



APPLY NOW FOR THE AODFCU

SCHOLARSHIP FOR 2018 GRADUATING SENIORS

As a graduating high school senior and primary member of AODFCU, you can apply now for an AOD Federal Credit Union scholarship!

AODFCU offers 15 scholarships valued at \$1,000 each annually and 1 Ken Reid Engineering Scholarship valued at \$2,000 for those pursuing an engineering degree.

TO QUALIFY:

- AODFCU primary member for at least one year

APPLICATION PACKAGE:

- AODFCU Scholarship Application may be found at aodfcu.com
- Transcript indicating grade point average
- ACT documentation for verification of ACT score
- Essay - Typewritten essay of the applicant's personal and/or family involvement/relationship with AODFCU

Mailing Address: AODFCU, Attn: Alison Hardeman, P.O. Box 608 Bynum, AL 36253

PACKAGE MUST BE POST MARKED NO LATER THAN FEBRUARY 15, 2018.

NO APPLICATIONS WILL BE ACCEPTED AT THE BRANCHES.

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 11/30/17)

**TOTAL
ASSETS** \$ 286,344,076.54

**TOTAL
LOANS** \$165,377,066.43

AODFCU.COM ►



All Members are Invited to
AODFCU'S WELCOME RECEPTION

Welcoming Colonel Warhurst, ^{ANAD} _{COMMANDER}
January 16th, 2018 at 4:00 p.m. - 6:00 p.m.

Bynum Branch

335 VICTORY DRIVE
Bynum, AL 36253

***You're
Invited!***

**68TH AODFCU
ANNUAL MEETING**

**TUESDAY
FEB 27**

Oxford Civic Center
401 McCullars Lane Oxford, AL 36203

Refreshments will be served at 5:30 p.m.

MEETING WILL BEGIN AT 6:00 P.M.

The past year will be reviewed and door prizes will be given away!

Please note that this year's election will not be conducted by ballot and there will be no nominations from the floor since there was only one nominee for each position to be filled.

**It's Member
Shred Day!**
FRIDAY, MARCH 16, 2018

Jacksonville Branch **Oxford Branch**

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

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



*BRING UP TO SIX (6) BAGS/BOXES OF PAPER ITEMS ONLY.

AOD COMMUNITY INVOLVEMENT



**VOLUNTEERED AT THE EAST ALABAMA
CREDIT ASSOCIATION CHRISTMAS PARTY**
for mentally handicapped adults.



TOYS FOR TOTS



**COMMUNITY ENABLER/
SABLE LEARNING CENTER**

AODFCU

SEG SPOTLIGHT



Southern Metal Processing is a company that cleans industrial filters for companies by using heat, chemical processes and steam cleaning.

Their customers use these filters to extrude product of varying types to make their products. These filters eventually need cleaning and SMP has developed

Southern Metal Processing Company is located in Oxford and has been in business since 1973. James B Ulrey is the founder and Chairman of the Board and the company is managed by the CEO Jimmy Ulrey.

the formulas and methods to clean these expensive filters and return to the customers ready to go.

Almost 45 years of experience has enabled SMP to be the industry leader in cleaning filters. SMP has locations in Oxford Alabama and Houston Texas.

AODFCU

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

INTERIM CHAIRMAN/SECRETARY/
RECORDING OFFICER
GLORIA "JEAN" NEWTON

VICE CHAIRMAN
THOMAS A. SMITH

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, January 15th
MLK JR. DAY



Monday, February 19th
PRESIDENT'S DAY

*Rely on your
Financial
Family.*

AODFCU.COM ►

OUR OFFICES

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

ANNUAL NOTICE

Non-Visa Pinless Debit Transaction

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network. To initiate a non-Visa debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the Star, Cirrus, and CO-OP networks. The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures (as described in your Electronic Fund Transfers Agreement and Disclosure), will not apply to transactions processed through non-Visa networks. Please contact the Credit Union with any questions you may have regarding this notice.

PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed.

YOU MAY REVIEW OUR POLICY AND PRACTICES

**[HTTPS://WWW.AODFCU.COM/UPLOADED
FILES/FILE/PRIVACYNOTICE2015.PDF](https://www.aodfcu.com/uploaded/files/file/privacynotice2015.pdf)**

**OR WE WILL MAIL YOU A FREE COPY UPON
REQUEST IF YOU CALL US AT**

**256-237-9494
TOLL FREE 800-637-0299**



UPDATED FEE SCHEDULE

Effective March 1, 2018

SHARE DRAFT ACCOUNT FEES

*CHECK PRINTING PRICES VARY AND ARE SUBJECT TO CHANGE.

NAME OF FEE	AMOUNT	NAME OF FEE	AMOUNT
PAID NSF FEES	\$30.00	OFFICIAL CHECK	\$2.00
NSF	\$30.00	CHECK COPIES (EACH)	\$3.00
ACH DEBIT RETURN	\$30.00	COUNTER CHECK	\$0.50
		STOP PAYMENT	\$25.00
MISCELLANEOUS FEES		*SAFE DEPOSIT BOXES RENT & SIZES VARY.	
NAME OF FEE	AMOUNT	NAME OF FEE	AMOUNT
DEPOSIT/CASHED RETURN ITEM	\$15.00	SAFE DEPOSIT KEY REPLACEMENT	\$35.00
NEW ATM CARD	\$0.00	SAFE DEPOSIT DRILLING FEE	COST*
REPLACEMENT CHECK CARD	\$5.00	STATEMENT COPY (FEE PER PAGE)	\$3.00
NEW ATM CARD	\$0.00	RESEARCH/STATEMENT RECONCILEMENT	\$15/HR
REPLACEMENT CHECK CARD	\$5.00	HISTORY STATEMENT PRINTOUT (PER MTH)	\$3.00
UNDELIVERABLE MAIL	\$2.50	FAX USER FEES (OUTGOING ONLY) 1ST PAGE \$1/EA. ADD'L \$3	
CHECK CARD SALES DRAFT COPY	\$3.00	PHOTO COPY FEE	\$0.50
MONEY ORDERS (\$1.00 WITH DRAFT ACCT)	\$2.00	LEVY/GARNISHMENT PROCESSING	\$20.00
ELECTRONIC BILL PAYMENT	FREE	WIRE TRANFERS (OUTGOING)	\$20.00
INTERNATIONAL WIRES (INBOUND/OUTBOUND) COST*+\$50		WIRE TRANSFERS (INCOMING)	\$15.00