

67th Annual Meeting Report

On February 28, 2017, AOD Federal Credit Union's Annual Meeting took place at the Oxford Civic Center. Promotional items were presented to members as they arrived. Each member was invited to enjoy a hearty variety of finger foods before Board Chairman, Gordon "Doc" Williamson, called the meeting to order. A review of the past year was presented in a special video entitled "Members Matter." Also, an informative Annual Report was presented to each member. You may view this report online at www.aodfcu.com.

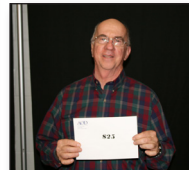
After all reports were presented and approved, Chairman Williamson adjourned the meeting, and CEO, Virginia Bowen and CFO, David Mooney, awarded door prizes to lucky members. Thirty-one door prizes were given away this year, including cash amounts from \$25 up to \$200, two plants, Fitbit and GoPro Camera.



Ernestine Smith



Peyton Webb



Virgil Bohn



Teresa Webb

ACCOUNT VERIFICATION NOTICE: *Mailing on or about March 31st, 2017*

The Supervisory Committee has contracted Kemp & Associates CPA, PC to perform verification of member's accounts. Please compare your statement with your records. If you find discrepancies, please contact Kemp & Associates (P. O. Box 2309, Anniston, AL 36202) at 256-237-5102. We will consider balances correct unless you respond within the 15 days of the mailing. Take special note that the confirmation response address will not be AOD Federal Credit Union's normal mailing address, but rather Kemp & Associates mailing address, as referenced above.

Key Financials

(As of 2/29/16)

Total Assets.....\$287,245,316

Total Loans.....\$148,323,591

Holiday Closings

Memorial Day – Monday, May 29th

Independence Day – Tuesday, July 4th

Bynum Office

334 Victory Drive
Bynum, AL 36253

Depot Office

Anniston Army Depot,
Bldg. 141
Anniston, AL 36201

Greenbrier Office

216 E. Greenbrier Dear Rd.
Anniston, AL 36207

Jacksonville Office

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

Lenlock Office

150 Bill Robison Pkwy.
Anniston, AL 36206

Oxford Office

12 Elm Street
Oxford, AL 36203



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



**EQUAL HOUSING
LENDER**

**Federally Insured by
NCUA**

Local (256) 237-9494

Toll (800) 637-0299

Fax (256) 237-3285

Correspondence Address:

Please be sure to use
AODFCU's correspondence
address (P.O. Box) when
communicating by mail. The
post office may not deliver
mail addressed to a street
address.

P.O. Box 608
Bynum, AL 36253



LEADERSHIP TEAM

Board of Directors

Chairman

Gordon "Doc" Williamson

Vice Chairman

Clyde Wesson

Secretary

Gloria "Jean" Newton

Treasurer

Bobby Israel

Board Members

Larry Daugherty

Jim Webb

Ronald E. Self

Supervisory Committee

Chairman

Charlene Stallings

Vice Chairman

Thomas A. Smith

Secretary/Recording Officer

Gloria "Jean" Newton

Chief Executive Officer
Virginia Bowen

Chief Financial Officer
David Mooney

Chief Operations
Officer
Rikki Graben

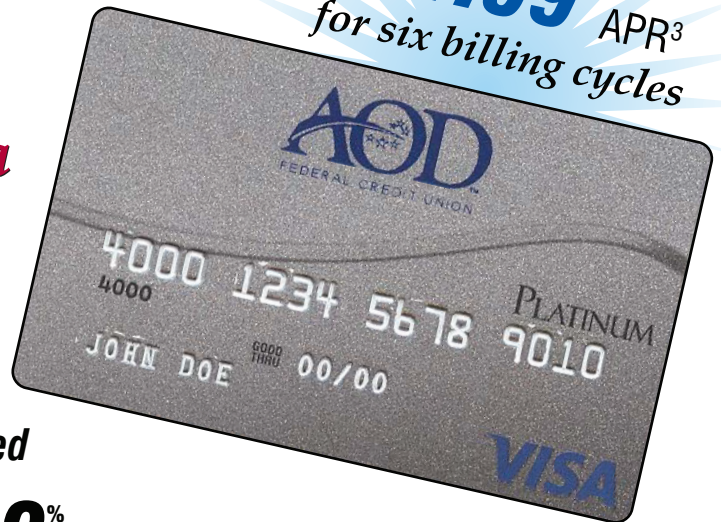
Credit Card Promotion Extended until April 15, 2017

**Balance transfer¹
special on
Cash-Back²
Platinum Visa
Credit Cards!**

Rates Thereafter:

5.20% APR³ Secured

6.49% - 16.99% APR³ Platinum



1.99% APR³
for six billing cycles



³APR = Annual Percentage Rate. ¹Promotion valid for balance transfers made between January 15, and April 15, 2017. Balance transfers will receive the promotional rate of 1.99% APR for six (6) full billing cycles. Rates thereafter: 5.20% APR on Share Secured Visa, 6.49% - 16.99% APR on Platinum Visa cards. Subject to credit approval. Subsequent balance transfers during the promotional period will receive the promotional rate for the remainder of the six (6) billing cycles. ²CashBack Rewards not available for share secured cards. Qualified purchases do not include cash advances, balance transfers, convenience checks or returns. Members must be in good standing to participate. Offer available only for transfers from foreign cards. Membership Required. \$25.00 deposit required to open share account. Certain restrictions apply. Limited time offer, promotion may be discontinued without notice.

Free Member Shred Day!



A Shred-it truck will be at the
Jacksonville Branch

9:00 a.m. - 12:00 p.m.

& at the **Oxford Branch** from
2:00 p.m. - 5:00 p.m. on

Friday, May 12, 2017 to allow members
to shred* confidential paper documents.

*Bring up to six (6) bags of paper items only; boxes as well as
non-paper items cannot be shredded.

www.aodfcu.com

Federally insured by the NCUA



SEG SPOTLIGHT:

Tameron Honda Gadsden



Tameron Honda Gadsden (Established September 1, 2015) acquired from Grissom Honda who had been in Gadsden for over 40 years. Parent company Tameron Honda in Hoover established approximately 40 year ago.

Tameron Honda Gadsden is a full service Honda automotive franchise that sells New Honda's, Certified Honda's and used cars in Gadsden, AL. Tameron Honda is committed to our community and also to provide the best automotive sales and service experience available today. Our philosophy of doing business in a honest and ethical way. "One Way... The Right Way" is Tameron's long proven process of great success. We believe the Customer always comes first and making our customer's happy is the most important thing we do. Tameron is home to Lifecare an exclusive 250,000 mile powertrain guarantee at no charge on new Honda's. Operating Partner and General Manager Kevin Riggan has been servicing Central Alabama for over 24 years with all your Honda needs and he would like to personally invite you to come see him today. Tameron's new facility by Gadsden Walmart is currently under construction and they look to move in around June or July. Call Kevin today or check out Tameron on line at tameronhondagadsden.com...where "you're going to LOVE the way you're treated"

Hours: Sales Monday – Friday 8:30 a.m. to 7:00 p.m. Saturday 9:00 a.m. – 6:00 p.m.
Tameron Honda Gadsden, 620 W. Meighan Blvd, Gadsden, AL 35901 256-5447-9092

The FACT Act

The Fair Credit Reporting Act is designed to aid in the fight against identity theft, increase the accuracy of consumer reports, and limit the type and amount of marketing solicitations that you receive.

NOTICE

Furnishing Negative Information to Consumer Reporting Agencies

- We may report information about your account to credit bureaus.
 - Late payments, missed payments, or other defaults on your account may be reflected in your credit report.
- (This notice has been provided to you as required by Section 217 of the Fair and Accurate Transactions Act of 2003)*

Your credit report provides insight on how financially responsible you are. Your financial well-being depends heavily on maintaining a clean credit report. Negative information in your credit report will lower your credit score. Low credit scores generally result in denial of future credit, lower credit limits, and higher rates on the credit you receive.

Please make your payments on time and always pay at least the minimum amount due to insure that negative information regarding your accounts with AOD Federal Credit Union will not appear on your credit report.

Member Will Service

The law firm Kudulis, Reisinger and Price, L.L.C., is planning to provide you with a special opportunity to discuss having your will made. You may be asking, "Should I have a will?" or "Do I need a will?" Well, here are a few reasons for having a will:

- A will is the only way of insuring that your wishes regarding the disposition of your property are properly met.
- A will can relieve some of the burdens placed on your heirs by the probate court.
- A will can save your estate money since many costs associated with an estate may be waived in the will.
- A will allows you to pick who will oversee your estate.

The law firm, Kudulis, Reisinger and Price, L.L.C. will be at the Credit Union's Oxford office on Thursday May 4, 2017 to conduct individual interviews. You will be under no obligation at your interview but if a will is prepared, a fee will be charged according to your situation. If you are interested, please call the Credit Union at (256)-241-8289 to schedule an appointment.

The Alabama State Bar requires the following disclosure to be made: "No representation is made that the quality of the legal services to be performed is greater than the quality of legal services performed by other lawyers."

New look for AODFCU Visa Debit Cards!

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



EMV Card FAQs:

What is an EMV chip-enhanced card?

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

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

Why is the Credit Union adopting EMV technology?

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

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

What are the benefits of EMV?

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

Why are EMV credit cards and EMV payments transaction secure?

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

The Home Equity Line of Credit special is back!

AODFCU is offering home equity lines of credit with a **1.49% APR*** introductory rate for up to 12 months for a limited time.

*APR = annual percentage rate. Subject to credit approval. Some restrictions and conditions may apply. Rates and promotional terms subject to change without notice. Please consult your tax advisor regarding the deductibility of interest. Please see a member service representative for current rates and details. The introductory rate of 1.49% APR is for the first twelve months. Thereafter, the APR will vary based on the prime rate 4.00% as of 03/15/2017, as published in the Wall Street Journal, plus or minus a margin based on credit worthiness. The maximum APR will not exceed 18%. Closing costs can range from \$700 to \$1,200. Your closing costs will be paid by the Credit Union if the initial advance at closing is \$10,000 or more on a \$50,000.00 or less LOC. If the balance is paid in full within 12 months of the initial advance the amount paid to third parties on your behalf will be added to the balance owed to the Credit Union. Promotion valid 01/31/17 to 06/30/17. Limited time offer, promotion may be discontinued without notice.

