



FEDERAL CREDIT UNION
Federally Insured by the NCUA

Rely on your
*Financial
Family.*



2017 ANNUAL REPORT

Mission Statement

AOD Federal Credit Union is a cooperative organized for members to pool their savings, lend them to one another, and own the organization where they save, borrow and obtain related financial services.

Working Vision Statement

"Quality Member Service"

Organizational Values

- Progressive
- Commitment to a Quality Staff
- Community Service
- Integrity
- Commitment to Members' Financial Well-Being



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Our History

AOD Federal Credit Union was federally chartered on April 21, 1950, as a financial cooperative to serve its members. The credit union's original charter group consisted of 45 members who were all employed by the Anniston Ordnance Depot. AODFCU's first day of operation was May 4, 1950, in an office located on the Depot property. Since 1950, AOD Federal Credit Union has grown to six offices, located throughout Anniston, Jacksonville, and Oxford, with more than 680 select employer groups and seven ATM locations throughout Calhoun County. For 68 years, the credit union's goal has been to provide its members with sound savings programs, competitive lending and checking products, and a variety of other convenient services tailored to fit the needs of each individual member. AOD Federal Credit Union's 68 years of service and experience has positioned the credit union to become one of the largest and most stable credit unions in the nation.



AOD Federal Credit Union Original Charter Members

Foster Oliver

Jack P. Butterly

T.L. Drummonds

Milton E. Harris

S.C. Woodard

Joseph Burn

Rudolph K. Baerwald

Donald C. Koehn

Edward C. O'Brien, Jr.

M.B. Jackson

John L. Carpenter

Lincoln Gundlack

Elijah J. Colley

Nell M. Flanagan

Lewis E. Melton

Clarence W. Gober

Billy Malcom

Fannie D. Battles

Catherine W. Bowling

James B. Owen

Marvin H. Voges

Herbert C. Price

Donald Turner

Freeman A. Lambert

Charles W. Locke

Mildred J. Cowan

Leon W. Poe

D.E. Smith

Dudley C. Ward

H.M. Bunch

E.R. Perry

Nellie C. Holmberg

Clarence A. Gilmore

Grady L. Tew

Nobie T. Martin

Alanzo O'Harrow

James B. Perry

Carrie E. Dickie

S.S. Penuel

Margaret Jamison

Ruth L. Cornelius

F.J. Krysiak

Revy E. Higgins

Thomas E. Ball

W.W. Owens



Bauer Financial Institution has given AODFCU its highest 5-star rating, making AODFCU one of the strongest and most stable financial institutions in the country.

AODFCU World War II Veteran's Honor Roll

AODFCU would like to honor the spirit, sacrifice, and commitment of members who served in the U.S. armed forces during World War II. Members were given an opportunity to register themselves or relatives who were AODFCU members prior to the publishing of the Honor Roll. To make a submission for future publishing of the AODFCU Honor Roll, please visit www.aodfcu.com for more details.

Harold Allen <i>U.S. Merchant Marines</i> Oxford, AL 1927 – 2011	Ira F. Collins <i>U.S. Navy</i> Anniston, AL 1926 – present	Glenn D. Hester <i>U.S. Navy</i> Jacksonville, AL 1925 – 2016	Robert Lee Plummer <i>U.S. Navy</i> Anniston, AL 1927 – present
Joseph Earl Bailey <i>U.S. Navy</i> Oxford, AL 1923 – present	Arthur DiMattia <i>U.S. Army</i> Pell City, AL 1921-present	Malcolm D. Hicks <i>U.S. Army</i> Eastaboga, AL 1927 – 1983	Verdery Roberson <i>U.S. Navy</i> Huntsville, AL 1927 – present
Joseph S. Blackmon Jr. <i>U.S. Air Corp/Army</i> Anniston, AL 1926 – present	Denford Davis <i>U.S. Army</i> Snead, AL 1921 – 2010	Carlton Johnson <i>U.S. Army</i> Anniston, AL 1924 – 2016	Archibald K. Schaeffer <i>U.S. Army</i> Anniston, AL 1917 – 1993
Warren Brady <i>U.S. Army</i> Oxford, AL 1921 – present	James Bryant Dobbs <i>U.S. Navy</i> Anniston, AL 1926 – present	Charles E. Lindsay <i>U.S. Air Force</i> Oxford, AL 1926 – 2015	Curtis D. Self <i>U.S. Navy</i> Oxford, AL 1924 – present
Bill Brock <i>U.S. Army</i> Weaver, AL 1918 – 2010	John Dunn <i>U.S. Army</i> Collinwood, TN 1926 – present	Jimmie “Jim” D. Mains <i>U.S. Navy</i> Anniston, AL 1929 – 2015	Howard Lester Sewell <i>U.S. Marine Corps</i> Clay, AL 1918 – 2015
Thomas J. Brock <i>U.S. Navy</i> Piedmont, AL 1922 – 2012	William Herbert Gates <i>U.S. Army</i> Jasper, AL 1921 – present	Don Mohon <i>U.S. Naval Air</i> Bynum, AL 1927 – 2015	Louie Sutherlin <i>U.S. Navy</i> Bynum, AL 1924 – present
Arnold L. Brooks <i>U.S. Army</i> Anniston, AL 1923 – 1991	Clyde J. Hall <i>U.S. Navy</i> Ohatchee, AL 1925 – 2015	Joseph E. Moore <i>U.S. Navy</i> Oxford, AL 1927 – present	Frank M. Turner, Sr. <i>U.S. Air Force</i> Anniston, AL 1918 – present
Julian T. Clements <i>U.S. Navy</i> Bynum, AL 1919 – 2016	Edward E. Harrison <i>U.S. Army</i> Lincoln, AL 1919 – present	James Dan Munroe <i>U.S. Army</i> Talladega, AL 1925 – 2010	Harold Wergin <i>U.S. Army</i> Oxford, AL 1920 – 2013
Reginald Climes <i>U.S. Navy</i> Anniston, AL 1922 – present	Billy Hawkins <i>U.S. Army</i> Oxford, AL 1926 – present	William Nestor <i>U.S. Army</i> Anniston, AL 1922 – 2014	Clyde L. Wesson <i>U.S. Navy</i> Oxford, AL 1928 – present
Ladelle Cochran <i>U.S. Army</i> Anniston, AL 1918-present	Watson E. Haynes <i>U.S. Army</i> Oxford, AL 1927 – 2005	John David Nix <i>U.S. Army</i> Altoona, AL 1917 – 2003	Lowell B. Wesson <i>U.S. Army</i> Anniston, AL 1917 – 1992

AOD Federal Credit Union Past Board Chairpersons

Rudolph K. Baerwald.....	5/1950 - 7/1950
George Mayne.....	7/1950 - 1/1951
Foster F. Oliver.....	1/1951 - 1/1953
Woodrow W. Owens.....	1/1953 - 1/1954
C. C. Parker.....	1/1954 - 1/1955
Jack Butterly.....	1/1955 - 1/1956
Troy C. Mintz.....	1/1956 - 1/1966
Bernise R. Slay.....	1/1966 - 1/1968
Edson W. Laney.....	1/1968 - 1/1969
Randall Q. Cassity.....	1/1969 - 1/1973
Robert F. Estes.....	1/1973 - 1/1975
Bonnie L. McDougal.....	1/1975 - 1/1977
Samuel E. Brown.....	1/1977 - 1/1979
Evelyn J. Brooks.....	1/1979 - 1/1980
Harold M. Mooneyham.....	1/1980 - 1/1982
Wallace E. Self.....	1/1982 - 1/1983
Chester Webb.....	1/1983 - 1/1984
Gordon “Doc” Williamson.....	1/1984 - 2/1991
Robert E. Nicholson.....	2/1991 - 2/1992
Clyde L. Wesson.....	2/1992 - 3/1994
Bobby J. Israel.....	3/1994 - 3/1995
James Dan Munroe.....	3/1995 - 4/1997
Gordon “Doc” Williamson.....	4/1997 - 3/1998
Clyde L. Wesson.....	3/1998 - 4/2000
Gordon “Doc” Williamson.....	4/2000 - 3/2002
Jimmy E. Webb.....	3/2002 - 2/2003
George Moore, Jr.	2/2003 - 2/2004
Clyde L. Wesson.....	2/2004 - 2/2008
Gordon “Doc” Williamson.....	2/2008 – present



Leadership Team

Board of Directors



Gordon "Doc" Williamson
Chairman



Clyde L. Wesson
Vice Chairman



Gloria "Jean" Newton
Secretary



Bobby J. Israel
Treasurer



James L. Daugherty
Board Director



Jimmy E. Webb
Board Director



Ronald E. Self
Board Member

Supervisory Committee



Thomas A. Smith
Vice Chairman



Gloria "Jean" Newton
Interim Chair
Secretary/Recording Officer

Senior Management



Virginia Bowen
Chief Executive Officer



David Mooney
Chief Financial Officer



Rikki Graben
Chief Operations Officer



Robert Guice
Chief Information Officer

Agenda

68th Annual Meeting Agenda

February 27, 2018

- Call to order
- Ascertainment that a quorum is present
- National Anthem
Alice Martin, Calhoun County Judge of Probate
- Invocation & Pledge of Allegiance
Craig Young, AODFCU Employee
- Annual Meeting Video - 'Rely On Your Financial Family'
- Reading and approval or correction of the minutes of the last meeting
- Report of the Directors
Gordon "Doc" Williamson, Chairman
- Report of the Treasurer
David Mooney, CFO presenting report for Bobby Israel, Treasurer
- Report of the Supervisory Committee
Jean Newton, Interim Chair/Secretary/Recording Officer
- Unfinished Business
- New Business
- Special Recognition of Employees and Volunteers
- Adjournment
- Awarding of Door Prizes



Minutes

AOD FEDERAL CREDIT UNION
P.O. BOX 608
BYNUM, AL 36253

MINUTES OF THE 67TH ANNUAL MEETING #4-2017

1. Date, Time, Place and Attendance:

- Date and Time: February 28, 2017, 6:00 p.m.
- Place: Oxford Civic Center
- Attendance: Board Members Present:
Gordon L. "Doc" Williamson, Chairman
Clyde Wesson, Vice-Chairman
Jim Webb, Treasurer
Gloria Jean Newton, Secretary
James Daugherty, Director
Bobby Israel, Director
Ronald Self, Director
Charlene Stallings, Supervisory Committee Chairperson
Tom Smith, Supervisory Vice-Chairman
Virginia Bowen, CEO
David Mooney, CFO
Rikki Graben, COO
Alison Turner, Board Recorder
AODFCU Staff
Many AODFCU Members and guest

2. Board of Directors Chairman Gordon "Doc" Williamson welcomed the members on behalf of the Board of Directors and Senior Management and Staff to the AODFCU's 67th Annual Meeting. Mr. Williamson asked everyone to turn to page 7 of the Annual Meeting Booklets and said this will be the agenda for tonight.
3. Mr. Williamson called the meeting to order. Mrs. Newton certified that a quorum was present.
4. Mr. Williamson said the 32,000 members do not receive a copy of our Annual Report. Only those of you who are present tonight will receive a copy. There were a few extra copies made to be dispersed among the branches. Mr. Williamson said he will be navigating you all through the 2 reports and if you do not want to take the report home please leave in your seat and they will be taken to one of the branches.
5. Mr. Williamson asked everyone to join with him in welcoming Calhoun County Judge of Probate, Mrs. Alice Martin who performed the National Anthem. Mr. Williamson thanked Judge Martin and presented her with a token of appreciation.
6. Mr. Williamson asked Board member, Mr. Larry Daugherty, to come forward and give the Invocation. After the invocation Mr. Daugherty asked everyone to stand and led in the Pledge of Allegiance.
7. Mr. Williamson introduced a special AOD Federal Credit Union video presentation entitled "Members Matter".

8. Mr. Williamson said on page 8 – 14 of your book is the minutes of the 66th Annual Meeting and asked for a suspension of the reading of the minutes and ask for approval of the minutes as written. Mr. Israel made the motion and Mr. Daugherty seconded the motion to approve the minutes. The motion carries unanimously.
9. Chairman's Report - Mr. Williamson said pages 15 – 16 is the Chairman's report. Mr. Williamson said he will not go through the report because the vast majority of the information was in the video you just saw but he did want to elaborate on a couple of things.
 - For the Sixth consecutive year in a row AODFCU received the Anniston Star's Reader's Choice Award for Excellence in the Financial Business. We are real proud of that.
 - Mr. Williamson said the Board of Directors and the Management are so appreciative of the 570 Select Employee Groups (SEGs) who businesses in Calhoun County who are members or potential members of AOD Federal Credit Union. Mr. Williamson asked everyone to turn to page 26 – 28 and said of the 32,000 + members that we have come from the 570 SEGs, listed on those three pages are some examples of businesses that are in partnership with the AOD Federal Credit Union. Alabama's ABC 33/40, the Anniston Army Depot Contract and Civilian Employees, City of Anniston, Office, the City of Jacksonville, City of Lineville, City of Oxford, City of Weaver, Jacksonville State University which has 800 Employees, McClellan Medical Mall, Rainbow Omega, Stringfellow Hospital, Walmart of Anniston, Jacksonville, & Oxford. Those are just part of the 570 SEGs. There are quite a diverse group of companies that are dealing with AOD.
 - Mr. Williamson asked everyone to look at page 29, the Products and Services that are offered by AODFCU and asked them to scan the list to see if there is a product(s) or service(s) that you may be interested in.
 - Mr. Williamson said on page 31, there is a program called Ready to Roll that offers on the lot financing. Mr. Williamson said the participating dealers are listed.
 - Mr. Williamson said it was mentioned and he wanted to mention again, if you will turn to page 30, talking about the organizations that received contributions in 2016. AODFCU has a strong commitment for the military and greatly appreciates the dedication of all the military personnel. AODFCU is truly committed to making a difference in people's lives. The AOD employees volunteered a lot of time during this past year to these organizations listed here either thru monetary or volunteering their time.
10. Supervisory Committee Report - Mr. Williamson said he was changing the agenda just a bit and at this time we will have the report of the Supervisory Committee. Mr. Williamson welcomes the Chairperson of the Supervisory Committee Mrs. Charlene Stallings to come up. Mrs. Stallings said the Supervisory Committee is made up of volunteers that give their time to help the credit union to achieve its success. Mrs. Stallings said she would like to express her appreciation to the other Committee Members for the support during 2016. Mrs. Stallings list Mr. Tom Smith Vice- Chairman and Mrs. Jean Newton Secretary/Recording Officer. Mrs. Stallings said this past year has been a year of changes and learning. The Supervisory Committee's responsibility is to serve the Credit Union Members by insuring that Credit Union's operations are effective and protecting Credit Union assets, certifying records are accurately and properly reported, and for guaranteeing that internal controls are in the place to protect the assets of the credit union and its members. Mrs. Stallings said that 2016 audit was performed by Kemp & Associates. The audit validated that the financial statements presented the true and accurate financial conditions of your Credit Union. Mrs. Stallings said that in addition to the annual external audit, Mauldin/Jenkins conducted various internal reviews and audits. Mrs. Stallings said thank you to Board of Directors, Employees and Members. Mr. Williamson said thank you to Mrs. Stallings for her services and presented her with a plaque.

11. Treasurer Report - Mr. Williamson introduced Bobby Israel, Treasurer to present the Treasurer's report. Mr. Israel said that AOD made \$1.5MM and gave a bonus dividend back in January 2017. Mr. Israel said that in 2015 he and Clyde Wesson came up with a credit card idea that would be beneficial for the members. During 2016 the debit card transactions exceeded \$17.8 million which equated to approximately \$370,000,000 in sales volume. That is the highest in AOD Federal Credit Union history. Mr. Israel said that Members will now receive 2% back on gas and restaurants now instead of 1% back. Mr. Israel said that there will be a new referral fee of between \$25-\$100 on loans. Mr. Israel said the 1.99% balance transfer will be good on the credit cards until April 15, 2017. Mr. Israel said he would like to thank everyone for coming.
12. Unfinished Business - Mr. Williamson said there was none.
13. New Business - Mr. Williamson said there was one item and that is the 2017 election results. Mr. Williamson said he would like to thank the nominating committee. Mr. Williamson said that Mr. Larry Daugherty and Mr. Ronald Self ran unopposed.
14. Special Recognition - Mr. Williamson said that he would like for everyone to turn to page 4 to view a list of the AOD members who served during WWII. You'll all recognize some of these names and some are in the audience tonight. Mr. Williamson mentioned several names – Clyde Wesson current Board Member and past Chairman. Below his name is his brother Lowell. Former chairman of the Board, Ed Self's brother is listed, Curtis Self. Former Chairman James Dan Munroe. And tonight Mr. Ed Harrison, from Lincoln, AL, is here. There are quite a few names here and the reason we wanted to bring your attention to this is we would like you to submit names of member's who served for future publications of the AODFCU Honor Roll. Mr. Williamson said not only do we recognize and appreciated these Veterans; we appreciate all service men and women in uniform, veterans and active duty.
 - Mr. Williamson introduced Mr. Clyde Wesson to talk about the Honor Flight Project. Mr. Wesson asked all military men and women, active duty and veterans to stand so we could recognize them. All applauded. Mr. Wesson said the Calhoun County Flight has organized to send 99 Veterans to Washington D.C. to see the Veteran Memorial. Mr. Wesson said that it would be a one-day trip to visit the World War II, Vietnam, Korean and War Memorial. Mr. Wesson said that the Calhoun County Flight will be partnering with Roswell Ga to go April 11, 2017.
 - The fifteen Scholarships that was awarded for \$1,000 each and the \$2,000 college scholarship that was awarded in honor of Board Member Kenneth Reid. Mr. Williamson said he wanted to talk about the 2016 Scholarship winners of last year. The winners were: Taylor Calhoun - Ohatchee High School, Sara Connell - Oxford High School, Kady Curvin - Alexandria High School, Lila Donaldson - Oxford High School, Anna Elam - Jacksonville High School, Ashley Jenay James - Gadsden City High School, Christopher Jarman - Oxford High School, Ashley Lewis - White Plains High School, Bailey Matthews - Oxford High School, Reagan Elizabeth Payne - Oxford High School, Lauren Reaves - Alexandria High School, Joshua Taylor Shaddix - Alexandria High School, Madison Stephens - Faith Christian School, Jacob Talley - Lincoln High School, Luke Thomas - Oxford High School, and the winner of the Ken Reid Scholarship was Gavin Reid of Gadsden City High School.
 - Mr. Williamson said for this year's scholarships, the applications have been received. They will be evaluated and there will be a Scholarship Awards Dinner in April. We moved the process up earlier to accommodate the schools and the recipients because we want those recipients to be recognized at the rewards day at their respective schools. In the past they have been getting their acknowledgment later and didn't get the acknowledgment at their school.

15. Mr. Williamson said at this time he wanted to recognize those who made the most contributions success to the AOD Federal Credit Union in 2016. That is all the members and he asked all the members to stand. Everyone applauded. Mr. Williamson said without you there would not be a credit union. This is your credit union. Next Mr. Williamson recognized the members of the Board of Directors and asked them to stand as he called their name: Clyde Wesson – Vice Chairman, Jean Newton – Secretary and Supervisory Secretary, Jim Webb – Board Member, Larry Daugherty – Board Member, Bobby Israel – Treasurer, Ronald Self – Board Member, Charlene Stallings – Supervisory Committee Chairperson, Jean Newton – Supervisory Committee Secretary, Tom Smith-Vice-Chairman Our Senior Management, Virginia Bowen – Chief Executive Officer, Mr. David Mooney – Chief Financial Officer, and Mrs. Rikki Graben – Chief Operations Officer. Everyone applauded.
16. Mr. Williamson asked CEO Virginia Bowen to come forward with her report. Mrs. Bowen thanked all the Members for attending the Annual Meeting. Mrs. Bowen said that she has served in her current position since July 1, 2016 and it has been an honor. She thanked the Board of Directors for the opportunity, the Members, and the Employees for their support and dedication. Mrs. Bowen asked that all AOD Employees please stand for recognition. Everyone Applauded. Mrs. Bowen asked everyone turn to the cover page. Mrs. Bowen said listed was the Credit Union's Mission Statement, Working Vision Statement, and Organizational Values. Mrs. Bowen explained that at the beginning of each staff meeting we recite it. Mrs. Bowen explained each of the Organizational Values. Progressive - Always looking for innovative products and services and ways to enhance member experiences. Commitment to a Quality Staff - Hire the brightest employees, committed to the staff training, and promote from within to maintain high level of service. Community Service - Always strive to be a community partner with the Calhoun County Chamber of Commerce, management involved in many service organizations, Employees volunteer to help others, provide \$17,000.00 in Scholarships for High School Seniors, and donate over \$20,000 to Charitable Organizations. Integrity - Webster's state: the quality of being honest and fair. Commitment to Members' Financial Well Being - The Directors, Management, and Staff are fully committed to our members and to insure we have the member best interest at heart in all our decisions. Mrs. Bowen said feedback is a gift and she likes to get feedback from Members and Employees. Mrs. Bowen said she loves to receive the positive feedback but more importantly she also likes to receive the not so positive so that we can learn how we can better meet our member's needs. Mrs. Bowen said she is always open to hearing suggestions on how to make the Credit Union better.
17. Mr. Williamson thanked Mayor Alton Craft, Don Hudson, Parks and Recreation Director, Tammy Wilkins and her staff for the use of the Oxford Civic Center this evening. Mr. Williamson thanked Steve and Jan Hale and the catering staff of Steve and Jan's Bar B Que for the food prepared tonight for the annual meeting. Everyone applauded.
18. Mr. Williamson said he would like to recognize Audrey Maxwell, Marketing Manager. Mr. Williamson said that she has done a great job for AOD. Mrs. Maxwell will be leaving AOD March 10. Mr. Williamson thanked Mrs. Maxwell for all of her hard work for AOD.
19. Mr. Williamson said that covers everything on the agenda tonight so he said he was going to adjourn the meeting. Mr. Williamson asked everyone to stay for the awarding of the door prizes. The prizes will be drawn in descending order. We want to make sure everyone has an opportunity to win the larger prizes. CEO and the CFO will be handling the door prizes with the assistance of Audrey Maxwell.

Gordon L. "Doc" Williamson, *Board Chair*

Alison Turner, *Board Recorder*

Chairman's Report - 2017



GORDON L. "DOC" WILLIAMSON
CHAIRMAN OF THE BOARD

AOD Federal Credit Union (AODFCU) has been honored to serve you with quality member service for 68 years. From our humble beginnings at the Anniston Army Depot in 1950, with 45 charter members, your credit union has grown to over 33,000 members and \$289 million in assets.

As Chairman of the Board, I am proud to present the 2017 Annual report for AOD Federal Credit Union and pleased to report that AODFCU finished 2017 stronger and more stable than ever. The contributions of management and staff along with the commitment of your Board of Directors and Supervisory Committee all combined to make AOD Federal Credit Union one of the safest and financially strong institutions in Alabama.

One of the primary reasons that our credit union exists is to provide loans services to our members. During 2017, AODFCU made over \$73 million in new loans to members. AODFCU provides many types of loan products including real estate, auto, boat, RV's, credit cards, share secured loans, and business loans to meet our member's needs.

AODFCU continued to improve our member experience. The credit union continued to upgrade technology and facilities to improve efficiencies and improve member service.

AODFCU continues to expand our field of membership by partnering with more than 680 Select Employer Groups to enable their employees and their families to enjoy the benefits of membership with AOD Federal Credit Union.

In 2017 AOD Federal Credit Union was voted as Anniston Star's Readers' Choice #1 Best Financial Institution and #1 Best Home Mortgage.

Other highlights and accomplishments from 2017 include:

- Awarded fifteen \$1,000 college scholarships to deserving AODFCU members under AODFCU's "Scholarship Program"
- Awarded one \$2,000 college scholarship in memory of long time board member Kenneth Reid named the "Ken Reid Engineering Scholarship" to a deserving AODFCU member pursuing a degree in field of Engineering.
- Provided many hours of volunteer service to the community
- Maintained low service fees saving our members millions of dollars
- Provided Early Posting of Payrolls, Social Security, Retirement, etc. to give members faster access to their money when the month ends on a weekend or holiday

- Continued to offer a Loan Rate Match program to the membership -- insuring that our members can receive the lowest loan rate in our community
- Added additional dealers to the Indirect Dealer program which allows our members the convenience of financing their new vehicle, RV or Motorcycle at the dealership through AOD Federal Credit Union
- Provided free Bill Pay, E-Statements, and Mobile Banking with free access to Online Financial Management, Bank to Bank transfers, person to person transfers, as well as transfer to any AODFCU account feature within the enhanced eLink
- Debit Card usage exceeded 8.9 million transactions (Highest in AODFCU's history) and over \$332 million in sales volume
- Credit Card usage in 2017 exceeded 327,000 transactions for over \$18.6 million in sales volume
- Originated \$3 million in business loans
- Maintained good profitability and excellent capital

AODFCU will continue to strive to improve your financial relationship with us by providing you with quality products and exceptional service. On behalf of the Board of Directors, Supervisory Committee, Management and staff of AODFCU, we are honored to have the privilege of serving you, our member-owners. We congratulate everyone who contributed to another successful year at AOD Federal Credit Union.

Respectfully,

Gordon L. "Doc" Williamson
Chairman of the Board



Treasurer's Report



BOBBY J. ISRAEL
TREASURER

Distribution of Income

AOD Federal Credit Union had a financially successful year with over \$1.7 million in net income. As a result, your credit union will continue to offer attractive loan and deposit rates, with lower fees than most other local financial institutions. In 2017, the credit union was able to increase its loan volume, which had a positive impact on income. Between 2016 and 2017, the credit union's income from loans increased \$546,651 or 9.79%. During 2017, the credit union increased investment income by \$199,940 or 13.64%. Operating income from all other sources increased 2.61% during 2017. Your credit union continued to see increased participation in our internet banking and online bill paying services. These services provide additional convenience to our members, but also augment the credit union's costs of providing these services, as shown below.

Income	2017	2016
Income from Loans	\$6,128,084	\$5,581,433
Investment Income	1,665,562	1,465,621
Fees & Charges	3,697,051	3,689,514
Misc Operating Income	1,872,294	1,730,591
SVC Income on Loans	<u>127,698</u>	<u>131,882</u>
Total Operating Income:	<u>\$13,490,689</u>	<u>\$12,599,046</u>

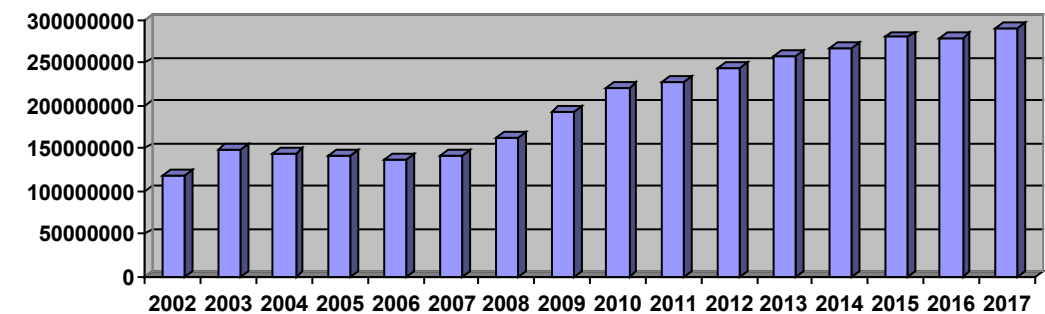
Distribution of Expenses

During 2017, the credit union experienced a 6.63% increase to overall expenses from the previous year. Compensation & Benefits increased, due to additions in staffing to better serve our members. Operating and Non-operating expenses decreased 4.02% from 2016 to 2017. During 2017, the financial industry continued to experience historically low interest rates, which caused dividends to remain low, however in January of 2017 AOD rewarded the membership with a bonus dividend which caused an increase of \$29,847 in dividends between 2016 and 2017. Between 2016 and 2017, the provision for loan losses increased significantly due to upcoming regulatory changes. The credit union continued to fully fund the allowance for loan losses.

Expenses	2017	2016
Compensation & Benefits	\$4,463,621	\$3,823,382
Operating/Non-Operating Expenses	5,371,065	5,596,130
Dividends	888,061	858,214
Provision for Loss	1,012,760	728,390
NCUSIF Stabilization Expense	<u>0</u>	<u>0</u>
Total Expenses	<u>\$11,735,507</u>	<u>\$11,006,116</u>

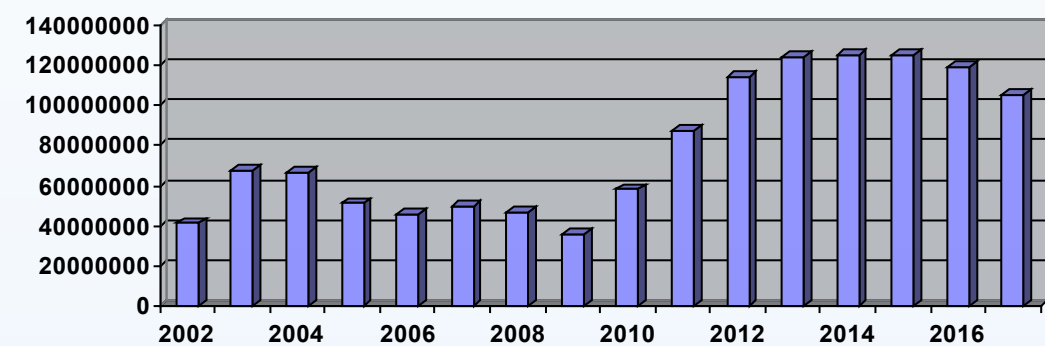
Total Assets

Between 2016 and 2017, total assets increased from \$279,376,683 to \$289,562,315. The increase of \$10,185,632 or 3.65% was primarily due to an increase in total loans. During the same period, total loans increased \$22,899,517 or 16.01%. In the same timeframe, the credit union increased Total Equity by 5.15%, which allows the credit union the flexibility to offer new products and services, pay competitive rates on deposit accounts, and offer competitive rates on loans. The credit union continued to be one of the most financially sound credit unions in the nation and received a satisfactory rating from the NCUA.



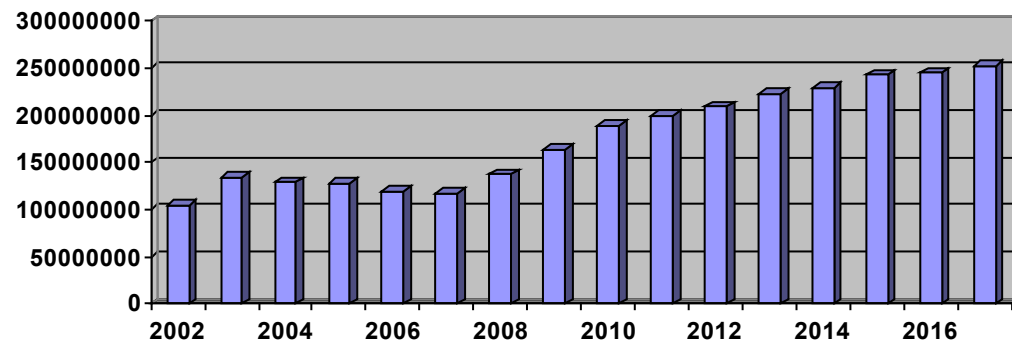
Total Investments

The credit union invests excess funding between shares and loans into approved investments for the best returns prudently obtainable. These funds are available to offset member withdrawals, changes to equity, and loan growth. Between 2016 and 2017, the credit union decreased investment balances due to loan growth. This trend is expected to continue in 2018 as loan balances continue to increase.



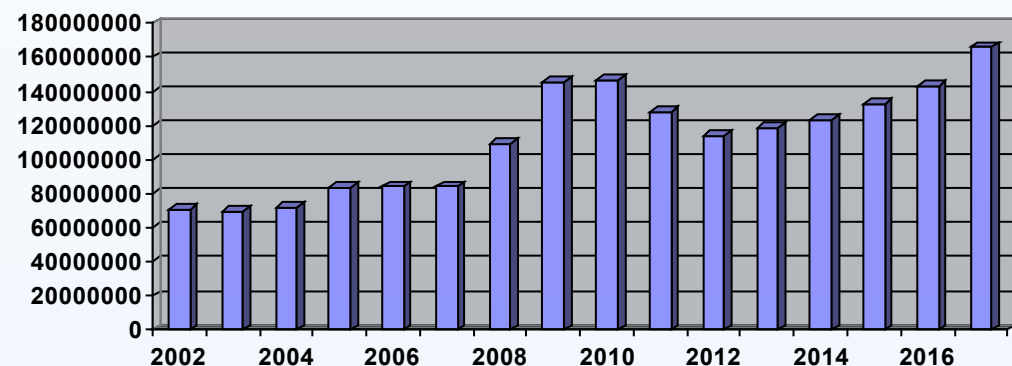
Total Member Shares and Deposits

Total Member Shares and Deposits increased \$6.8 million, or 2.81% between 2016 and 2017. The credit union achieved the majority of its growth in the regular shares category. During 2017, the credit union continued to offer members safe, economical alternatives to other financial institutions without causing additional risk to the credit union. The credit union continues to review deposit accounts to ensure members receive the best value for each product and service.



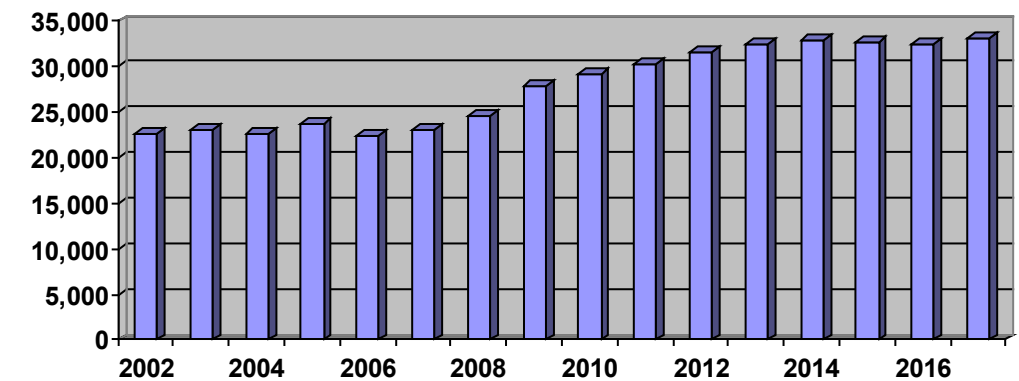
Total Loans

Member loans increased \$22.89 million, or 16.01% between 2016 and 2017. The credit union maintained underwriting and pricing strategies consistent with previous years. The credit union's goal is to offer competitive rates and terms to the membership, consistent with sound industry practices. With continued focus on lending the credit union expects lending volume will continue to increase in 2018. Conservative underwriting continued to keep delinquencies below our peer group levels. The credit union offered several promotions to give back to the membership and improve loan growth. These included an interest rate rebate, skip-a-pay promotions, reduced rates for share secured loans, and various other promotions. The credit union added business loans to the product mix in 2017 along with a continued emphasis on mortgage lending to provide for all members possible lending needs.



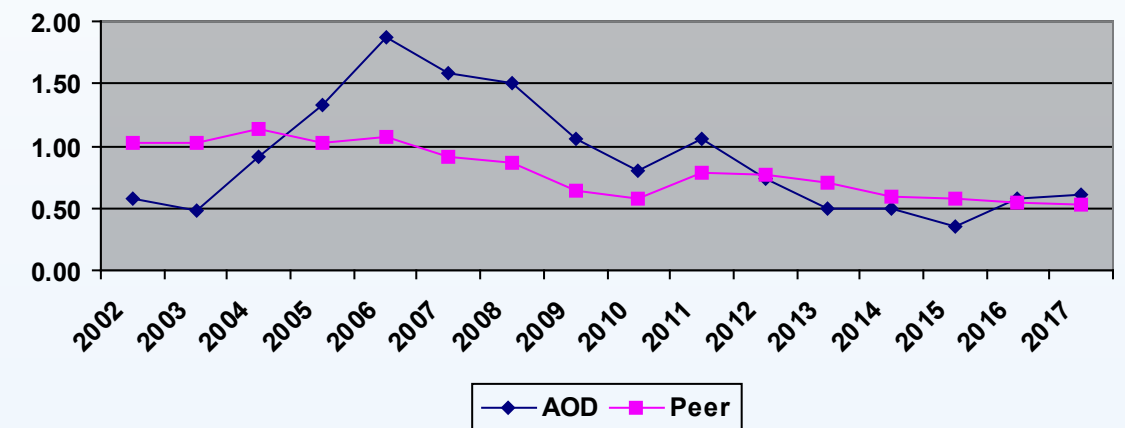
Membership

Between 2016 and 2017, the credit union had a net increase of 670 members which represented a change of 2.06%. During 2017, the credit union continued to strive to increase membership and product penetration.



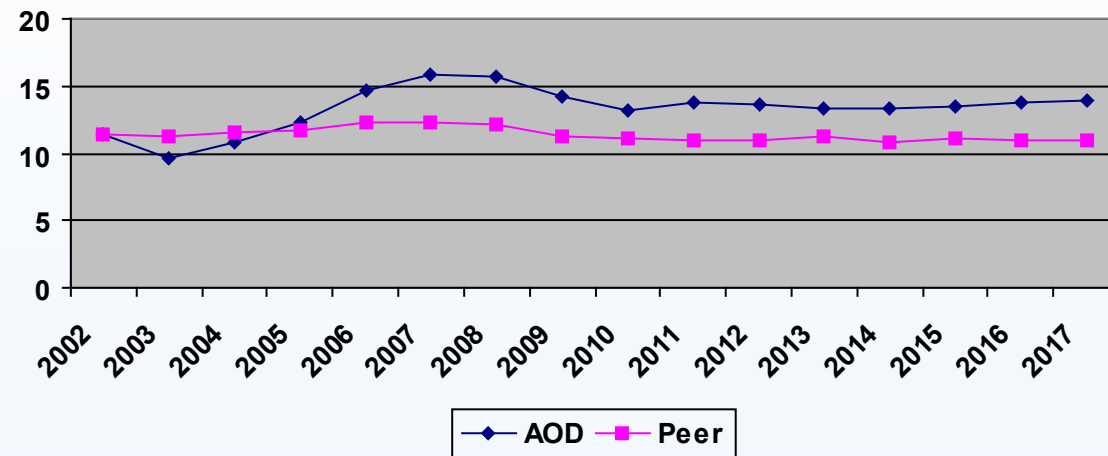
Return on Assets

The return on assets (ROA) ratio is AOD Federal Credit Union's net income divided by its average total assets. The graph shows both AOD's ROA and that of its peer group*. Between 2016 and 2017, the credit union's ROA increased to 0.61%. This rate was greater than our peer average of 0.53%. During 2017, the credit union gave back to the membership in many ways, such as attractive loan and deposit rates, loan promotions, the holiday skip-a-pay program, interest rate rebate and college scholarships. The credit union's goal is to provide our membership with convenient economical products and services while maintaining a safe and secure financial environment for future generations of members.



Net Worth Ratio

The net worth ratio is calculated as a ratio of AOD's regular reserve and undivided earnings divided by total assets. As shown by the graph, AOD Federal Credit Union has continuously outperformed net worth peer averages since 2005. During 2017, the credit union's net worth ratio increased from 13.75% to 13.87% as a result of earnings outpacing our asset growth. This trend is not projected to continue as loans, deposits and total assets increase going forward. The credit union's growth strategy may cause Net Worth to decline in future years. However, the credit union remains well above its peer group average of 11% for net worth, and the threshold of 7% required by its regulators to be considered "well capitalized".



*Beginning with 2014, the peer averages were calculated by the National Credit Union Administration, and based on credit unions with between \$100 million and \$500 million in total assets. The 2016 and 2017 peer ratios were based on September data, because December data was not yet available.

A Family Portrait



Supervisory Committee's Report



GLORIA "JEAN" NEWTON

The Supervisory Committee is created by Federal law and appointed by the Board of Directors according to the provisions in the Federal Credit Union Act. Committee members for 2017 included:

- **Jean Newton**, Interim Chair/Secretary/Recording Officer
- **Thomas Smith**, Vice Chairman

The Supervisory Committee's responsibility is to serve AODFCU members by ensuring that credit union operations are effective in protecting credit union assets, certifying records are accurately and properly reported, and for guaranteeing that internal controls are in place to protect the assets of the credit union and its members. The committee provides oversight related to the establishment of effective internal controls, adherence to Board policies, and compliance with appropriate laws and regulations.

The Supervisory Committee also serves as the members' representative to the Board and can help to resolve member complaints. As members, we volunteer to serve in this role because we are passionate about AODFCU's mission to enhance the lives of our members and the community.

One of the Supervisory Committee's most significant responsibilities is to select an external auditor and then oversee the annual audit and internal audits. The 2017 Financial Audit of AODFCU's accounts and financial records was performed by Kemp and Associate, PC. This audit validated that the financial statements presented the true and accurate financial condition of your credit union as of March 2017, and with an unqualified opinion. Kemp and Associate also performed the 2017 Agreed Upon Procedures Audit and Bank Secrecy Act Audit. These audits were completed as of July 28, 2017, with no material findings. We also had an NCUA Audit which resulted in no material findings. All audits validated that your credit union's operational procedures and practices were adequate to secure AODFCU and member assets while following regulatory requirements and guidelines.

In addition to the annual external audit, Mauldin/Jenkins, PC conducted various internal reviews and audits. Audits were conducted in order to review the operations and internal controls for the credit union. Based on audits and reviews, the Supervisory Committee is confident that the financial, compliance, and operational controls in place on behalf of AOD Federal Credit Union's members are adequate to effectively monitor and respond to the safety of their interest.

The Supervisory Committee can say with complete confidence that AODFCU continues to maintain a high level of financial safety and soundness. We will remain vigilant representatives of our members' interests, ensuring continued safety and soundness for your money as the credit union strives to provide you and your family with excellent member service.

The Supervisory Committee wishes to thank our members for supporting the credit union during the year. Together, we can take pride in a successfully operated credit union that complies with established policies, guidelines, and regulations.

Gloria "Jean" Newton

Interim Chair/Secretary/Recording Officer

STATEMENT OF FINANCIAL CONDITION*

For the Years Ending December 31, 2017 and 2016

ASSETS:	2017	2016
LOANS AND RELATED ASSETS:		
Loans to Members	\$144,596,691	\$131,699,228
Credit Card Loans	11,340,388	11,304,892
Other Loans	3,042,949	21,956
Participation Loans	6,945,564	0
Total Loans	165,925,593	143,026,076
Allowance for Loan Losses	(955,337)	(835,000)
NET LOANS:	\$164,970,256	\$142,191,076
Investments		
US Government Obligations	\$8,420,238	\$8,227,585
Federal Agency Securities	12,503,905	24,058,728
Mortgage-Backed Securities	55,177,742	53,313,789
CUSO	0	0
Investment Trusts/Mutual Funds (NIFCUS/FLCT)	0	0
Investments in Other Financial Institutions	14,180,492	10,430,147
Investments in CDs	15,234,743	23,070,717
Deposit in NCUSIF	2,479,734	2,360,949
Less: Valuation/Available for Sale (Fasb 115)	(760,226)	(935,713)
Allowance/Loss on Investment	0	0
NET INVESTMENTS	\$107,236,629	\$120,526,202
Other Current Assets		
Cash and Cash Equivalent		
Cash and Collected Balance	\$4,103,599	\$5,106,517
Cash Book Balance/Deposits in Transit	1,263,258	0
Total Cash	5,366,857	5,106,517
Accounts Receivable	118,551	(61,779)
Prepaid Expenses	887,035	869,295
TOTAL OTHER CURRENT ASSETS	\$6,372,444	\$5,914,033
Fixed Assets - Net of Depreciation		
Land	\$1,955,017	\$1,959,892
Buildings	6,904,925	7,133,038
Furniture and Fixtures	617,580	494,338
Leasehold Improvements	0	0
TOTAL FIXED ASSETS	\$9,477,521	\$9,587,268
Accrued Income	795,436	664,594
Other Assets	710,029	493,510
TOTAL ASSETS:	\$289,562,315	\$279,376,683

LIABILITIES AND EQUITY:	2017	2016
Accounts Payable	\$2,318,930	\$1,995,231
NCUSIF Impairment Payable	0	0
NCUA Special Premium Expense Payable	0	0
Notes & Interest Payable	0	0
Dividends Payable	21,897	24,849
Interest Refunds Payable	0	0
Taxes Payable	725	65
Accrued Expenses	502,240	508,499
Other Liabilities	(4,277,509)	(5,345,806)
Unapplied Data Processing Exceptions	0	0
Deferred Loan Income	0	0
LIABILITIES	(\$1,433,717)	(\$2,817,162)
Member Shares and Deposits		
Shares	\$160,398,559	\$153,486,269
Drafts	38,186,788	36,688,389
Club Accounts	552,352	247,816
Money Market Accounts	3,179	3,171
Escrow Account	100,083	80,187
IRAs	19,385,694	20,397,770
Share Certificates	32,965,937	33,817,470
TOTAL MEMBER SHARES AND DEPOSITS	\$251,592,592	\$244,721,072
EQUITY:		
Regular Reserves	\$3,159,240	\$3,159,240
Undivided Earnings	36,501,742	34,929,205
Net Unrealized Loss/Available for Sale (FASB 115)	(760,226)	(935,713)
Net Income	502,684	320,041
TOTAL EQUITY	39,403,440	37,472,773
TOTAL LIABILITIES AND EQUITY	\$289,562,315	\$279,376,683

* These financial statements were internally prepared.

STATEMENT OF INCOME*

For the Years Ending December 31, 2017 and 2016

	2017	2016
INTEREST INCOME		
Interest on loans	\$6,128,084	\$5,581,433
Interest on investments	1,665,562	1,465,622
Total Interest Income	7,793,646	7,047,055
INTEREST EXPENSE	888,061	858,840
Net Interest Income	6,905,585	6,188,214
PROVISION FOR LOSSES	1,012,760	728,391
Net Interest Income After Provision for Losses	5,892,825	5,459,823
NON-INTEREST INCOME	5,697,042	5,551,991
NON-INTEREST EXPENSE		
Compensation and benefits	4,463,621	3,823,382
Operations and loan servicing	2,736,559	2,495,906
Professional & outside services	1,504,581	1,737,915
Occupancy	690,664	733,947
Other	439,260	627,736
Total Non-Interest Expense	9,834,685	9,418,885
NON-OPERATING INCOME (Expense)	0	0
NET INCOME	\$1,755,182	\$1,592,929

* These financial statements were internally prepared.

STATEMENT OF MEMBERS' EQUITY*

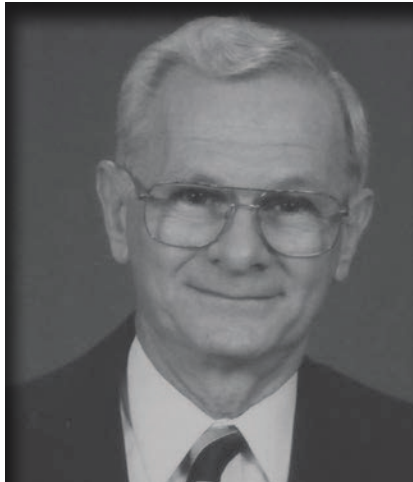
For the Years Ending December 31, 2017 and 2016

	Comprehensive Income	Total Members' Equity	Regular Reserve	Undivided Earnings	Accumulated Other Comprehensive Income
BALANCE, December 31, 2015		\$36,208,097	\$3,159,240	\$33,656,316	\$(607,459)
Comprehensive income: Net Income	\$1,592,929	1,592,929	-	1,592,929	-
Other comprehensive income: Unrealized holding gains on securities available for sale	(328,254)	(328,254)	-	-	(328,254)
Total comprehensive income	\$1,264,675				
Transfers		-	0	0	-
BALANCE, December 31, 2016		\$37,472,772	\$3,159,240	\$35,249,245	\$(935,713)
Comprehensive income: Net Income	\$1,755,180	1,755,180	-	1,755,180	-
Other comprehensive income: Unrealized holding gains on securities available for sale	(760,226)	(760,226)	-	-	(760,226)
Total comprehensive income	\$994,954				
Transfers		-	0	0	-
BALANCE, December 31, 2017		\$38,467,727	\$3,159,240	\$37,004,425	\$(1,695,939)

* These financial statements were internally prepared.

Clyde L. Wesson

*In Appreciation of Your Many Years of Service
& Dedication to the Members of AOD Federal
Credit Union as a Director.*
Feb. 1988 – Feb. 2018



You are part of our "Field of Membership" if you are an employee or a family member of an employee of one of our Select Employee Groups (SEGs).

2HerbItUp
A Better Body Chiropractic
A Team Lawn and Tree Services
A Way Out Day Program
AAMCO Transmissions
ABS Business Systems
Absolute Granite LLC
Advance America
Advance Auto Parts
Advanced Metals Testing LLC
Aero Missile Components
Aerospace Coatings International
AIL Broadway LLC
Ala Beeching Enterprises dba The Honey Baked Ham Co. & Cafe
Alabama's 33/40
Alexander Ford Inc.
Alexander's The Great Events
Allergy & Asthma Center LLC
Alliance Mobile Headliner Services
All-Star Pressure Washing
Allstate Insurance
American Awards
American Renovation and Repair
ANAD Contract and Civilian Employees and Their Families
ANAD-Military
Andrea Gregg Counseling and Consulting
Animal Medical Center of Jacksonville
Annie Home LLC
Anniston Bridge Association
Anniston Emergency Medical Services Inc.
Anniston Executive Aviation
Anniston First Wesleyan Church
Anniston Fitness Center
Anniston Health & Sickroom Supply
Anniston High School
Anniston Medical Center
Anniston Medical Clinic
Anniston Museum of Natural History
Anniston Oxford Realty Co. Inc.
Anniston Pickette Feed & Pet Supply Inc
Anniston Plating & Metal Finishing
Anniston Runners Club
Anniston Veterinary Hospital
Anniston Windustrial Company
Any Member (Retired Or Active) US Military or Federal Civil Service Personnel in North-east
Alabama
Arbys #5086
Arris Inc.
Asa Stephens Electric
Association of The United States Army
Auto Beauty Shoppe
Auto Custom Carpets
Auto Oasis
Avery Auto Sales Inc.
B&C Electric
B&M Automotive Service
BAE Systems Ground Systems - Anniston
Bama Budweiser of Anniston
Bama Power Sports
Bannister Tractor
Barrett Body Shop, Inc
Barry's Truck and Equipment Repair
BBS Gifts & More

Bear and Son Inc
Beauty Enterprise Cosmetology School
Beckwood Manor
Benevolent and Protective Order Of Elks
Benningfield Lawn Care
Bentley Glenn Flooring
Benton Nissan
Beshears Auto Sales Inc
Beshears Tractor & Equipment Inc.
Betty's B-B-Q
Beyond The Horizon LLC
Big Lots
Bill Stanford Cadillac GMC Chrysler Jeep
Billy Isom Realty
Blacks Agency
Blastcrete Equipment Co.
Blessed Events
BMCR Enterprises LLC
BMR Enterprises LLC
Bokassas Cleaning Service
Bonnie Rays Bake Shoppe
Bonny Brook Mobile Community
Bontia Tees
Bo's Glass
Bostrom Seating Inc
Bradford Health Services
Brannon Heating & Air
Brian's Locksmith Service
Bricks and Lyles Properties LLC
Bridgewater Interiors
Brown Roofing Co.
Brown Sales, LLC
Bryant Cleaning Service Inc
Bubbas Car Wash
Buckhorn Marketplace
Bulldogs Fireworks
Burgess Chiropractic
Buster Miles Chevrolet
Buster Miles Ford
C & D Automation & Machine Co. Inc.
C & W Auto Repair
C&J Handyman Services
Cable One
Calhoun Community Press
Calhoun County Chamber of Commerce
Calhoun County Commission
Calhoun County Insurance Center Inc
Calhoun County Juvenile Probation Office
Calhoun County Sheriff's Office
Calhoun Development Co
Calhoun Farmers Cooperative Inc
Calhoun Pest Control
Calvary Temple Church
Carnaby Street Beauty Salon
Carols Creations
Carquest
Central Casting Corporation / TYCO Fire & Building Products
Century 21 Harris-Mckay Realty
Cheaha Area Regional Emergency Services (C.A.R.E.S.)
Cheaha Masonry
Cheaha Womens Health and Wellness LLC
Chevalier Productions
CHICK-FIL-A
CHICK-FIL-A (Oxford)
China Luck Restaurant

Christian & Associates Architects Inc.
Cindy's Photography and Fine Art
Citifinancial
City of Anniston
City of Jacksonville
City of Lineville
City of Oxford
City of Weaver
Civilian Marksmanship Program
Clarks Commercial Cleaning
Clarks Lawn and Landscape Service
Classic Catering
Clay Automotive LLC
Clay County Chrysler Dodge Jeep
Clay County Commission
Clay County E-911
Clays Auto Restoration and Rod Shop LLC
Clearview
Club One Fitness
Cofield Asphalt Refinishing
Coldwater Springs LLC dba Southern Bottled Water
Colombian Knights/Knights Of Columbus Council 3227
Colonial Motors
Columbus Finance Co.
Comfort Inn
Comforting Times LLC dba Comfort Keepers
Complete Car Wash Systems
Comprehensive Behavioral Services
Contemporary Tile, LLC
Contractors Staffing
Cooks Auto Sales
Cool Cuts Barber Shop
Cooper Chevrolet
Coosa Valley Youth Services Detention Center
Cornerstone Church
Casper Pecan Farm
Cottaquilla Council of Girl Scouts
Cotton States Insurance
Country Inn & Suites
Countryside Hospice
Covalli's Italian Kitchen
Creekside Log Homes LLC
Cue Time Café & Billiards
Custom Pizza
Cycle World
Damn Yankees Oyster Bar
Dana's This and That
Dave's Used Auto Sales
Davids Wrecker/Rayborns Collision Center
DD Pizza L.L.C. dba Cici's Pizza #398
Delivery General
Delta Omega Chapter of Delta Omicron
Denney Automotive
Destiny Limousine LLC
Diggin It LLC
Dirt N Turf
Dollar General Store #3756
Dominos Pizza #5362
Dominos Pizza #5835
Dominos Pizza #5857
Dominos Pizza #5859
Don Ledford Associates LLC
Donald D. King D.M.D. P.C.
Dr. David Cummings Family Dentistry
Dukes Properties

You are part of our “Field of Membership” if you are an employee or a family member of an employee of one of our Select Employee Groups (SEGs).

Dunns Heating and Cooling
Dynabody Fitness
Eagle Recovery LLC
East Alabama Portables Inc.
East Alabama Regional Planning and Development Commission
Effinas Tuscan Grill
Elite Home Care
Elite Images
Elite Roofing
Employees of the Credit Union and Their Families
Envylawn
EOS Consulting
Equis Financial The Reaves Agency
ERA King Real Estate Co. Inc.
Evans Flower Shop
Faith Christian High School
Faith Temple Christian Center
Families and Organizations of Such Persons
Family Chiropractic
Family Christian Bookstore
Family Loan Company Inc
Farmers Home Furniture
FEDEX Ground
First Baptist Church of Weaver
FITCO
Fitness Solutions Outlet
Five Star Food Service
Flying W LLC
Foote Bros. Carpet & Flooring Inc. (dba Foote Bros Carpet One - Gadsden/Anniston)
Foothills Timber Co. Inc.
Forsyth Building Company Inc
Freds Transmission Service
Freeman HVAC Services
Freeman Lawn Care
Freestyle Graphix
Future Unlimited LLC
Gable & Son Plumbing Inc.
Gardens on Air
Garfricks Cafe
GEICO Insurance
Gem Shoe Repair and Footwear
General Dynamics Ordnance and Tactical Systems
Glass House Restaurant & Catering LLC
Golden Corral (a.k.a. YBE Oxford LLC #2612)
Golden Living Center
Golden Springs Baptist Church
Good Path Auto
Grace Baptist Church Child Development Center
Grace Oaks Farm LLC
Griffin Upholstery
Grissom Motors Inc aka Grissom Honda
Groomingdales Pet Salon and Boarding
Guide Counseling Services
H&D Auto Repair
Habitat For Humanity of Calhoun County
Hairitage LLC
Hale Building Company Inc.
Hampton Inn Jacksonville
Hapach Construction
Harley-Davidson Motor Company
Harrisons Transport LLC
Harvard Pest Control

Haynes Machine Company
Headliners
Health Services Center (a.k.a. AIDS Service Center)
Hero Products
Heroes American Grille
HGS Engineering
Highway 280 Nissan
Hill Auto Sales
His & Her Family Salon
Holiday Inn Express and Suites
Hollingsworth Landscaping Services
Home Helpers
Home Realty Company, LLC.
Honeywell Anniston
Hood Packaging Corporation
Hoover Materials Group Inc.
Hotel Finial
Howard Core & Co.
Howard Solutions
Hubbards Off Main
Huron Valley Steel Corp
Hurricane Transportation
Ideas Plus
Imgforge Business Solutions
Insurance Planning Services
Integrity Cabinets
Internal Medicine Associates P.C.
Invisible Windows
Iron City Enterprises LLC
Isom & Stanko LLC-Attorneys at Law
Isshin Asian Cafe
J Brittain Associates
J D Byrider Sales
J Supply Company
J&J Electric
J&J Window Cleaners
J&L Properties LLC
J&R Auto Repair
J&S Transportation
Jackson Mortgage Co. Inc
Jacksonville Auto Sales
Jacksonville Home Center
Jacksonville State University
James Oneal Chrysler Dodge Jeep
Jays Lawn Service
JB's Quality Car Care
Jim Preuitt Ford
Jims Quintard Transmission
John Ray Enterprises
JRM Photography
Judicial Courier LLC
K L Brown Memory Chapel
Kallis Love Stuff
Karing Hands
Keller Williams Realty Group
Kelly Services
Kellys Custom Interiors
Kerr Cabinet Company Inc.
Kids First Childcare
Kidz Day Out Inc.
King Tax Loan & Accounting
Kingdom Living Ministries Inc
Kingdom Management LLC
Klassic Kandles
Koch Foods of Ashland
Kronospan LLC

La Familia
Lamars Donuts
Laney Air Conditioning
Laney Air Conditioning Inc
Laser Fabrication & Machine Co. Inc.
Lawn Doctor/Jim Ray Enterprises Inc
Le Bell
Lees Heating & Air Conditioning
Legghorns Cafe
Lenn Costner Auto Sales
Leroys Tax Service
Lesco Inc.
Lifetime Eye Health Care
Lighting Showroom
Lindahls Small Engine Repair
Lipscomb Auto Sales
Long Memorials
Lott Cabinet Shop
Lucas Tile
Luker Enterprises LLC
M & S Detail Shop
M and J Shipping Supplies, LLC
M&H Valve
M&T Lawn Care LLC
Magnolia Vacations
Map Equipment Sales LLC
Mark Pittman Distribution Inc
Mars Hill Missionary Baptist Church
Martin Association
Martins Pharmacy
Mary Kay
Mauser USA LLC
McClellan Family Chiropractic
McClellan Park Medical Mall
McNeals Home Improvement
McSweeny Automotive Group
Medhus Welding and Fabrication
Merrill Lynch
METLIFE
Milano Eyecare Group
Miller Florist
Miller Funeral Home
Miller Monument
Millers Office Furniture
Minton Home Center
Mixon & Mixson Construction
Model City Fire Protection
Model City Insurance
Modelcity Barbershop
Moore Printing Company
Moore Realty
Morris Alterations
Moses Construction
Motel 8 Hotel - Oxford
Motorcycle Sports
Mt Cheaha Harley-Davidson
Mt. Cheaha Eco-Smokes
Mt. Olive Vol Fire Department
Mullinax Auto Sales Inc
Nanney & Son Inc.
Natures Art Inc
Ne Al Community Development Corp
Neat & Clean 100 Hand Car Wash
Nelson Industrial Solutions Corporation
Network Technology Inc.
New Leaf Marketing
NGC Industries Inc.

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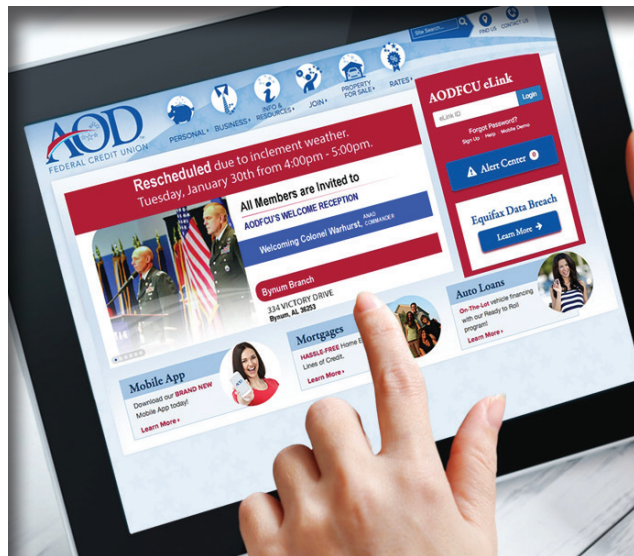
NHC Healthcare
Nissan of Gadsden
Nixon Spine and Sport
Noble Signs
Nolen Company
Norris Pest Control
North Alabama Womens Center
Northeast Alabama Bicycle Association
Northeast Alabama Entrepreneurial System
Nunnallys Framing
Ohatchee Soccer Officials Association
Omni Clinic
On The Ball
O'reilly Auto Parts Store#1196
Orion Technology Inc.
Oxford Blueprint & Reprographics Inc.
Oxford Emergency Medical
Oxford Healthcare
Oxford Lumber Company Inc
Oxford Machine & Fab Company Inc
Oxford Medical Clinic
Oxford Pickette Feed & Pet Supply Inc
Oxford Tire Service
Oxford Unikque Car Care
Paisley Owl Boutique
Paradise Tan LLC
Parker Hannifin Corp
Parris Masonry
Pate Trucking LLC
Pates Painting & Remodeling
Patterson Painting
Pee Wee Turner Motors Inc.
Personnel Staffing Inc
Physicians Care Clinic
Pine Belt Home Inspection LLC
Pinson Florist
Pizazz Plumbing
Poohs Barber Shop
Potts Marketing Group LLC
Precision Masonry
Precision Sealcoating and Striping LLC
Precision Strip Inc
Premier Lawn & Landscape
Pressing Ts Vinyl and More
Prestige Medical Spa
Primerica Financial Services
Pryor Giggey Company
Purohit Pediatric Clinic LLC
QC Financial Services
Quad Cities Volunteer Fire Department
Quality Appliance Solutions
Quintard Mall
Quiznos Subs
R&J Lawn Care
Rainbow Omega
Randys Handyman Services
Randys Tree Service
Raven Rock Distillery
Rehab Partners LLC
Remodelers Outlet/ Advanced Fenestration Products
Renaissance Salon
Rice Rice & Smith P.C.
Rite Way Auto Sales and Salvage
Riteway Auto Sales
Riteway Auto Salvage
Riteway Title Pawn

RMS LLC
Robbins Gioia
Roberts Rentals LLC
Ronnie Watkins Ford
Ruby Tuesday
S&D Wholesale
S&S Properties
Safety Consultants Alliance, LLC
SAIC (Science Applications International Corporation)
Sams Auto Service
Sams Club #4836
Sanders Cabinetry
Save Your Data LLC
Sea-Worthy Boat Repair and Restoration
Service Realty Company
Servicemaster by MIMSCO
Shacks Photo
Shafer Used Cars
Shawn Snider State Farm
Shine Through Janitorial Tech
Sight and Sound
Silver Lakes Golf Course
Simply Shabby LLC
Skinners Cash and Carry
Smiths Auto Detail Shop
Snead Ag Supply & Services
Sneaky Petes aka Rannow Inc
Southern Finance Adjusters Inc
Southern Metal Processing Company
Southern Renovation Group
Southwire Medium Voltage
Spirit of Anniston
SS Paint and Body
Star Enterprises LLC
Stephens Electric Service
Stepping Stones To Success LLC
Steve N Jans BAR-B-Q
Still Mid-Town Ceramics
Stinson & Howard Fine Jewelry - Oxford
Stinson & Howard Fine Jewelry - Piedmont
Stringfellow Hospital
Stroup Lawncare
Sunny King Motor Company
Sunshine Mydland LLC
Superior Automotive
Superior Communications
Superior Pest Control Inc
Supervalu/Western Supermarkets
Supervisory Office--Us Dept of Agriculture Soil Conservation Service in Auburn
Systems By Design
Tagert Insurance Group/Farmers Insurance
Tail Feathers
Talladega Ace Home Center
Talladega International Truck & Tractor Co. Inc.
Talladega OB-GYN
Tameron Honda Gadsden
Taylor Corp
TEC RI LLC
Tempest Network Laboratories
TEMPFORCE
Tenth Street Elementary School
Terry Hogue Electric Inc
The Anniston Star
The Childrens Place
The Donoho School

The KIA Store Gadsden
The KIA Store of Anniston
The Moeller Law Firm
The Music Box
The Supply Room
The Surgery Center
The UPS Store
The Village Stationer
Thompsons Painting Company
Three Style Pizza
Toneys Pest Control
Top O The River
Tractor & Equipment
Tree Services of Alabama
Trinity Baptist Ministries
Triple J Landscape Beautification
Triple J Photography
Two Brothers Poultry Services
Tyson Art & Frame and The Wine Closet
Unique Beauty Salon
United Way Of East Central Alabama
University CDJR (dba)
Unqualified for Membership
Unremarried Spouses of Deceased Members of the Credit Union
US Bankruptcy Court
US Department of Agriculture Heflin
US Lawns
Valley Machine Co. Inc
Vapor Outfitters
Vault Builders
Waffle House
Waldrep Trucking
WAL-MART Anniston
WAL-MART Jacksonville
WAL-MART Oxford
Water Works Sewer Board of The City of Heflin
Waterworks & Sewer Board of Lineville
WDNG Radio
Weaver Welding Co.
Weaver Youth Wrestling
Wellborn Cabinet Inc
Western Sizzlin of Oxford
WHOG Radio
Widenet Consulting LLC
Wilhoite & Associates
Williams Lawn Service
WJXS - TV 24
Wood & Sons Lawn Care
Woodard Broadcasting Co./WVOK 97.9
Woodmen of The World
Woods Body Shop
Wrestling With Faith Ministries
Yellowhammer Realty LLC
YMCA Of Calhoun County
Young Wollstein Jackson & Whittington LLC
Yongs Dentistry
Yume
Zaxbys Pell City

Products and Services

Share Accounts	Certificate Secured Loans	Electronic Funds Transfer
Christmas Club	Personal Loans	Night Depository
Kids Club	Lines of Credit	Visa Check Cards
Share Certificates	Visa Platinum Cash Back Credit Cards	Notary Public
Individual Retirement Accounts	TruStage Home Owner's Insurance	Official Checks
First Choice Checking	TruStage Auto Insurance	Money Orders
Freedom Classic Checking	Accidental Death & Dismemberment Insurance	Direct Deposit
Plus Checking	Credit Life Insurance	Payroll Deduction
Blue Ribbon Checking	Credit Disability Insurance	Wire Transfers
AOD Gold Checking	GAP Insurance	Safe Deposit Boxes
Overdraft Protection	Excess Share Insurance	Shared Branching
Mobile Banking	VoiceLINK	Ready to Roll
Paid NSF	eLINK	AODFCU Surcharge Free ATMs
Home Loans	eStatements	P.O.D. Accounts
Manufactured Home Loans	eNotifications	Mechanical Repair Coverage (Auto Exam)
Construction/Permanent Loans	Online Statements	Business Checking & Savings
Home Equity Lines of Credit	Online Bill Pay	Business Loans & Lines of Credit
Home Improvement Loans	eZLink Mobile app	Business Credit Cards
Automobile Loans	Check Reordering	Business Real Estate, Vehicle & Equipment Loans
Recreational Vehicle Loans	Personalized Checks	Merchant Services
Farm Equipment Loans	Stop Payments	
Share Secured Loans		

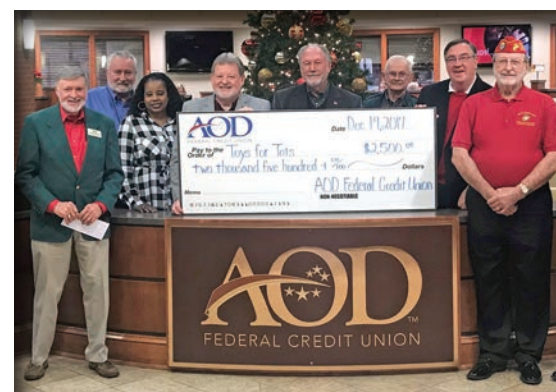


Community Involvement

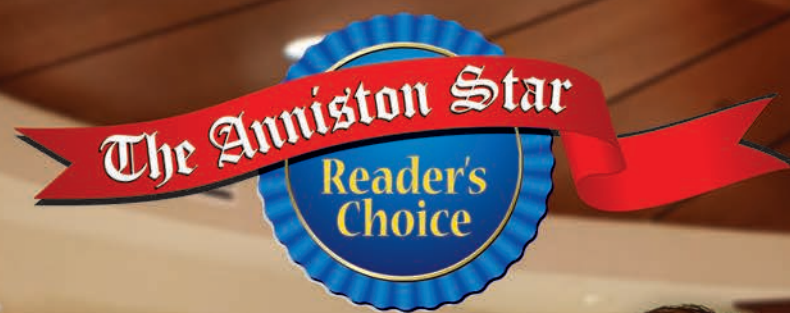
AOD Federal Credit Union (AODFCU) is committed to making a difference in peoples' lives. Support is given to organizations, which provide for the health, education, and welfare needs of our members and potential members. As a socially responsible company, AODFCU supports employee participation in worthwhile projects and organizations in communities where our employees and members live and work. AODFCU recognizes that such participation provides employees valuable leadership training, work experience and a sense of personal fulfillment. In turn, our communities benefit from the time and energy of AODFCU volunteers.

During 2017, AODFCU employees volunteered many hours to such organizations. The following is a list of the organizations that received monetary and/or volunteer time donations from AOD Federal Credit Union in 2017:

Anniston Army Depot-5K
 Anniston Army Depot-MWR
 Anniston Elks Lodge #189 Alabama Freedom Flight
 Anniston Lion's Club
 Anniston Runners Club
 Association of the United States Army
 BBQ and Bluegrass Benefit
 Big Brother's Big Sisters of NE Alabama
 Chaffin Detachment 1329, Marine Corp League-Toys for Tots
 Community Enabler Developer/Sable Learning Center
 Calhoun County Chamber of Commerce
 East Central Alabama United Cerebral Palsy
 Empty Stocking Corp.
 Fort McClellan Military Cemetery Wreath Committee
 Fraternal Order of Police
 Habitat for Humanity
 Interfaith Ministries of Calhoun County-Meals on Wheels
 Knox Concert Series
 Samaritan's Purse-Hurricane Harvey
 Samaritan's Purse-Hurricane Irma
 Sheriff Matthew Wade
 The Arc of Calhoun County & Cleburne County
 The Chamber of Gadsden
 The Special Kids Fishing Classic
 United Way of East Central AL
 Women of Virtues Evangelizing Nations
 Pell City Chamber of Commerce
 East Alabama Credit Association for mentally handicapped adults.
 AUSA Golf Outing
 Kiwanis Club of Anniston
 Friendship Santa
 Anniston Soup Kitchen
 YMCA of Calhoun County
 2nd Chance
 Rotary International



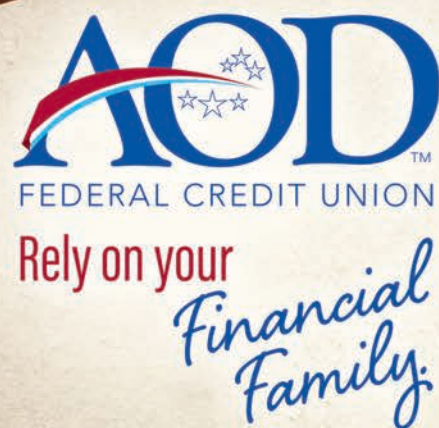
Voted #1



"We are humbled and honored to have been voted #1 – Best Home Mortgage and #1 – Best Financial Institution."

Thank you, Calhoun County!"

**– VIRGINIA BOWEN,
CEO**



(256) 237-9494
(800) 637-0299
aodfcu.com

Federally Insured
by NCUA



Branch Information

Bynum

334 Victory Drive
Bynum, AL 36253
Monday – Friday
9 a.m.-5 p.m.

Depot

Anniston Army Depot Building 141
Anniston, AL 36201
Monday – Friday
8 a.m. – 4 p.m.
Closed for Lunch
1:30 p.m. - 2 p.m.

Greenbrier

216 E. Greenbrier Dear Road
Anniston, AL 36207
Monday – Friday
9 a.m. – 5 p.m.
Drive Thru open until 6:00 p.m. Friday

Jacksonville

1060 JD & L Drive S.W.
Jacksonville, AL 36265
Monday – Friday
9 a.m. – 5 p.m.
Drive Thru open until 6 p.m. Friday

Correspondence Address

Please be sure to use AODFCU'S correspondence address (P.O. Box) when communicating by mail.
P.O. Box 608
Bynum, AL 36253

Lenlock

150 Bill Robison Parkway
Anniston, AL 36206
Monday – Friday
9 a.m. – 5 p.m.
Drive Thru open until 6 p.m. Friday
Saturday Hours
9 a.m. – 1 p.m.(Drive Thru Only)

Oxford

12 Elm Street
Oxford, AL 36203
Monday – Friday
9 a.m. – 5 p.m.
Drive Thru open until 6 p.m. Friday
Saturday Hours
9 a.m. – 1 p.m. (Lobby & Drive Thru)

Website

www.aodfcu.com

Phone

(256) 237-9494
(800) 637-0299
(256) 237-3285 – fax





Thanks
to our
Members!



Rely on your
Financial
Family.

