



Third Quarter BOARD ELECTIONS

Two (2) AOD Federal Credit Union Board of Director positions must be filled in 2019. A four member Nominating Committee to oversee the nominating process has been appointed.

CHAIRMAN

Ronald Self

P.O. BOX 584 MUNFORD, AL 36268
256-239-0982

Gloria "Jean" Newton

1011 LANE ROAD OXFORD, AL 36203
256-831-5886

Larry Daugherty

145 MORTON DRIVE PELL CITY, AL 35128
205-814-0403

Delle Bean

553 GREEN VALLEY DRIVE EASTABOGA, AL 36260
256-831-0053

If you would like to be considered for nomination to one of the Board vacancies, an application may be picked up at any AOD Federal Credit Union branch or by contacting any Nominating

Committee member. Once you have completed the application, mail it to any of the committee members listed above. Nomination forms must be received no later than August 13, 2018.

LOCAL
(256) 237-9494

TOLL FREE
(800) 637-0299

FAX
(256) 237-3285

CORRESPONDENCE
P.O. Box 608
Bynum, AL 36253



**KEY
FINANCIALS**
(as of 05/31/18)

**TOTAL
ASSETS** \$ 298,209,127.83

**TOTAL
LOANS** \$172,078,573.84

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AODFCU CONGRATULATES OUR 2018 SCHOLARSHIP RECIPIENTS

Zoe Biggs
ALEXANDRIA HIGH SCHOOL

Karissa Skinner
Dylan Turner
CLEBURNE COUNTY HIGH SCHOOL

Jaden Reid
KEN REID ENGINEERING SCHOLARSHIP
GADSDEN CITY SCHOOL

Lindsey Johnson
JACKSONVILLE HIGH SCHOOL

Isabella Coppock
Joseph Hoffman
LINCOLN HIGH SCHOOL

Brian Jacob Smith
Kaylie Stephens
Dawson Young
MUNFORD HIGH SCHOOL

Kody Coppock
OHATCHEE HIGH SCHOOL

Kaitlin Watson
Sydney Osburn
Kathryn Love
OXFORD HIGH SCHOOL

Hope Champion
Kaylee Sanders
OXFORD HIGH SCHOOL

Ethan Borders
PLEASANT VALLEY HIGH SCHOOL

Mikayla Carden
VICTORY CHRISTIAN SCHOOL

Annslyn Pilkington
Jordan Singleton
WHITE PLAINS HIGH SCHOOL

AOD Federal Credit Union is proud to invest in the futures of its young member-owners by providing Scholarship awards toward higher education. This year, the Credit Union was pleased to award Scholarships totaling \$21,000. Nineteen Scholarships valued at \$1,000 and one Ken Reid Engineering Scholarship valued at \$2,000.

On Monday, April 23rd, AODFCU Scholarship winners for 2018 were honored at a dinner reception at the Oxford Civic Center where they were joined by their families. On behalf of all of us at AOD Federal Credit Union, **CONGRATULATIONS** and we wish you the best of luck as you continue your education!

The 2019 AOD Federal Credit Union Scholarship applications will be available in November 2018. To learn more about this program, or to become a member-owner, call (800) 637-0299, visit aodfcu.com or visit your local AODFCU branch.

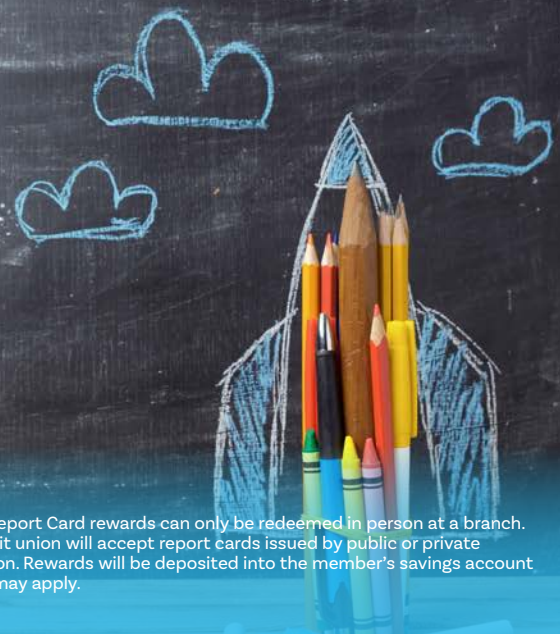
REPORT CARD REWARDS

HELP FUEL THEIR FUTURE!

EARN MONEY

FOR EVERY "A" OR "B" YOU RECEIVE!

Membership required. Members may earn \$1.00 for every "A," and \$0.50 for every "B" grade on a report card. Report Card rewards can only be redeemed in person at a branch. Report Cards will be accepted for the most recent grading period only. Progress reports not eligible. The Credit union will accept report cards issued by public or private schools. Home-schooled students must present a copy of their report card submitted to a Board of Education. Rewards will be deposited into the member's savings account within two business days. AODFCU will reward grades from core academic courses only. Certain restrictions may apply.



AOD COMMUNITY INVOLVEMENT



HONOR FLIGHT

AODFCU has been a proud sponsor of the Honor Flight for the last couple of years. The Honor Flight Network is a non-profit organization created solely to honor America's veterans for all their sacrifices. They transport our heroes to Washington, D.C. to visit and reflect at their memorials. This year, two of our board members, Gordon 'Doc' Williamson, Chairman and Ms. Gloria 'Jean' Newton, Secretary were very fortunate to be a part of this wonderful time!



KIDS INVITATIONAL & FISHING CLASSIC

A non-profit organization which hosts an annual fishing tournament for students with intellectual disabilities in schools across Calhoun and Cleburne County.



PELL CITY BLOCK PARTY



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

VICE CHAIRMAN
THOMAS A. SMITH

COMMITTEE MEMBER
DONTÉ 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



Wednesday, July 4th
INDEPENDENCE DAY



Monday, September 3rd
LABOR DAY

*Rely on your
Financial
Family.*

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OUR BRANCHES

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



SUMMER Skip-a-Pay

SKIP YOUR JULY OR AUGUST LOAN PAYMENT(S)

By participating in AOD Federal Credit Union's Skip-A-Pay* program, you authorize AODFCU to defer your loan payment(s) as indicated. You agree and understand that: 1) Mortgage loans, Credit Cards, and loans newer than two (2) months may not be eligible for the skip-a-payment program; 2) Payments made through Payroll Deduction or Direct Deposit transfer may be deposited into your Share Savings or Checking Account for the month skipped and will subsequently be available for withdrawal; 3) FINANCE CHARGES will continue to accrue on the unpaid balance during the month you skip your payment and when payments resume, the unpaid interest will be collected first; 4) Deferring your payment will result in your having to pay higher total FINANCE CHARGES than if you made your payment as originally scheduled; 5) The payment deferral may extend the maturity date of your loan(s); 6) You will be required to resume your payments the following month; 7) No more than two (2) payments per loan may be skipped in a calendar year. 8) Payment protection and/or GAP insurance may not apply to the extended loan term. Certain restrictions may apply. The offer expires July 30, 2018 for July 2018 skips and Aug. 31, 2018 for Aug 2018 skips.

AODFCU SEG SPOTLIGHT



Smith's Construction
Flooring and Remodeling LLC

Smith Construction Flooring and Remodeling, LLC is our company and we take great pride in our experience, expertise, quality, and customer service that we provide to meet the consumer's needs. It is our mission to provide excellent workmanship and complete customer satisfaction from start to completion of a project.

In order to understand the needs and expectations of our customers, we take great care to work and communicate with every customer in a professional manner. Our reputation is based on service, safety, and quality, regardless of how large or small the job. Originally this business was started by my Father in 1998 as Smith Enterprises. After working with several flooring contractors, he took a leap into starting his own business, and was rather successful. He started doing remodeling in 2007. In 2017 the business changed the Smith Construction Flooring and Remodeling LLC. Although we specialize in Hardwood Flooring, we can handle any project. Any job from repairing a subfloor, Bathroom/ Kitchen remodels, Deck Building, and beyond. Smith Construction Flooring and Remodeling the name says it ALL!



AOD Smishing (SMS-Phishing) Fraud Prevention

AODFCU will **NEVER** send you a text and/or e-mail requesting your credit/debit card number or PIN.

What You Should Look Out For

If you have received a suspicious text message requesting financial information. Recently, AOD has received reports of members and non-members receiving text messages claiming to be from AODFCU. The text messages are from a variety of area codes and numbers. Please be advised that these are not legitimate messages from AOD. Do not call the number or provide sensitive information back to the text message.

What You Can Do

Due to the increase number of fraudulent text messages being reported by members and non-members, and in an effort to protect our members against fraud, it has been necessary to block transactions from a number of foreign countries. If you do plan to travel out of the country, please contact one of our Branches at **256-237-9494** to prevent your card from being blocked. If your card is already on Travel Status before our block is initiated, your card will still be declined. Please, contact AODFCU and have your travel-status re-activated to prevent any inconvenience.

If You Need More Support

If you have any questions or are not sure if you have been affected by fraud please contact us, Your Financial Family and let us help you! Call **256-237-9494** or visit www.aodfcu.com.

2.9%
APR*

MAKE YOUR SUMMER SWEETER WITH A

SUMMER LOAN

Up to \$1,500 for 12 Months • July & August

*APR (Annual Percentage Rate) 2.9% available only with payroll deduction or automatic transfer or current rates will apply. Loan amount offered is up to \$1,500 for a 12month term only. Sample monthly payment for a \$1,500 loan over 12 month term at 2.9% is \$126.99. Promotion valid 7/01/18 to 8/31/18. All loans subject to credit approval. Rates, terms and conditions are subject to change without notice.

