

AODTM

FEDERAL CREDIT UNION

INSIGHTS

Power of the Past,
Driving the Future



2018 ANNUAL MEETING • February 26, 2019

The 69th Annual Meeting of AOD Federal Credit Union was held on February 26, 2019 at the Oxford Civic Center. Over 300 members and guest enjoyed the evening which began with delicious Bar B Q catered by Steve N' Jan's BBQ and gifts were presented to all attending.

Board Chairman, Gordon "Doc" Williamson called the meeting to order and presented the Chairman's report and a review of the Annual Report. The Annual Meeting Video "Power of the Past, Driving the Future" was presented. You

may review the Annual Report and video online at www.aodfcu.com/annual-reports/.

Thank you to everyone that attended the 69th Annual Meeting. We are extremely proud to be part of an exemplary financial institution that has stood strong through the years. The power of our past is driving our future, and that future is bright. As a valued member of AOD and our community, we look forward to continuing this journey with you.



LOCAL
(256) 237-9494

TOLL FREE
(800) 637-0299

FAX
(256) 237-3285

CORRESPONDENCE
P.O. Box 608
Brynum, AL 36253

 **ESI** INSURED BY
EQUAL HOUSING LENDER **NCUA**

**KEY
FINANCIALS**
(as of 2/28/19)

**TOTAL
ASSETS** \$ 312,848,389

**TOTAL
LOANS** \$172,216,880

AODFCU.COM ►



141 BRANCH ANNOUNCEMENT

You Spoke. **WE LISTENED.**

THE 141 BRANCH WILL REMAIN OPEN!

We will announce more information at a later date.

COMING SOON

Save time and take advantage of our up-coming Digital Updates!

- ★ **Updated Mobile App**
- ★ **SymApp**
Get pre-approved for your Loan wherever you are.
- ★ **Mobile Remote Deposit Anywhere (RDA)**



MORE INFORMATION COMING SOON!

NEW! Saturday Branch Hours



Our **SATURDAY** Branch hours and locations are changing!

Effective **June 1, 2019** we will service our members at the Oxford Branch drive-thru only.

SATURDAY

8:30 a.m. - 12:00 p.m.
(Oxford drive-thru only)

Visit www.aodfcu.com to view our 24/7 services and look for our digital updates coming soon!

AODFCU Annual Account Verification Notice

AOD Federal Credit Union's Supervisory Committee has contracted with Kemp & Associates, CPA PC to perform a verification of member's accounts as of 03/31/19. Please, compare the transactions and balances on your statement with your records.

We will consider the balances correct unless we hear from you within the next 15 days. Please, do not remit loan payments or deposits to the above address.

Kemp & Associates,
CPA PC

P.O. Box 2309
Anniston, AL 36202
256-237-5102

THANK YOU

AOD COMMUNITY INVOLVEMENT



TONY LARUSSA
AODFCU MEMBER
BUSINESS LENDER

VOTED CALHOUN CHAMBER OF COMMERCE'S AMBASSADOR OF THE YEAR!



EMPLOYEES RAISED MONEY WITH A JEAN DAY YMCA ANNUAL CAMPAIGN

AODFCU SEG SPOTLIGHT



Whit's KidZone was founded in 2017 by Shayna Mackey-Whitfield. Mackey-Whitfield has been a member of the AOD family since 2002.

Thank you for allowing us the opportunity to introduce ourselves to the AOD family! Whit's KidZone is Calhoun County's newest source for amusement rentals! We offer bounce houses, water slides, combos, concessions and music box rentals for reasonable daily rates. Delivery and pickup are available for Calhoun County and all surrounding areas. We look forward to

bringing the BOUNCE to your school, church, business, or backyard party!

Follow us on Facebook at Whit's KidZone! There, you can view all of our inventory. We can also be reached by phone at (256) 405-WHIT (9448) or by email at WhitKidZone@gmail.com.

~Shayna Mackey-Whitfield

AODFCU LEADERSHIP TEAM

BOARD OF DIRECTORS

CHAIRMAN
GORDON "DOC" WILLIAMSON

VICE CHAIRMAN
JIM WEBB

TREASURER
BOBBY ISRAEL

SECRETARY
GLORIA "JEAN" NEWTON

BOARD MEMBERS
LARRY DAUGHERTY, RONALD E. SELF & DELLE BEAN

DIRECTOR EMERITUS
CLYDE L. WESSON

SUPERVISORY COMMITTEE

CHAIRPERSON
GLORIA "JEAN" NEWTON

SECRETARY
CHARLENE STALLINGS

COMMITTEE MEMBER
**DONTE VINCENT
CINDY TAYLOR**

SENIOR MANAGEMENT

CHIEF EXECUTIVE OFFICER
VIRGINIA BOWEN

CHIEF FINANCIAL OFFICER
DAVID MOONEY

CHIEF OPERATIONS OFFICER
RIKKI GRABEN

CHIEF INFORMATION OFFICER
ROBERT GUICE

UPCOMING HOLIDAY CLOSINGS



Monday, May 27th
MEMORIAL DAY

OUR BRANCHES

AODFCU.COM ►

BYNUM
334 Victory Dr.
Bynum, AL 36253

DEPOT
Anniston Army Depot
Bldg. 141
Anniston, AL 36201

GREENBRIER
216 E. Greenbrier Dear Rd.
Anniston, AL 36207

JACKSONVILLE
1060 JD & L Dr. SW
Jacksonville, AL 36265

LENLOCK
150 Bill Robison Pkwy.
Anniston, AL 36206

OXFORD
12 Elm St.
Oxford, AL 36203



30-YEAR FIXED RATE MORTGAGE

As low as **4.20%**

Low Down Payment & your Monthly Payment will never increase!

*APR (Annual Percentage Rate). Sample monthly principal and interest payment for a \$150,000 loan with 5% down over a 360-month term at 4.45% is \$755.58. Payment amounts disclosed do not include amounts for taxes and insurance premiums. Consult a tax adviser for further information regarding the deductibility of interest and charges. Credit union membership required. Limited Time Offer and may be withdrawn without notice. Other restrictions may apply.

GREAT RATES!

EARN THE MOST ON YOUR SHARE CERTIFICATE

**1.5%
APY***
6-MONTH

**2.12%
APY***
12-MONTH

**2.76%
APY***
48-MONTH

**3.01%
APY***
60-MONTH

*Annual percentage yield (APY with minimum required balance of \$1,000 for 48mo & 60mo & \$500 for 6mo & 12mo. Rate effective as of 2/1/2019. Early withdrawal penalties apply and may reduce earnings. Upon maturity, the term share certificate will automatically renew for the same term at the rate in effect at the time of renewal unless you instruct us otherwise. Membership required.

INSURED BY
NCUA



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.

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.