

AODTM

FEDERAL CREDIT UNION

INSIGHTS



68TH AODFCU ANNUAL MEETING

The 68th Annual Meeting of AOD Federal Credit Union was held on February 27, 2018 at the Oxford Civic Center. Over 275 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 "Rely on your Financial Family" was presented. After the meeting was adjourned 29 door prizes totaling over \$1900 were awarded to members. We are looking forward to another great year of serving our membership and want to thank everyone that attended the 68th Annual Meeting.

VISIT TO REVIEW THE ANNUAL REPORT & VIDEO:

- www.aodfcu.com/annual-reports/



LOCAL
(256) 237-9494

TOLL FREE
(800) 637-0299

FAX
(256) 237-3285

CORRESPONDENCE
P.O. Box 608
Brynum, AL 36253



**KEY
FINANCIALS**
(as of 02/29/18)

**TOTAL
ASSETS** \$ 296,922,246.14

**TOTAL
LOANS** \$165,275,809.98

AODFCU.COM ►



DISASTER RELIEF LOANS

& SKIP-A-PAYMENT OPTIONS

for those affected by the storms of March 19, 2018.

*APR - Annual Percentage Rate. Membership required. Documented relief needs as a result of storm damages is required. All loans are subject to credit approval. Rates, terms, and conditions are subject to change without notice. Maximum term of 12 months. Loan Example: \$1,000 at a fixed rate of 2.00% APR; 12 monthly payments of \$84.38 each. The terms used in this example are for illustrative purposes only and the actual terms you receive may be different depending on your individual circumstances. Offer expires May 31, 2018.

**APR - Annual Percentage Rate. Membership required. Documented relief needs as a result of storm damages is required. Rates are determined based on credit history and may vary from the rate shown. All loans are subject to credit approval. Rates, terms, and conditions are subject to change without notice. Maximum term of 24 months. Loan Example: \$5,000 at 6.15% APR; 24 monthly payments of \$223.05 each. The terms used in this example are for illustrative purposes only and the actual terms you receive may be different depending on your individual circumstances. Offer expires May 31, 2018.

***By skipping a payment, you authorize AOD Federal Credit Union to extend your loan due date by one month and understand that this may extend the maturity date of your loan. Interest 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. Members must be in good standing to participate. AOD Federal Credit Union reserves the right to refuse any skip-a-payment request. Payments made through Payroll Deduction or Direct Deposit transfer will be deposited into your Share Savings Account for the month skipped and will subsequently be available for withdrawal. Mortgage loans, Credit Cards, Payment Shaver Loans, and loans newer than two (2) months may not be eligible for the skip-a-payment program. Payment protection and/or GAP insurance may not apply to the extended loan term. No more than two (2) payments per loan may be skipped in a calendar year. The offer expires April 30, 2018 for April 2018 skips and May 31, 2018 for May 2018 skips. Documented relief needs as a result of storm damages is required.

DISASTER RECOVERY LOAN

2.00%
Fixed Rate APR*

- ☆ Up to \$1,000
- ☆ Up to 12 month term
- ☆ Up to 60 days before 1st payment due

EMERGENCY RELIEF LOAN

As low as
6.15% APR**

- ☆ Up to \$5,000
- ☆ Up to 24 month term
- ☆ Up to 60 days before 1st payment due

DISASTER RELIEF Skip-A-Payment***

- ☆ Skip one month's loan payment in April or May
- ☆ Available for members with documented relief needs



LET AODFCU HELP YOU FINANCE A NEW VEHICLE!

April 12th - April 16th at 9am
McClellan Medical Park
171 Town Center Dr. Anniston, AL 36205

PARTICIPATING
DEALERSHIPS:



LOOKING FOR *Extra Savings* WITH HIGHER DIVIDENDS?

TAKE ADVANTAGE OF
OUR SHARE CERTIFICATES

2.50%
APY FOR 60 MONTHS*

2.00%
APY FOR 36 MONTHS*

2.25%
APY FOR 48 MONTHS*

**Annual Percentage Yield (APY) with minimum required balance of \$1,000. Rate effective as of 2/1/2018. 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.



WELCOME TO AOD



WELCOME
DELLE BEAN

AOD Federal Credit Union is pleased to welcome new Board of Director member, Delle Bean. Mrs. Bean has been a member of AODFCU for 46 years and feels it is an honor and a privilege to be a part of the credit union's future by serving on the Board of Directors. She and her husband Ray live in Bynum where they own and operate Del-Ray Ranch. She is currently serving her third 3yr. term on the Alabama Farmers Federation Women's Leadership State Committee. She has served on the Alabama Farmers Federation Board of Directors and as an ex officio member of the Alfa Insurance Board of

Directors. She also is currently serving her third 3yr. term on the Farm Service Agency Board of Directors. Through her many years of making business decisions and setting policies, she brings a wealth of experience and expertise that will be tremendous asset.

**AOD Federal Credit Union is governed by a volunteer Board of Directors. Mrs. Bean ran unopposed and was officially voted in at the Annual Meeting on February 27, 2018.*



INTRODUCING
ROBERT GUICE

AOD Federal Credit Union is pleased to announce the selection of Robert Guice as Chief Information Officer. Guice brings more than 15 years of technical and IT strategic experience to his new position. Prior to AOD, Guice held various positions at Tuskegee University, Morehouse College, and Education Corporation of America. Guice is a graduate of Tuskegee University and holds several industry certifications in security, infrastructure, and IT service management. He is active in the technology community and serves on an advisory board for CDW. Guice is a native of Midway, Alabama and member of Center Ridge Missionary Baptist Church. His

favorite quote is "The difficult we do immediately. The impossible takes a little longer."

-ROBERT GUICE, Chief Information Officer



DIRECTOR EMERITUS
CLYDE L. WESSON

THANK YOU

Thank you for your many years of service & dedication to the members of AOD Federal Credit Union as a volunteer Board of Director from Feb. 1988 – Feb. 2018.

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, DELLE BEAN,
& RONALD E. SELF**

DIRECTOR EMERITUS
CLYDE L. WESSON

SUPERVISORY COMMITTEE

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

VICE CHAIRMAN
THOMAS A. SMITH

COMMITTEE MEMBER
DONTE VINCENT

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 28th
MEMORIAL DAY



Wednesday, July 4th
INDEPENDENCE DAY

*Rely on your
Financial
Family.*

AODFCU.COM ►

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

AODFCU

SEG SPOTLIGHT

DESTINY LIMOUSINE

The Holden Family of Jacksonville is so pleased to introduce Destiny Limousine as a luxury transportation service. Destiny Limousine is prepared to offer top quality service for weddings, proms, special family events, airport service, business transportation, promotional events, or any of your transportation needs.

Destiny Limousine features a stretch Ford Excursion which comfortably seats fourteen adults. The sleek banana curve seat provides a great party atmosphere. Your ride also includes a beautiful functioning bar, complete with fine glasses and ice buckets. There are three TV screens, mood lighting, canned

lights; all of which enhance your experience and provide life-time memories. Our staff is eager to serve you and is waiting for your call. Schedule now to ensure that you don't miss out during your special event. Reach us at **256-886-6581** or at **yourdestinylimo.com**. You can also find us on **Facebook** and **Instagram**.



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.

AODFCU ANNUAL VERIFICATION NOTICE

The Supervisory Committee has contracted Kemp & Associates CPA, PC to perform verification of member's accounts. Please compare your statement with your records. 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. **Mailing on or about March 31st, 2018**

**If you find discrepancies,
please contact**

Kemp & Associates

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