



**Jacksonville  
Branch**

**Oxford  
Branch**

**Friday, November 9th, 2018**

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

**2:00p.m. - 5:00p.m.**

\*Bring up to six  
(6) bags/boxes  
of paper  
items only.

*It's member* **SHRED DAY!**

## Meet The Candidates For AODFCU's Board of Directors

Two AOD Federal Credit Union Board of Directors positions must be filled in 2019. 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.



CANDIDATE

**Bobby Israel**

An AAD retiree, Bobby served as Branch Chief, Machining and Metalizing Branch, a Production Controller and graduated from DA Apprenticeship Program, and the Junior Executive Program. Elected to the Board of Directors in 1990, he became the first Board member to

complete all 18 Volunteer Achievement Program Modules receiving the Friedrich W. Raiffeisen Award and Edward A. Filene Award. He has held the positions of Chairman, Vice-chairman, Treasurer, Supervisory Committee Chairman and Chairman of the ALCO Committee in 2009 and 2010. *(cont'd on next page)*



CANDIDATE

**Jimmy Webb**

I have served 30 years on the AOD Board of Directors and am seeking another term on the Board. I have been a member of AOD for over 40 years. I am a resident of Oxford and retired from the Anniston Army Depot after 31 years of federal service. I am married to Joy Short Webb and

have one son, daughter-in-law, and three wonderful grandchildren. I am a graduate of Jacksonville State University with a B.S. degree in Behavioral Psychology and a Master's degree in Counseling. I served in the United States Air Force for four years during the Vietnam conflict. *(cont'd on next page)*

**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 08/31/18)

**TOTAL  
ASSETS** **\$ 302,700,223.41**

**TOTAL  
LOANS** **\$171,260,432.00**

**AODFCU.COM ►**

## Meet The Candidates for AODFCU's Board of Directors (cont'd from the cover page)

### CANDIDATE

#### Bobby Israel

During his tenure as Chairman of the ALCO Committee, loans grew by approximately 34 million dollars. While Board Chairman, land was purchased, construction began on the Lenlock Branch, and SuperValu Credit Union membership was absorbed into AODFCU. Instrumental in pursuing the building of the branch offices in Oxford and Jacksonville, he served on the Building Committee, leading efforts obtaining land, contractors, and compliance with construction work requirements.

Mr. Israel now serves as the Board Treasurer and asks for your support to allow him to help move AODFCU toward 24/7 Banking and Instant Credit Approval at Point of Sale (i.e., furniture, medical, and dental (braces and implants).

If reelected, Bobby promises continued efforts in expanded services to all 739 Selected Employee Group communities.

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 Board Secretary by November 09, 2018. 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.

### CANDIDATE

#### Jimmy Webb

My wife and son are both Veterans, having served in the United States Army. Joy was an officer in the Army Nurse Corp and my son was deployed to Afghanistan in Operation Enduring Freedom.

My position at the Anniston Army Depot was Director for Community and Family Activities which provided me with, not only people skills, but training and insight into business operations, money management, accounting and operations of non-profit organizations such as AOD.

During my 30 year tenure on the AOD Board, I have been elected by my fellow Board Members to serve in all Board positions and am currently serving as Vice-Chairman. In these past 30 years, AOD has grown from approximately \$60 million in assets to approximately \$300 million and completed three new branches, including the main branch in Oxford.

I strongly believe in the member-owned/member-run concept of business and feel honored to serve you and the community in providing a strong, financially sound credit union. I have completed all required training for the Director position and am credentialed to serve in the Director position. If elected, I will continue to serve AOD members and diligently promote and preserve the proud standards of the AOD Credit Union.

# 2.9% APR\*

## UP TO \$1500 FOR 12 MONTHS

HOLIDAY LOAN FOR  
NOVEMBER & DECEMBER

## A LOAN FOR YOUR HOLIDAY HAPPINESS



## COLD CASH WARM HEARTS

\*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 11/01/18 to 12/31/18. All loans subject to credit approval. Rates, terms and conditions are subject to change without notice.



# AOD COMMUNITY INVOLVEMENT



**GROSS OUT  
CAMP**



**KIWANIS  
BACK TO SCHOOL SHOPPING**



**BUSINESS  
& BISCUITS**



**BUSINESS  
AFTER HOURS**



**LUNCH  
& LEADS**



**SALUTE TO INDUSTRY  
GOLF TOURNAMENT**



**FAMILY  
LINKS**

## 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  
**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

**12** Monday, November 12th  
**VETERANS DAY**

**22** Thursday, November 22nd  
**THANKSGIVING DAY**

**23** Friday, November 23rd  
**THANKSGIVING**

**24** Monday, December 24th  
**CHRISTMAS EVE**  
Closing at 1pm

**25** Tuesday, December 25th  
**CHRISTMAS DAY**

**31** Monday, December 31st  
**NEW YEAR'S EVE**  
Closing at 2pm

**1** Tuesday, January 1st  
**NEW YEAR'S DAY**

## OUR BRANCHES

[AODFCU.COM](http://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



## NEW! SKIP YOUR PAYMENTS ONLINE

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 December 30, 2018 for December 2018 skips and Jan. 31, 2019 for Jan 2019 skips.

# Skate Past Your Loan Payment

**SKIP-A-PAYMENT THIS DECEMBER OR JANUARY**

## AODFCU SEG SPOTLIGHT



*GY6 Custom Printing, LLC is a state of the art custom screen printer located in Anniston, AL. Opened in April 2018 with the basic mission statement "Exceptional Products, Exceptional Customer Service".*

We specialize in company and group orders, but can accommodate smaller personal orders as well. We can even help you with a professional custom logo design. We strive to deliver exactly what our customers want, with the easiest and most thorough ordering process possible. Also, we offer very fast service! We are a veteran owned company, giving a part of our proceeds to veteran based charity organizations. Community is very important to us so we also offer fundraising opportunities for your charity, cause, or organization. Simply put, we want you as a lifelong customer.

And as always.....**WE'VE GOT YOUR BACK!!!!**



## 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](http://www.aodfcu.com).

# Christmas Club!

**ALL CHRISTMAS CLUB SAVINGS WILL BE PROCESSED THE WEEK OF**

*November 1st, 2018!*

