONEAL CHRYSLER
DODGE JEEP
JANE ROBINSON NOTEREADER
JAYS LAWN SERVICE
JBS QUALITY CAR CARE
JIM COLLINS MANAGEMENT
SEARCH
JIM PREUITT FORD
JIMS QUINTARD
TRANSMISSION
JO ANNS BARBER SHOP
JOHN RAY ENTERPRISES
K & K AUTO SALES
K L BROWN MEMORY CHAPEL
KALLIS LOVE STUFF
KELLY GROUP MORTGAGE
KELLY SERVICES
KELLYS CUSTOM INTERIORS
KEMPS OFFICE CENTER
KERR CABINET COMPANY INC.
KIDS FIRST CHILDCARE
KIDZ DAY OUT INC.
KING TAX LOAN &
ACCOUNTING
KLASSIC KANDLES
KOCH FOODS OF ASHLAND
KRONOSPAN LLC
LAMARS DONUTS
LANEY AIR CONDITIONING
LASER FABRICATION &
MACHINE CO. INC.
LAWN DOCTOR/JIM RAY
ENTERPRISES INC
LAYTON PLACE RESTAURANT
LEES HEATING & AIR
CONDITIONING
LEGGHORNS CAFE
LENN COSTNER AUTO SALES
LEROYS TAX SERVICE
LESCO INC.
LIFETIME EYE HEALTH CARE
LIFETIME WINDOWS
LIGHTING SHOWROOM

LINDAHL'S SMALL ENGINE
REPAIR
LIPSCOMB AUTO SALES
LONG MEMORIALS
LOTT CABINET SHOP
M AND J SHIPPING SUPPLIES,
LLC
M&H VALVE
MAGNOLIA VACATIONS
MAIN STREET MARKETING
MAP EQUIPMENT SALES LLC
MARTIN ASSOCIATION
MARTINS PHARMACY
MARVEL CLEANERS
MARVINS BUILDING SUPPLY
MATTRESS OUTLET
MAUSER USA LLC
MCCLELLAN FAMILY
CHIROPRACTIC
MCCLELLAN PARK MEDICAL
MALL
MEDHUS WELDING AND
FABRICATION
MERRILL LYNCH
METLIFE
METRO MAIL SERVICE
MICROCHIP COMPUTER
LAYOUT
MILANO EYECARE GROUP
MILLER FLORIST
MILLER FUNERAL HOME
MILLER MONUMENT
MILLERS OFFICE FURNITURE
MINTON HOME CENTER
MODERN GRANITE & MARBLE
MOORE PRINTING COMPANY
MOORE REALTY
MORRIS ALTERATIONS
MORROW FURNITURE
MOSES CONSTRUCTION
MOTEL 8 HOTEL - OXFORD
MOTOCYCLE SPORTS
MOVIE GALLERY
MT CHEAHA HARLEY-
DAVIDSON
MT. CHEAHA ECO-SMOKES
MT. OLIVE VOL FIRE
DEPARTMENT
MULLINAX AUTO SALES INC
NANNEY & SON INC.
NETWORK TECHNOLOGY INC.
NEW LEAF MARKETING
NGC INDUSTRIES INC.
NHC HEALTHCARE
NISSAN OF GADSDEN
NIXON SPINE AND SPORT
NOBLE SIGNS
NOLEN COMPANY
NUNNALLYS FRAMING
OMNI CLINIC
OREILLY AUTO PARTS
STORE#1196
ORION TECHNOLOGY INC.
OXFORD BLUEPRINT &
REPROGRAPHICS INC.
OXFORD EMERGENCY
MEDICAL
OXFORD LUMBER COMPANY
INC
OXFORD MACHINE & FAB
COMPANY INC
OXFORD MEDICAL CLINIC
OXFORD UNIQUE CAR CARE
PARADISE TAN LLC
PARKER HANNIFIN CORP
PARRIS MASONRY
PEE WEE TURNER MOTORS
INC.
PEPPERS & CLICKS BARBER
SHOP
PHILLIPS MANUFACTURING
CO.

Select Employee Groups (SEGs) continued...

PHYSICIANS CARE CLINIC	JEWELRY - PIEDMONT	WDNG RADIO
PINEY WOODS FURNITURE	STRINGFELLOW HOSPITAL	WEAVER WELDING CO.
PINSON FLORIST	STROUP LAWN CARE	WELDTEK TESTING LABS
PLAYTIME COMICS	SUNNY KING MOTOR	WELLNESS FOUNDATION
POOHS BARBER SHOP	COMPANY	WESTERN SIZZLIN OF OXFORD
POTTS MARKETING GROUP	SUPERIOR AUTOMOTIVE	WHMA RADIO
LLC	SUPERIOR PEST CONTROL INC	WHOG RADIO
PRECISION STRIP INC	SUPERVALU/WESTERN	WIDENET CONSULTING LLC
PRECISION TUNE INC.	SUPERMARKETS	WILHOITE & ASSOCIATES
PREMIER LAWN & LANDSCAPE	SUPERVISORY OFFICE--US	WILL STAFF SNELLING
PRESTIGE MEDICAL SPA	DEPT OF AGRICULTURE	WILLIAMS LAWN SERVICE
PRIMERICA FINANCIAL	SOIL CONSERVATION	WILLS AIR FREIGHT
SERVICES	SERVICE IN AUBURN	WJXS- TV 24
PRINT PARCEL AND POST	SYSTEMS BY DESIGN	WOODARD BROADCASTING
PRYOR GIGGEY COMPANY	TAGERT INSURANCE GROUP/	CO./WVOK 97.9
PUROHIT PEDIATRIC CLINIC	FARMERS INSURANCE	WOODMEN OF THE WORLD
LLC	TAIL FEATHERS	WOODS BODY SHOP
QC FINANCIAL SERVICES	TALLADEGA ACE HOME	YMCA OF CALHOUN COUNTY
QUAD CITIES VOLUNTEER	CENTER	YOUNG WOLLSTEIN JACKSON
FIRE DEPARTMENT	TALLADEGA INTERNATIONAL	& WHITTINGTON LLC
QUINCYS LENLOCK	TRUCK & TRACTOR CO.	YOUNGS DENTISTRY
QUINTARD MALL	INC.	YUME
QUIZNOS SUBS	TALLADEGA OB-GYN	
RAINBOW OMEGA	TAYLOR CORP	
RAMADA INN	TEMPFORCE	
REMODELERS OUTLET/	TENTH STREET ELEMENTARY	
ADVANCED FENSTRATION	SCHOOL	
PRODUCTS	TERRY HOGUE ELECTRIC INC	
RENAISSANCE SALON	THE ANNISTON STAR	
RESORT ADVERTISING	THE CHILDRENS PLACE	
REX TV AND APPLIANCES	THE DONOHO SCHOOL	
RICE RICE & SMITH P.C.	THE KIA STORE GADSDEN	
RITE WAY AUTO SALES AND	THE KIA STORE OF ANNISTON	
SALVAGE	THE MOELLER LAW FIRM	
ROBBINS GIOIA	THE MUSIC BOX	
ROBERTS RENTALS LLC	THE OFFICE CORP. OF	
RON NEWTON PONTIAC-	ANNISTON	
CADILLAC	THE SUPPLY ROOM	
RONNIE WATKINS FORD	THE SURGERY CENTER	
RONS BAR-B-Q	THE THISTLEDOWN GROUP	
ROSWERS DAYTIME	INC.	
PRODUCTIONS	THE UPS STORE	
ROY HANNER AGENCY	THE VILLAGE STATIONER	
RUBY TUESDAY	THOMPSONS PAINTING	
RUSSELL MACHINE CO.	COMPANY	
SAIC (SCIENCE APPLIATIONS	THREE DUDES SEAFOOD	
INTERNATIONAL	THREE STYLE PIZZA	
CORPORATION)	TOMMY GRIFFITH AUTO	
SAMS AUTO SERVICE	TOP O THE RIVER	
SAMS CLUB #4836	TRACTOR & EQUIPMENT	
SANDERS CABINETRY	TRACY J. CYCLES INC.	
SAVE YOUR DATA LLC	TRI STAFFING	
SECURITY SOUTH COMPANY	TRI-CITY HOUSING	
SENSATIONAL STYLES & TAN	TRINITY BAPTIST MINISTRIES	
SENTINEL CONSUMER	TRIPLE J LANDSCAPE	
PRODUCTS	BEAUTIFICATION	
SERVICE REALTY COMPANY	TWILLEY & ASSOC	
SERVICEMASTER BY MIMSCO	TYSON ART & FRAME AND THE	
SHAFER USED CARS	WINE CLOSET	
SHAWN SNIDER STATE FARM	UNIQUE BEAUTY SALON	
SHINE THROUGH JANITORIAL	UNITED WAY OF EAST	
TECH	CENTRAL ALABAMA	
SIGHT AND SOUND	UNIVERSITY CDJR (DBA)	
SIGN GRAPHICS INC.	UNREMARKED SPOUSES OF	
SILVER LAKES GOLF COURSE	DECEASED MEMBERS OF	
SKINNERS CASH AND CARRY	THE CREDIT UNION	
SNEAD AG SUPPLY & SERVICES	US BANKRUPTCY COURT	
SNEAKY PETES AKA RANNOV	US DEPARTMENT OF	
INC	AGRICULTURE HEFLIN	
SOUTHERN WASTE SYSTEMS	US LAWN	
INC	VAL-PAK COUPONS	
SOUTHWIRE MEDIUM	VALLEY MACHINE CO. INC	
VOLTAGE	VALLEY PHOTOGRAPHY	
SPIRIT OF ANNISTON	VAPOR OUTFITTERS	
SPORTS TRAILERS INC	VAULT BUILDERS	
SPRINGS INDUSTRIES INC	WAFFLE HOUSE	
STATE BEAUTY SUPPLY	WAL-MART ANNISTON	
STEPHENS ELECTRIC SERVICE	WAL-MART JACKSONVILLE	
STILL MID-TOWN CERAMICS	WAL-MART OXFORD	
STINSON & HOWARD FINE	WALLACE METALS	
JEWELRY - OXFORD	WATER WORKS SEWER BOARD	
STINSON & HOWARD FINE	OF THE CITY OF HEFLIN	

Products and Services

Share Accounts	CoinLINK
Christmas Club	VoiceLINK
Kids Club	eLINK
Share Certificates	eStatements
Individual Retirement Accounts	eNotifications
First Choice Checking	Online Statements
Freedom Classic Checking	Online Bill Pay
Plus Checking	eZLink Mobile app
Blue Ribbon Checking	Check Reordering
AOD Gold Checking	Personalized Checks
Overdraft Protection	Stop Payments
Mobile Banking	Electronic Funds Transfer
Paid NSF	Night Depository
Home Loans	Visa Check Cards
Manufactured Home Loans	Notary Public
Construction/Permanent Loans	Official Checks
Home Equity Lines of Credit	Money Orders
Home Improvement Loans	Direct Deposit
Automobile Loans	Payroll Deduction
Recreational Vehicle Loans	Wire Transfers
Farm Equipment Loans	Safe Deposit Boxes
Share Secured Loans	Shared Branching
Certificate Secured Loans	Ready to Roll
Personal Loans	AODFCU Surcharge Free ATMs
Lines of Credit	P.O.D. Accounts
Visa Platinum Cash Back Credit Cards	Vehicle Warranty
TruStage Home Owner's Insurance	Business Checking & Savings
TruStage Auto Insurance	Business Loans & Lines of Credit
Accidental Death & Dismemberment Insurance	Business Credit Cards
Credit Life Insurance	Business Real Estate, Vehicle & Equipment Loans
Credit Disability Insurance	Merchant Services
GAP Insurance	
Excess Share Insurance	

Community Involvement

AOD Federal Credit Union (AODFCU) is committed to making a difference in peoples' lives. Support is given to organizations, which provide for the health, education, and welfare needs of our members and potential members. As a socially responsible company, AODFCU supports employee participation in worthwhile projects and organizations in communities where our employees and members live and work. AODFCU recognizes that such participation provides employees valuable leadership training, work experience and a sense of personal fulfillment. In turn, our communities benefit from the time and energy of AODFCU volunteers. During 2015, AODFCU employees volunteered many hours to such organizations. Following are a list of the organizations that received monetary and/or volunteered time donations from AOD Federal Credit Union in 2015:

Allen Ray Chaffin Marine Corp League
ANAD - MWR - Wounded Warrior Hunt
Anniston Lions Club
Anniston Rotary
Anniston Runners Club- Woodstock 5k
Cheaha Chapter of Credit Unions
Children's Services Inc.
Community Enabler

East Alabama Credit Association
EOD Warrior Foundation
Grace Episcopal Church- Habitat for Humanity
Kid's Fishing Classic, Inc.
Kiwaniis Club of Anniston
Toys for Tots
United Cerebral Palsy



Pictured (L-R):

Nicole Motsek, EOD Warrior Foundation Executive Director; Gordon "Doc" Williamson, Chairman; Gloria "Jean" Newton, Secretary; Clyde Wesson, Vice Chairman; Jim Webb, Treasurer; Bobby Israel, Board Member; Ronald E. Self, Board Member; Kat Causey and their daughter; Aaron Causey; Brenda & Jack Causey mother & father

REASON

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PROGRAM

**Visit one of the Participating Dealers
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purchase your next vehicle!**

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- Avery Auto Sales
- Bama Power Sports
- Benton Nissan
- Bill Stanford Automotive
- Buster Miles Chevrolet
- Buster Miles Ford
- Classic Cadillac GMC
- Clay Automotive, LLC
- Colonial Motors
- Cooper Chevrolet
- Cycle World
- Hill Auto Sales
- James O'Neal Chrysler
Dodge Jeep
- KIA of Gadsden
- KIA Store of Anniston
- Lenn Costner Auto Sales
- Mike Lipscomb Auto Sales
- Mullinax Auto Sales
- Motorcycle Sports, Inc.
- Mt. Cheaha Harley-Davidson
- Nissan of Gadsden
- Pee Wee Turner Motors
- P.K. Brooks Used Cars
- Ronnie Watkins Ford
- Sunny King Ford
- Sunny King Honda
- Sunny King Toyota
- Superior Hyundai
- University Chrysler Dodge
Jeep Ram

(256)237-9494 • (800)637-0299

www.aodfcu.com

Federally Insured by NCUA

All loans subject to credit approval.

Rates, terms, and conditions are subject to change without notice.

Office Information

Bynum • 334 Victory Drive • Bynum, AL 36253

Depot • Anniston Army Depot Building 141 • Anniston, AL 36201

Greenbrier • 216 E. Greenbrier Dear Road • Anniston, AL 36207

Jacksonville • 1060 JD & L Drive S.W. • Jacksonville, AL 36265

Lenlock • 150 Bill Robison Parkway • Anniston, AL 36206

Oxford • 12 Elm Street • Oxford, AL 36203

Office Hours

Bynum

Monday – Friday
9:00 a.m.-5:00 p.m.

Depot

Monday – Friday
8:00 a.m. – 4:00 p.m.
Closed for Lunch
1:30 p.m. - 2:00 p.m.

Greenbrier

Monday – Friday
9:00 a.m. – 5:00 p.m.
Drive Thru open until 6:00 p.m. Friday
Saturday Hours
8:00 a.m. – 12:00 p.m. (Drive Thru Only)

Jacksonville

Monday – Friday
9:00 a.m. – 5:00 p.m.
Drive Thru open until 6:00 p.m. Friday
Saturday Hours
8:00 a.m. – 12:00 p.m. (Drive Thru Only)

Lenlock

Monday – Friday
9:00 a.m. – 5:00 p.m.
Drive Thru open until 6:00 p.m. Friday
Saturday Hours
8:00 a.m. – 12:00 p.m.(Drive Thru Only)

Oxford

Monday – Friday
9:00 a.m. – 5:00 p.m.
Drive Thru open until 6:00 p.m. Friday
Saturday Hours
8:00 a.m. – 12:00 p.m. (Lobby & Drive Thru)

Website

www.aodfcu.com

Phone

(256) 237-9494
(800) 637-0299
(256) 237-3285 – fax

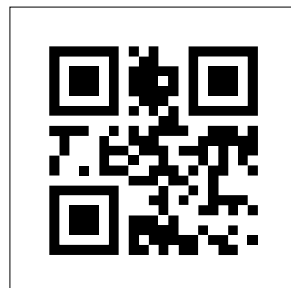
Correspondence Address

Please be sure to use AODFCU'S correspondence address (P.O. Box) when communicating by mail.

**P.O.Box 608
Bynum, AL 36253**



Thank You Members!



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