



**KEY
FINANCIALS**
(as of 8/31/17)

TOTAL ASSETS
\$289,613,379

TOTAL LOANS
\$162,147,628

AODFCU CELEBRATES Lucille Roberta Schaeffer

AODFCU celebrates and remembers the life of long time employee Mrs. Lucille Roberta Schaeffer Meyer who passed away on April 8, 2017 in Anniston. Mrs. Roberta Meyer was dedicated to her career as a loan officer with AODFCU and always treated our members like family and with the utmost respect. She retired after 30 years and upon her retirement, Greenbrier Dear Road Branch in Anniston was renamed in her honor and is now known as the Roberta S. Meyer Building.

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

HOLIDAY LOANS
are coming to
TOWN!!!
for the months of
**NOVEMBER
& DECEMBER**



LOCAL
(256) 237-9494

TOLL FREE
(800) 637-0299

FAX
(256) 237-3285

CORRESPONDENCE
P.O. Box 608
Bynum, AL 36253



MEET THE CANDIDATES FOR AOD'S BOARD OF DIRECTORS



Gloria “Jean” NEWTON

Gloria Jean Newton is a native of Hobson City, Alabama. Her family (spouse, Alphonso) have lived in Oxford, Alabama, since 1988. Mrs. Newton began her 35-year career at Anniston Army Depot as a Clerk-Typist in 1982. For the last 20 years her positions held have been in the Budgeting, Accounting, and Auditing career fields. She is currently the Chief of the Internal Review and Audit Compliance Office.

Since February 2012 she has served as the Secretary of the Board of Directors at AOD Federal Credit Union. She is committed to the credit union and proud of the growth of the credit union to include business loans and successful credit card and mortgage programs. Serving on the board has been a privilege that she greatly values and another way she can give back to the community to help others meet their financial goals. She would like to continue participating in endeavors for the benefit of all members, especially her co-workers at Anniston Army Depot.

She earned her Bachelor of Science Degree in Finance (with honors) from Alabama State University in February 1981. Her licenses and certificates include Financial Manager since 1999, Senior Tax Analyst since 1990, and Alabama Real Estate since 1987.

Her military experience includes training in Supply while a member of the United States Navy Reserves from January 1993 to January 2001. She is very active in the community, church, and non-profit organizations.



Delle BEAN

I have been a member of AOD Federal Credit Union for 46 yrs. My husband Ray and I live in Bynum where we own and operate Del-Ray Ranch. I have managed the day to day operations and kept the books as we built the business from the ground up. After graduation from Hueytown High School, I attended Jacksonville State University for 2yrs, followed by Southern Business College in Birmingham where I graduated with a degree in business.

I am currently serving my third 3yr. term on the Alabama Farmers Federation Women's Leadership State Committee. I have served on the Alabama Farmers Federation Board of Directors and as an ex officio member of the Alfa Insurance Board of Directors. I am also currently serving my third 3yr. term on the Farm Service Agency Board of Directors.

AOD Federal Credit Union has served my family's financial needs well through the years. Assuring that it will continue to be a viable option for the financial needs of my children and grandchildren, as well as all members is important to me. I believe that my willingness to devote the time and effort to serve the membership along with my experience in setting policies and making business decisions will be an asset to the board.

I would consider it an honor and a privilege to be a part of the credit union's future by serving on the Board of Directors.



Gordon “Doc” WILLIAMSON

Having served on the AOD Federal Credit Union Board of Directors since 1980, I have the necessary experience and knowledge to make prudent financial decisions on behalf of the total membership.

I served as Chairman of the Board of Directors on an intermediate basis during the 80's, 90's, 00's and currently serve in that position. Three credit union branches opened during my tenure as Chairman.

I take no personal credit for the many successes your credit union has enjoyed because I am only one of the team of seven directors plus the CEO and management staff.

With your permission, it is my desire to continue working with the board and management to improve products and services that are currently being offered to the membership and to seek ways to help members when they need it as I needed it many years ago.

NOTE: 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 Compliance Officer by November 10, 2017. 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.



Saluting Since 1950 Our Local Industries!

*Rely on your
Financial
Family.*

*In Partnership with the Calhoun
County Chamber of Commerce.*

AOD COMMUNITY INVOLVEMENT



HOSTED THE CHAMBER OF COMMERCE SEPTEMBER BUSINESS AND BISCUITS

at our Jacksonville branch location!



HOSTED THE CHAMBER OF COMMERCE SEPTEMBER BUSINESS AFTER HOURS

at our Oxford branch location!



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

CHIEF EXECUTIVE OFFICER
VIRGINIA BOWEN

CHIEF FINANCIAL OFFICER
DAVID MOONEY

CHIEF OPERATIONS OFFICER
RIKKI GRABEN

UPCOMING HOLIDAY CLOSINGS



Friday, November 10th
VETERANS DAY



Thursday, November 23rd
THANKSGIVING DAY



Friday, November 24th
THANKSGIVING



Sunday, December 24th
CHRISTMAS EVE



Monday, December 25th
CHRISTMAS DAY



Monday, January 1st
NEW YEAR'S DAY

AODFCU.COM ▶

AODFCU

SEG SPOTLIGHT



Pickette's Feed and Pet Supply is a local family owned and operated business specializing in animal feed and supplies but offer much more! The Anniston store was established in 2003 and has since grown to the Oxford area. Being a local small business enables us to keep the money here in our local economy and be an active part

in giving back to this community. We have a large selection of feed for farm animals as well as a large selection of food for domestic animals.

Our store also carries a variety of medicine that may be needed to care for your animals to keep them healthy through the years. At the Anniston location, we provide a pet bathing area and for your convenience furnish all of the supplies needed such as:

soaps, towels and dryers! No appointment necessary! If you are looking for any type of western apparel we are proud of our selection of western apparel and boots that we have in the store for the entire family! Y'all come on by and visit Pickette's and let us be your hometown go to place for all of your farm, pet and western wear needs! We look forward to seeing you at our Anniston or Oxford location!



Skip a Payment!

Skip a payment on your loan(s) in the month of **DECEMBER OR JANUARY!**



*Rely on your
Financial
Family.*

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. Payment protection and/or GAP insurance may not apply to the extended loan term. Certain restrictions may apply.



Christmas **CLUB**

All Christmas Club savings will be processed the week of

November 1, 2017!

