2018 ANNUAL REPORT





Power of the Past, DRIVING THE FUTURE

1950 → 2018



"Quality Member Service"

Mission Statement

FEDERAL CREDIT UNION

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.

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 700 select employer groups and six ATM locations throughout Calhoun County. For over 69 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.

Having over 69 years of service and experience has positioned AOD Federal Credit Union to become one of the largest and most stable credit unions in the nation.

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	www.bauerfinancial.com
X	
	AWARDED DECEMBER 2018

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.



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



AODFCU World War II Veteran's Honor Roll

Harold Allen U.S. Merchant Marines Oxford, AL 1927-2011

Joseph Earl Bailey U.S. Navy Oxford, AL 1923 - Present

Joseph S. Blackmon Jr. U.S. Air Corp/Army Anniston, AL 1926 - Present

Warren Brady U.S. Army Oxford, AL 1921 - Present

Bill Brock U.S. Army Weaver, AL 1918-2010

Thomas J. Brock U.S. Navy Piedmont, AL 1922 - 2012

Arnold L. Brooks U.S. Army Anniston, AL 1923-1991

Julian T. Clements U.S. Navy Bynum, AL 1919 - 2016

Reginald Climes U.S. Navy Anniston, AL 1922 - Present

Ladelle Cochran U.S. Army Anniston, AL 1918-Present

Ira F. Collins U.S. Navy **Anniston, AL** 1926 - 2017

Arthur DiMattia U.S. Army Pell City, AL 1921-2018t

Denford Davis U.S. Army Snead, AL 1921-2010

James Bryant Dobbs U.S. Navy Anniston, AL 1926-2017

John Dunn U.S. Army Collinwood, TN 1926 - Present

William Herbert Gates U.S. Army Jasper, AL 1921-Present

Clyde J. Hall U.S. Navy Ohatchee, AL 1925-2015

Edward E. Harrison U.S. Army Lincoln, AL 1919 - Present

Billy Hawkins U.S. Army Oxford, AL 1926 - Present

Watson E. Haynes U.S. Army Oxford, AL 1927-2005

Glenn D. Hester U.S. Navy Jacksonville, AL 1925-2016 Malcoln D. Hicks U.S. Army Eastaboga, AL 1927-1983

Carlton Johnson U.S. Army Anniston, AL 1924-2016

Charles E. Lindsay U.S. Air Force Oxford, AL 1926-2015

Jimmie "Jim" D. Mains U.S. Navy Anniston, AL 1929-2015

Don Mohon U.S. Naval Air Bynum, AL 1927-2015

Joseph E. Moore U.S. Navy Oxford, AL 1927 - Present

James Dan Munroe U.S. Army Talladega, AL 1925-2010

William Nestor U.S. Army Anniston, AL 1922 - 2014

John David Nix U.S. Army Altoona, AL 1917-2003

Robert Lee Plummer U.S. Navy Anniston, AL 1927 - Present Verdery Roberson U.S. Navy Huntsville, AL 1927 - Present

Archibald K. Schaeffer U.S. Army Anniston, AL 1917-1993

Curtis D. Self U.S. Navy Oxford, AL 1924-2017

Howard Lester Sewell U.S. Marine Corps Clay, AL 1918-2015

Louie Sutherlin U.S. Navy Bynum, AL 1924-2016

Frank M. Turner, Sr. U.S. Air Force Anniston, AL 1918-2018

Harold Wergin U.S. Army Oxford, AL 1920-2013

Clyde L. Wesson U.S. Navy Oxford, AL 1928 - Present

Lowell B. Wesson U.S. Army Anniston, AL 1917-1992

Billy Ray Bean U.S. Army Bynum, AL 1925 - Present

AOD Federal Credit Union Past Board Chairpersons

Gordon "Doc" Williamson	Jimmy E. Webb	Gordon "Doc" Williamson	Clyde L. Wesson
FEB 2008 - PRESENT	MARCH 2002 - FEB 2003	APRIL 1997 - MARCH 1998	FEB 1992 - MARCH 1994
Clyde L. Wesson	Gordon "Doc" Williamson	James Dan Munroe	Robert E. Nicholson
FEB 2004 - FEB 2008	APRIL 2000 - MARCH 2002	MARCH 1995 - APRIL 1997	FEB 1991 - FEB 1992
George Moore, Jr.	Clyde L. Wesson	Bobby J Israel	Gordon "Doc" Williamson
FEB 2003 - FEB 2004	MARCH 1998 - APRIL 2000	MARCH 1994 - MARCH 1995	JAN 1984 - FEB 1991



Oxford Branch Ribbon Cutting



Jacksonville Branch Ribbon Cutting

Chester Webb	Bonnie L. McDougal	Troy C. Mintz	George Mayne
JAN 1983 - JAN 1984	JAN 1975 - JAN 1977	JAN 1956 - JAN 1966	JULY 1950 - JAN1951
Wallace E. Self	Robert F. Estes	Jack Butterly	Rudolph K. Baerwald
JAN 1982 - JAN 1982	JAN 1973 - JAN 1975	JAN 1955 - JAN 1956	MAY 1950 - JULY 1950
Harold M. Mooneyham	Randall Q. Cassity	C. C. Parker	
JAN 1980 - JAN 1982	JAN 1969 - JAN 1973	JAN 1954 - JAN 1955	
Evelyn J. Brooks	Edson W. Laney	Woodrow W. Owens	
JAN 1979 - JAN 1980	JAN 1968 - JAN 1969	JAN 1953 - JAN 1954	
Samuel E. Brown	Bernise R. Slay	Foster F. Oliver	
JAN 1977 - JAN 1979	JAN 1966 - JAN 1968	JAN 1951 - JAN 1953	

LEADERSHIP TEAM

BOARD OF DIRECTORS



GORDON "DOC" WILLIAMSON *Chairman*



DELLE BEAN Board Member

SUPERVISORY COMMITTEE



JIMMY E. WEBB Vice Chairman



LARRY DAUGHTERY Board Member



GLORIA "JEAN" NEWTON Secretary



RONALD E. SELF Board Member



BOBBY J. ISRAEL *Treasurer*



CLYDE L. WESSON Director Emeritus



GLORIA "JEAN" NEWTON *Chairperson*



THOMAS A. SMITH Vice Chairman



DONTE VINCENT Committee Member



CINDY TAYLOR Committee Member



VIRGINIA BOWEN Chief Executive Officer



DAVID MOONEY *Chief Financial Officer*

SENIOR MANAGEMENT



RIKKI GRABEN Chief Operations Officer



ROBERT GUICE Chief Information Officer

FEBRUARY 26, 2019 69TH ANNUAL MEETING AGENDA



Ascertainment that a quorum is present

3 National Anthem

Invocation & Pledge of Allegiance -James Daugherty, Board of Director Volunteer

5 Annual Meeting Video -"Power of the Past, Driving the Future"

Reading and approval or correction of the minutes from the last meeting

Report of the Directors - Gordon "Doc" Williamson, Chairman

Report of the Treasurer - Bobby Israel, Treasurer

Report of the Supervisory Committee - *Jean Newton*, Supervisory Chairperson and Board of Director Secretary/Recording Officer

10 Unfinished Business

New Business



Special Recognition of Employees and Volunteers

Adjournment

Awarding of Door Prizes

Minutes of the 68th Annual Meeting #5-2018 AOD FEDERAL CREDIT UNION P.O. BOX 608 BYNUM, AL 36253

DATE, TIME, PLACE & ATTENDANCE

DATE & TIME

February 27 2018 at 6:00 p.m.

ATTENDANCE - BOARD MEMBERS PRESENT

Gordon L. "Doc" Williamson, Chairman Clyde Wesson, Vice-Chairman Gloria Jean Newton, Secretary Ronald Self, Director Delle Bean, Director Tom Smith, Supervisory Vice-Chairman Virginia Bowen, CEO David Mooney, CFO Rikki Graben, COO

PLACE Oxford Civic Center

Robert Guice, CIO Alison Hardeman, Board Recorder AODFCU Staff Many AODFCU Members and Guest

ATTENDANCE - BOARD MEMBERS ABSENT Jim Webb, Treasurer James Daugherty, Director Bobby Israel, Director

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 68th Annual Meeting. Mr. Williamson asked everyone to turn to page 9 of the Annual Meeting Booklets and said this will be the agenda for tonight.

3 Mr. Williamson said the 33,000 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.

4 Mr. Williamson called the meeting to order at 6:15 p.m. Mrs. Newton certified that a quorum was present.

5 Mr. Williamson asked everyone to join with him in welcoming Calhoun County Judge of Probate, Mrs. Alice Martin who performed the National Anthem.

6 Mr. Williamson asked Mr. Craig Young, to come forward and give the Invocation. After the invocation Mr. Young asked everyone to stand and led in the Pledge of Allegiance.

7 Mr. Williamson introduced a special AOD Federal Credit Union video presentation entitled "Rely on Your Financial Family".

8 Mr. Williamson said on page 10 – 13 of your book is the minutes of the 67th Annual Meeting and asked for a suspension of the reading of the minutes and approval of the minutes as written. Mrs. Newton made the motion and Mr. Self seconded the motion to approve the minutes. The motion carries unanimously.

9 Chairman's Report – Mr. Williamson said pages 14-15 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.

In 2017 AOD Federal Credit Union was voted as Anniston Star's Reader's Choice #1 Best Financial Institution in Calhoun County.

Mr. Williamson said that AOD Federal Credit Union was established in 1950. He said that in May there will be a renovation at the Bynum Branch. Mr. Williamson said that the Architect is Mr. Cal Munroe which is the nephew of a former Board Director Mr. James Dan Munroe. Mr. Williamson said he would also like to recognize that the walking trail at the Oxford Branch is also named after Mr. James Dan Munroe.

Mr. Williamson said the Board of Directors and the Management team are so appreciative of the 696 Select Employee Groups (SEGs) who businesses in Calhoun County are members or potential members of AOD Federal Credit Union. Mr. Williamson asked everyone to turn to page 27 - 29 and said the 33,000 + members that we have come from the 696 SEGs. Listed on those three pages are some examples of businesses that are in partnership with the AOD Federal Credit Union: Calhoun County Chamber of Commerce, Calhoun County Commission, Calhoun County Sheriff's Office, City of Anniston, Office, the City of Jacksonville, City of Lineville, City of Oxford, City of Weaver, Hampton Inn, Sam's Club, Steve & Jan's BBQ, Jacksonville State University, Stringfellow Hospital, Walmart of Anniston, Jacksonville, & Oxford. There are guite a diverse group of companies that are dealing with AOD.

Mr. Williamson asked everyone to look at page 23, the 62 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 it was mentioned and he wanted to mention again, if you will turn to page 31, talking about the organizations that received contributions in 2017. 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 made contributions to these organizations either through monetary donations or volunteering their time.

Mr. Williamson asked if there were any questions or comments from The Chairman's Report on pages 14-15. There were none.

10 Treasurer's Report- Mr. Williamson said that Treasurer Mr. Bobby Israel was not in attendance so the Chief Financial Officer, Mr. David Mooney, would be giving the Treasurer's Report on pages 16-20.

• 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 institutions. In 2017, the credit union was able to increase its loan volume, which had a positive impact on income.

• Between 2016 and 2017, total assets increased from \$279MM to \$289MM. The increase of 3.65% was primarily due to an increase in total loans.

• Total Member Shares and Deposits increased \$6.8MM, 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.

• Member loans increased \$22.89MM, 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. 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.

• Between 2016 and 2017, the credit union had a net increase of 670 members which represented an increase of 2.06%.

• The return on assets (ROA) ratio is AOD Federal Credit Union's net income divided by its average total assets. 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.

11 Supervisory Committee Report- Mrs. Newton said the Supervisory Committee Report is on page

21. 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. 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. Mrs. Newton asked if there were any questions or comments. There were none.

12 CEO- Mr. Williamson called Chief Executive Officer Mrs. Virginia Bowen to speak. Mrs. Bowen said thank you to the Members for attending, employees for another great year, Amie Hinton for coordinating the annual meeting, Board of Directors and Supervisory Committee for their time and dedication to the Credit Union. Mrs. Bowen said that she is fortunate to have Directors with many years' experience. She said that the Directors truly look out for the best interest of the membership. Mrs. Bowen said that she would like to thank Mr. Clyde Wesson for his many years of service and that it has been a pleasure working with him. Mrs. Bowen said that the financial report indicates a record year in loans, deposits, and income. A great year of AOD Federal Credit Union means it has been a great year for our membership Mrs. Bowen said. We selected "Rely on Your Financial Family" because we want our members to feel part of the AOD Family and we have been told by many they do feel part of the family Mrs. Bowen said. Being part of the family ensures all decisions are made with the best interest of you, the members, in mind. Sometimes that is saying no to a loan request or making

recommendations on how to better structure a loan. It's making you, our members, aware of all the latest products and services we have to offer and continually looking out for the latest technologies to enhance your experience. As part of our financial family the employees of the Credit Union are committed to provide you, the members, with quality member service and look forward to providing your future financial needs. Mrs. Bowen said thank you for attending our 68th Annual Meeting.

13 Unfinished Business- Mr. Williamson said there was none.

14 New Business- Mr. Williamson said there was one item and that is the 2018 election results. Mr. Williamson said he would like to thank the nominating committee. Mr. Williamson said that Mrs. Jean Newton, Mr. Clyde Wesson, and himself were up for reelection. Mr. Williamson said that Mr. Wesson was not seeking reelection. Mr. Williamson said that the Board of Directors have asked Mr. Wesson to be a Board Member Emeritus. Mr. Williamson said that he and Mrs. Newton ran unopposed and Mrs. Delle Bean would be taking Mr. Wesson's seat as a Director.

Mr. Williamson said that the only other new business was on March 16, 2018 there would be a free Member shred day at the Jacksonville & Oxford Branch. Mr. Williamson said that it was mentioned in the current newsletter.

15 Special Recognition- Mr. Williamson said that he would like for everyone to turn to page 6 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 guite 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 said that AOD is a sponsor of the Honor Flight Project which is now called the Alabama Freedom Flight. Mr. Williamson said that the Alabama Honor Flight gives Veterans the opportunity to go to Washington DC to see the Memorial.

Mr. Williamson said that he would like to recognize Mr. Clyde Wesson for his many years of service on the Board at AOD Federal Credit Union. Mr. Williamson said that Mr. Wesson has served from 1988-2018 and has done a great job. Mr. Williamson said that he would like to present Mr. Wesson an award for his dedication to the Credit Union. Mr. Wesson accepts the award. All applauded. Mr. Wesson said that he would like to thank the Board of Directors, the Staff, and the Membership of AOD. He said that it has been a pleasure serving and he has really enjoyed his time as a Director. Mr. Wesson said that the Credit Union was started by 45 Employees and \$25,000. Mr. Wesson said that the Credit Union is financially sound and continues to grow. Mr. Wesson thanked Mr. Williamson for the award.

Mr. Williamson said he wanted to talk about the 2017 Scholarship winners of last year. Fifteen Scholarships that were awarded for \$1,000 each and the \$2,000 college engineering scholarship that was awarded in honor of Board Member Emeritus Kenneth Reid. The winners were: Jacob Hammond- Oxford High School, William Turley-Oxford High School, Ryleigh Randall -White Plains High School, Lauren Usrey - Alexandria High School, Henry Reid Hightower -Pleasant Valley High School, Chelsea Hill-Oxford High School, Lauren Holbrook -Donoho School, Hannah Jones -Oxford High School, Allie Higgins -Oxford High School, Brittany Lee -Oxford High School, Race Clausen -Sand Rock High School, J Za'Kasia Chatman -Oxford High School, Wilson Russell -Donoho School, Lauren Curry -Oxford High School, Atleigh Brannon -Pleasant Valley High School, and the winner the Kenneth Reid Engineering Scholarship was Seth Williamson of Hazel Green 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.

16 Mr. Williamson said now he wanted to recognize those who made the most contributions for success of the AOD Federal Credit Union in 2017. Mr. Williamson said without the Members 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. 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, Robert Guice-Chief Information Officer. Everyone applauded.

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 that covers everything on the agenda tonight so he said he was going to adjourn the meeting. Meeting adjourned at 7:11 p.m.

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. The CEO and the CFO will be handling the door prizes.

Gordon L. "Doc" Williamson, *Board Chair* Alison Hardeman, *Board Recorder*

Chairman's Report - 2018

AOD Federal Credit Union (AODFCU) has been honored to serve you with quality member service for 69 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 \$299 million in assets.

Gordon L. "Doc" Williamson Chairman of the Board

As Chairman of the Board, I am proud to present the 2018 Annual report for AOD Federal Credit Union and pleased to report that AODFCU finished 2018 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 2018, AODFCU made over \$58 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 754 Select Employer Groups to enable their employees and their families to enjoy the benefits of membership with AOD Federal Credit Union.

In 2018 AOD Federal Credit Union was voted as Anniston Star's Readers' Choice #1 Best Financial Institution and #1 Best Home Mortgage.

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

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OTHER HIGHLIGHTS AND ACCOMPLISHMENTS FROM 2018 INCLUDE:

- Provided many hours of volunteer service to the community.
- Opened the Anniston Hight School Bulldog Branch, a student ran branch teaching the students financial literacy.
- Provided special loan programs to assist our members such as Emergency Loans and Disaster Recovery loan after the tornados in Jacksonville for those members affected by the storms.
- 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.
- 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.
- Credit Card usage in 2018 exceeded 336,000 transactions for over \$19 million in sales volume.
- Originated \$2.2 million in business loans.
- Maintained good profitability and excellent capital.

SCHOLARSHIP AWARDS

• Awarded nineteen \$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.



Treasurer's Report - 2018

Distribution of Income

AOD Federal Credit Union had a financially successful year with over \$2.3 million in net income. As a result, your credit union will continue to offer attractive loan and deposit rates, with lower fees than other local financial institutions. Between 2017 and 2018, the credit union's income from loans rose \$546,651 or 15.52%. During 2018, the credit union improved investment income by \$478,499 or 28.73%. Operating income from all other sources increased 18.28% during 2018. Your credit union continued to see boost in participation in our internet banking and online bill paying services.



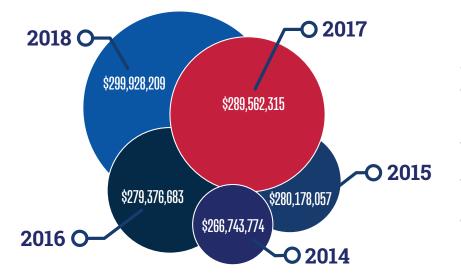
Bobby J. Israel Treasurer

INCOME	2018	2017
INCOME FROM LOANS	\$7,079,040	\$6,128,084
INVESTMENT INCOME	\$2,144,061	\$1,665,562
FEES & CHARGE	\$4,022,276	\$3,697,051
MISC OPERATING INCOME	\$2,277,373	\$1,872,294
SVC INCOME ON LOANS	\$267,668	\$127,698
TOTAL OPERATING INCOME	\$15,790,417	\$13,490,689

Distribution of Expenses

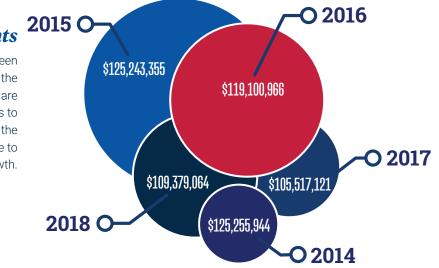
During 2018, the credit union experienced a 21.98% increase to overall expenses from the previous year. Compensation & Benefits remained virtually flat in 2018. Operating and Non-operating expenses rose 7.80% from 2017 to 2018. During 2018, the financial industry experienced four rate increases from the Fed, which caused dividends to rise 6.73% compared to 2017. Between 2017 and 2018, the provision for loan losses surged significantly due to upcoming regulatory changes. The credit union continued to fully fund the allowance for loan losses.

EXPENSES	2018	2017
COMPENSATION & BENEFITS	\$4,451,984	\$4,463,621
OPERATING/NON-OPERATING EXPENSES	\$5,789,780	\$5,371,065
DIVIDENDS	\$947,815	\$888,061
PROVISION FOR LOSS	\$2,235,545	\$1,012,760
NCUSIF STABILIZATION EXPENSE	\$0	\$0
TOTAL EXPENSES	\$13,425,124	\$11,006,116



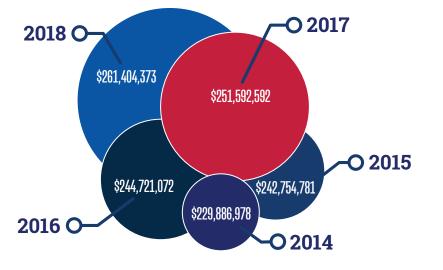
Total Assets

Between 2017 and 2018, total assets increased from \$289,562,315 to \$299,928,209. The increase of \$10,365,894 or 3.58% was primarily due to a rise in total loans. During the same period, total loans increased \$8,346,592 or 5.03%. In the same timeframe, the credit union increased Total Equity by 4.87%, 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

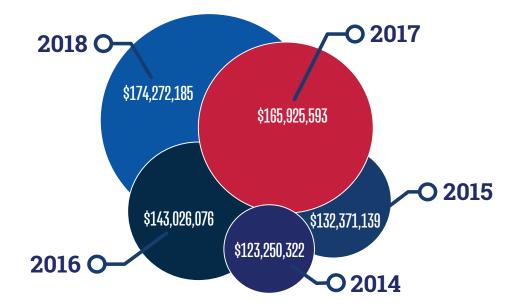
The credit union invests excess funding between shares and loans into approved investments for the best returns prudently obtainable. These funds are available to offset member withdrawals, changes to equity, and loan growth. Between 2017 and 2018, the credit union increased investment balances due to lower than expected loan growth.



Total Member Shares and Deposits

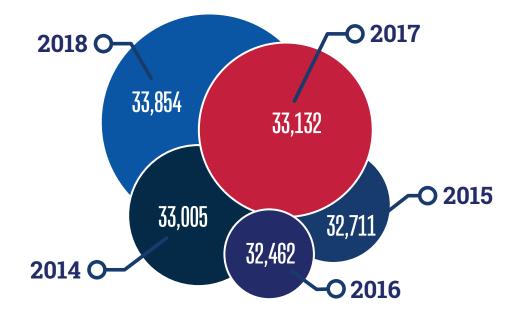
Total Member Shares and Deposits increased \$9.8 million, or 3.90% between 2017 and 2018. The credit union achieved the majority of its growth in the regular shares category. During 2018, the credit union continued to offer members safe, economical alternatives to other financial institutions without 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.

Treasurer's Report - 2018



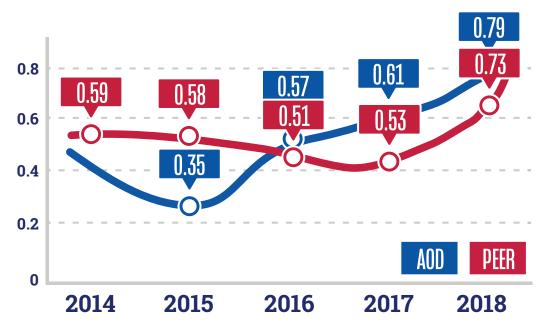
Total Loans

Member loans increased \$8.34 million, or 5.03% between 2017 and 2018. 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 2019. The credit union offered several promotions to give back to the membership and improve loan growth. These included skip-a-pay promotions, reduced rates for share secured loans, and various other promotions.



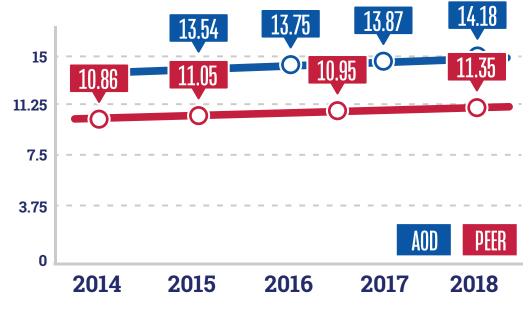
Membership

Between 2017 and 2018, the credit union had a net increase of 722 members which represented a change of 2.18%. During 2018, 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 2017and 2018, the credit union's ROA improved to 0.79%. This rate was greater than our peer average of 0.73%. During 2018, 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, 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 2014. During 2018, the credit union's net worth ratio improved from 13.87% to 14.18% as a result of earnings outpacing our asset growth. This trend is not projected to continue as loans, deposits and total assets rise 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 11.35% for net worth, and the threshold of 7% required by its regulators to be considered "well capitalized".

*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 2018 peer ratios were based on September data, because December data was not yet available.

Supervisory Committee's Report - 2018

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 2018 included:

Jean Newton, Chair/Secretary/Recording Officer
Thomas Smith, Vice Chairman
Cindy Taylor, Committee Member
Donte Vincent, Committee Member

Gloria "Jean" Newton Chairperson /Secretary/ Recording Officer



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 2018 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 2018, and with an unqualified opinion. Kemp and Associate also performed the 2018 Agreed Upon Procedures Audit and Bank Secrecy Act Audit. These audits were completed as of July 28, 2018, with no material findings. We also had a 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 additional 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.

Respectfully,

Gloria "Jean" Newton Secretary/Chairperson/Recording Officer

ANNUAL REPORT 2018

STATEMENT OF FINANCIAL CONDITION FOR THE YEARS ENDING IN DECEMBER 31, 2018 AND 2017

ASSETS

LOANS AND RELATED ASSETS	2018	2017
LOANS TO MEMBERS	\$143,386,148	\$144,596,691
CREDIT CARD LOANS	\$11,171,814	\$11,340,388
OTHER LOANS	\$4,484,823	\$3,042,949
PARTICIPATION LOANS	\$15,229,400	\$6,945,564
TOTAL LOANS	\$174,272,185	\$165,925,593
ALLOWANCE FOR LOAN LOSSES	(\$2,056,048)	(\$955,337)
NET LOANS	\$172,216,138	\$164,970,256
INVESTMENTS	2018	2017
US GOVERNMENT OBLIGATIONS	\$16,159,236	\$8,420,238
FEDERAL AGENCY SECURITIES	\$13,257,194	\$12,503,905
MORTGAGE-BACKED SECURITES	\$52,433,068	\$55,177,742
CUSO	\$0	\$0
INVESTMENTS IN OTHER FINANCIAL INSTITUTIONS	\$12,557,334	\$14,180,492
INVESTMENTS IN CDS	\$13,567,035	\$15,234,743
DEPOSIT IN NCUSIF	\$2,612,613	\$2,479,734
LESS: VALUATION/AVAILABLE FOR SALE (FASB 115)	(\$1,207,266)	(\$760,226)
NET INVESTMENTS	\$109,379,214	\$107,236,629
OTHER CURRENT ASSETS		
CASH AND CASH EQUIVALENT	2018	2017
CASH AND COLLECTED BALANCE	\$4,651,228	\$4,103,599
CASH BOOK BALANCE/DEPOSITS IN TRANSIT	\$554,239	\$1,263,258
TOTAL CASH	\$5,205,468	\$5,366,857
ACCOUNTS RECEIVABLE	\$1,918,831	\$118,551
PREPAID EXPENSES	\$746,346	\$887,035

TOTAL OTHER CURRENT ASSETS

ANNUAL REPORT 2018 21

\$7,870,644

\$6,372,444

STATEMENT OF FINANCIAL CONDITION FOR THE YEARS ENDING IN DECEMBER 31, 2018 AND 2017

FIXED ASSETS - NET OF DEPRECIATION	2018	2017
LAND	\$1,936,943	\$1,955,017
BUILDINGS	\$6,672,410	\$6,904,925
FURNITURE AND FIXTURES	\$373,036	\$617,580
LEASEHOLD IMPROVEMENTS	\$0	\$0
TOTAL FIXED ASSETS	\$8,982,389	\$9,477,521
ACCURED INCOME	\$869,157	\$795,436
OTHER ASSETS	\$610,668	\$710,029
TOTAL ASSETS	\$299,928,209	\$289,562,315

LIABILITIES AND EQUITY	2018	2017
ACCOUNTS PAYABLE	\$901,331	\$2,318,930
NCUSIF IMPAIRMENT PAYABLE	\$0	\$0
NCUA SPECIAL PREMIUM EXPENSE PAYABLE	\$0	\$0
NOTES & INTEREST PAYABLE	\$0	\$0
DIVIDENDS PAYABLE	\$33,346	\$21,897
INTEREST REFUNDS PAYABLE	\$0	\$0
TAXES PAYABLE	\$728	\$725
ACCRUED EXPENSES	\$537,307	\$502,240
OTHER LIABILITIES	(\$4,270,593)	(\$4,277,509)
UNAPPLIED DATA PROCESSING EXCEPTIONS	\$25	\$0
DEFERRED LOAN INCOME	\$0	\$0
LIABILITIES	(\$2,797,856)	(\$1,433,717)

MEMBER SHARES AND DEPOSITS	2018	2017
SHARES	\$164,906,253	\$160,398,559
DRAFTS	\$41,015,884	\$38,186,788
CLUB ACCOUNTS	\$943,972	\$552,352

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MEMBER SHARES AND DEPOSITS	2018	2017
MONEY MARKET ACCOUNTS	\$3,187	\$3,179
ESCROW ACCOUNT	\$122,437	\$100,083
IRAS	\$18,496,046	\$19,385,694
SHARE CERTIFICATES	\$35,916,594	\$32,965,937
TOTAL MEMBER SHARES AND DEPOSITS	\$261,404,373	\$251,592,592

EQUITY	2018	2017
REGULAR RESERVES	\$3,159,240	\$3,159,240
UNDIVIDED EARNINGS	\$38,711,423	\$36,501,742
NET UNREALIZED LOSS/AVAILABLE FOR SALE (FASB 115)	(\$1,207,266)	(\$760,226)
NET INCOME	\$658,296	\$502,684
TOTAL EQUITY	\$41,321,692	\$39,403,440
TOTAL LIABILITIES AND EQUITY	\$299,928,209	\$289,562,315

*These financial statements were internally prepared.

STATEMENT OF INCOME

FOR THE YEARS ENDING IN DECEMBER 31, 2018 AND 2017

INTEREST INCOME	2018	2017
INTEREST ON LOANS	\$7,079,040	\$6,128,084
INTEREST ON INVESTMENTS	\$2,144,061	\$1,665,562
TOTAL INTEREST INCOME	\$9,223,100	\$7,793,646
INTEREST EXPENSE	\$947,815	\$888,061
NET INTEREST INCOME	\$8,275,286	\$6,905,585
PROVISION FOR LOSSES	\$2,235,545	\$1,012,760
NET INTEREST INCOME AFTER PROVISION FOR LOSSES	\$6,039,741	\$5,892,825
NON-INTEREST INCOME	\$6,567,316	\$5,697,042

STATEMENT OF INCOME FOR THE YEARS ENDING IN DECEMBER 31, 2018 AND 2017

NON-INTEREST EXPENSE	2018	2017
COMPENSATION AND BENEFITS	\$4,451,984	\$4,463,621
OPERATIONS AND LOAN SERVICING	\$2,713,410	\$2,736,559
PROFESSIONAL & OUTSIDE SERVICES	\$1,743,567	\$ 1,504,581
OCCUPANCY	\$781,308	\$690,664
OTHER	\$551,495	\$ 439,260
TOTAL NON-INTEREST EXPENSE	\$10,241,764	\$9,834,685
NON-OPERATING INCOME (EXPENSE)	\$0	\$0
NET INCOME	\$2,365,293	\$1,755,182

*These financial statements were internally prepared.

STATEMENT OF MEMBERS' EQUITY FOR THE YEAR ENDING IN DECEMBER 31, 2017

BALANCE December 31, 2017	\$38,467,727	\$3,159,240	\$37,004,425	(\$1,695,939)

	RESERVES	UNDIVIDED Earnings	UNREALIZED GAINS (LOSSES) ON AFS SECURITIES	TOTAL Equity
BALANCE December 31, 2017	\$3,159,240	\$37,004,426	(\$760,226)	\$39,403,440
TRANSFERS				\$0
NET INCOME FOR 2018		\$2,365,293		\$2,365,293
NET CHANGES IN VALUATION			(\$447,041)	(\$447,041)
BALANCE December 31, 2018	\$3,159,239.66	\$39,369,718.92	(\$1,207,266.66)	\$41,321,692.37

*These financial statements were internally prepared.

Select Employer Groups (SEGs)

You are a 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).

2 Nomads Design LLC 2Herbitup A Better Body Chiropractic A House Doctor A Team Lawn And Tree Services A Team Project Services LLC A Way Out Day Program A.S.E. ASA Stephens Electric Aamco Transmissions ABS Business Systems Absolute Granite LLC Acapulco Restaurant Accelerated Safety LLC ACT Resp Train CPR & Safety Act/Ret US Mil/Fed Civil Ser In NE Ala Advance America Advance Auto Parts Advanced Federal Services Corporation Advanced Metals Testing LLC Aero Missile Components Aerospace Coatings International Ail Broadway LLC Ala Beeching Enterprises Dba The Honey Baked Ham Co. & Cafe Alabama Legends Softball Alabama Towing & Recovery Alabama's ABC 33/40 Alamed Pulmonary Care Services Alexander Ford Inc. Alexander's The Great Events Alexandria Auto Parts Alldredge Realty LLC Allergy & Asthma Center LLC Alliance Mobile Headliner Services All-Star Pressure Washing Allstate Insurance Almarc Services Amazing Lawn & Landscape American Awards American Fireware Inc. American Renovation And Repair ANAD Contract And Civilian **Employees And Their Families**

ANAD-Military Andrea Gregg Counseling And Consulting Andrews Home Maintenance LLC Animal Medical Center Of Jacksonville Annie Home LLC Anniston Bridge Association Anniston Chrysler Jeep Dodge Ram 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 Motors Inc/Dba Classic Cadillac Anniston Museum Of Natural History Anniston Oxford Realty Co. Inc. Anniston Pickette Feed & Pet Supply Inc Anniston Plating & Metal Finishing Anniston Printing Anniston Pump Shop/Aps Petrol Equip Anniston Quality Meats Anniston Retail & Commercial Anniston Runners Club Anniston Veterinary Hospital Anniston Windustrial Company Ann-Pickette Feed & Pet Supply Inc Arbys #5086 Army Mule Arris Inc. ASA Stephens Electric Association Of The United States Army Auto Beauty Shoppe Auto Custom Carpets Auto Oasis Automotive International Inc. Avery Auto Sales Inc **B&C Electric**

B&M Automotive Service Back Yard Burgers **BAE Systems Ground Systems** 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. Best Way Rent-To-Own Betty's B-B-Q Beyond The Horizon LLC **Big Apple Bagel Big Chiefs Rvs Big Lots** Bill Stanford Cadillac GMC Chrysler Jeep **Bills AC & Refridgeration Billy Isom Realty** Blacks Agency Blastcrete Equipment Co. **Blessed Events Bliss Enterprises** Blue Mountain Pallet Co **BMCR Enterprises LLC BMR Enterprises LLC** Bokassas Cleaning Service Bonnie Rays Bake Shoppe Bonny Brook Mobile Community Bontia Tees Boots Shoes Things Etc/S&W Ent Bo's Glass Bos Handyman Service Bostrom Seating Inc

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 **Bulldogs Fireworks Burgess Chiropractic Buster Miles Chevrolet Buster Miles Ford** C & D Automation & Machine Co. Inc C & W Auto Repair C&J Handyman Services C.A.R.E.S Cable One Cal Co Young Dems 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

Bradford Health Services

Chick-Fil-A (Oxford)

China Luck Restaurant

Christian & Associates Architects Inc. Chubbie Chicks LLC Cindy's Photography And Fine Art Citi Financial City Of Anniston City Of Jacksonville City Of Lineville City Of Oxford City Of Weaver Civilian Marksmanship Program **Clarks Commercial Cleaning** Clarks Cutting Edge Inc Clarks Lawn And Landscape Service Class Conv Found & Ess Dir **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 South-ern Bottled Water **Colonial Motors** Colonial Pines Health & Rehab Columbus Finance Co. Comfort Inn Comforting Times LLC Dba Complete Car Wash Systems **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 Cosper Pecan Farm Cottaquilla Council Of Girl Scouts Cotton States Insurance Country Inn & Suites Countryside Hospice Covalli's Italian Kitchen Created For A Purpose Creekside Log Homes LLC Crown Kia Cue Time Café & Billiards

Cycle World **D&G Septic** Damn Yankees Oyster Bar Dana's This And That Danka Business Systems Dave's **Used Auto Sales** Davids Wrecker/Rayborns Collision Center Dd Pizza LLC Dba Cici's Pizza #398 Defense Research Inc. **Delivery General** Delta Omega Chapter Of Delta Omicron **Denney Automotive Destiny Limousine LLC** Detric Gooden Ministries Diggin It Llc Dirt N Turf **Discount Optical Depot Diversified Business** Enterprises 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 Dr. James Johnson Dr. Stephen Lynch D.m.d **Dukes Properties Dunns Heating And Cooling Dustbusters Dynabody Fitness** East Alabama Regional Planning And Development Commission Eagle Recovery LLC East Alabama Portables Inc. Eaton Printing Company 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 Bargains Family Chiropractic Family Christian Bookstore Family Loan Company Inc Family Nissan 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 FooteBros Carpet One -Gadsden/Anniston) Foothills Timber Co. Inc. Forsyth Building Company Inc Foster Business Services LLC Fowler Home Maintenance Framing For You Freds Transmission Service Freeman HVAC Services Freeman Lawn Care Freestyle Graphix Fun Fever Family Entertainment Future Unlimited Llc Gable & Son Plumbing Inc. Gardens On Air Garfrericks Cafe Geico Insurance Gem Footcare Soluctions LLC 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 Golden Springs Laundry Co Good Path Auto Grace Baptist Church Child Development Center Grace Oaks Farm LLC Great American Car Wash Griffin Upholsterv Grissom Motors Inc Aka Grissom Honda Groomingdales Pet Salon And Boarding Guidant Ins. Group **Guide Counseling Services** GY6 Custom Printing H&D Auto Repair H&W Transfer & Storage Inc Habitat For Humanity Of

Calhoun County Hager Companies Hairitage LLC Hale Building Company Inc. Hampton Inn Jacksonville Hapach Construction Harley-Davidson Motor Company Harmony Motors Inc. Harrisons Transport LLC Havard Pest Control Haynes Machine Company Hd Lawn And Landscape LLC Headliners Health Services Center (A.k.a. Aids Service Center) Heirloom Group Inc 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 Hollingsworth Roofing LLC Holox I td 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 Hunter Haynes Tree Service Huron Valley Steel Corp Hurricane Transportation Ideas Plus Impforge Business Solutions Imperial Plants Inst Of Leadership Ed & Dev 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 Itav Project 48 Found Inc **J** Brittain Associates J D Byrider Sales J Supply Company **J&J Electric**

Custom Pizza

J&J Window Cleaners **J&L** Properties Llc J&R Auto Repair J&S Transportation J. Kinas CPA LLC Jackson Mortgage Co. Inc Jacksonville Auto Sales Jacksonville Home Center Jacksonville MHP LLC Jacksonville State University Jaiambe LLC/Econo Lodge James N. Nelson Used Tractor James Oneal Chrysler Dodge Jeep Jane Robinson Notereader Jays Lawn Service JB's Quality Car Care JCS Hauling LLC Jim Collins Management Search Jim Preuitt Ford Jims Quintard Transmission John Ray Enterprises **JRM** Photography JSU Students For Equality Judicial Courier LLC K & K Auto Sales K L Brown Memory Chapel Kallis Love Stuff Karing Hands Keller Williams Realty Group Kelly Group Mortgage Kelly Services Kellys Custom Interiors Kemps Office Center Kerr Cabinet Company Inc. Kids First Childcare Kidz Day Out Inc. King Tax Loan & Accounting Kingdom Living Ministries Inc Kingdom Management LLC **Klassic Kandles** Knights Of Colombus Council 322 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 Lifetime Windows 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&K Properties LLC M&T Lawn Care LLC Magnolia Vacations Main Street Marketing Map Equipment Sales LLC Marine Corps League Mark Pittman Distribution Inc Mars Hill Missionary Baptist Church Martin Association Martins Pharmacy Marvel Cleaners Marvins Building Supply Mary Kay Matties Closet Boutique Mattress Outlet Mauser Usa Llc McClellan Family Chiropractic McClellan Park Medical Mall **McCrelles Electric** McLeod Electric Inc 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 Mixson & Mixson Construction Model City Fire Protection Model City Insurance Model City Barbershop Modern Granite & Marble Moore Printing Company Moore Realty Morris Alterations

Morrow Furniture **Moses Construction** Motel 8 Hotel - Oxford Motorcycle Sports Movie Gallery 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. NHC Healthcare Nissan Of Gadsden Nixon Spine And Sport Noble Signs Nolen Company Norris Pest Control Normans Lawncare North Alabama Womens Center NRG Savers Northeast Alabama Bicycle Association Northeast Alabama Entrepreneurial System Nunnallys Framing Oden Trucking 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. Peppers & Clicks Barber Shop Perfect Timing Lawn Care And Auto Detail Personnel Staffing Inc Phillips Manufacturing Co. **Physicians Care Clinic** Pic-N-Sav Pine Belt Home Inspection LLC Piney Woods Furniture **Pinson Florist** Pizazz Plumbing **Playtime Comics** Poohs Barber Shop Potts Marketing Group LLC Precision Masonry Precision Sealcoating And Striping LLC Precision Strip Inc Precision Tune Inc. Premier Hardwood LLC Premier Lawn & Landscape Prepaid Southeast LLC Pressing TS Vinyl And More Prestige Medical Spa Primerica Financial Services Print Parcel And Post Pryor Giggey Company Purohit Pediatric Clinic LLC **PWD Consulting LLC QC** Financial Services **Quad Cities Volunteer Fire** Department **Quality Alterations Quality Appliance Solutions Quincys Lenlock Ouintard Mall** Quiznos Subs R& II awn Care **R&R Travel Services** Rainbow Omega Ramada Inn Randys Handyman Services **Randys Tree Service** Raven Rock Distillery Rehab Partners LLC **Remodelers** Outlet **Renaissance Salon** Resort Advertising Rex TV And Appliances Rice Rice & Smith P.c. Rite Way Auto Sales And Salvage **Riteway Auto Sales**

Select Employer Groups (SEGs)

You are a 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).

Riteway Auto Salvage **Riteway Title Pawn RMS LLC Robbins Gioia Roberts Rentals LLC** Ron Newton Pontiac-Cadillac Ronnie Watkins Ford Rons Bar-B-Q **Roswers Daytime Productions** Roy Hanner Agency **Ruby Tuesday** Russell Machine Co. 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 Security South Company Sensational Styles & Tan Sentinel Consumer Products Service Realty Company Servicemaster By Mimsco Shacks Photo Shafer Used Cars Shawn Snider State Farm Shine Through Janitorial Tech Sight And Sound Sign Graphics Inc. Silver Lakes Golf Course Simply Shabby LLC Skinners Cash And Carry Sleepwalker Shoe Boutique Smith Construction Smiths Auto Detail Shop Snead Ag Supply & Services Sneaky Petes Aka Rannow Inc Sol Massage Southern Finance Adjusters Inc Southern Metal Processing Company

Southern Renovation Group Southern Waste Systems Inc Southwire Medium Voltage Spirit Of Anniston Sports Trailers Inc Springs Industries Inc SS Paint And Body Stanley Security Star Enterprises LLC State Beauty Supply Stephens Electric Service Stepping Stones To Success LLC Steve N Jans Bar-B-O 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 Sup Off-Usda Soil Cons Ser In Auburn Superior Automotive Superior Communications Superior Pest Control Inc Supervalu/Western Supermarkets Supervisory Office--Us Dept Of Agriculture Soil Systems By Design T&D Stump Grinding & Tree Serv 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 Telephone Comm Inc/Tci **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 Market LLC The Moeller Law Firm The Music Box The Office Corp. Of Anniston The Rustic Farmhouse The Supply Room The Surgery Center The UPS Store The Village Stationer Thompsons Painting Company Three Dudes Seafood Three Style Pizza Title Elite Of America Tommy Griffith Auto **Toneys Pest Control** Top O' The River Tractor & Equipment Tracy J. Cycles Inc. Tree Services Of Alabama Tree Works Tri Staffing Tri-City Housing **Trinity Baptist Ministries** Triple J Landscape Beautification Triple J Photography Twilley & Assoc **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 **USLawns** Valley Machine Co. Inc Valley Photography Val-Pak Coupons Vapor Outfitters Vault Builders Waffle House Waldrep Trucking Wallace Metals 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. Wellness Foundation Western Sizzlin Of Oxford Whitz Kidzone LLC WHMA Radio Whog Radio Wicked Good Treats LLC WideNet Consulting LLC Wild Teas and Remedies LLC Wilhoite & Associates Will Staff Snelling Williams Lawn Service Wills Air Freight 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 Youngs Dentistry Yume Zaxbys Pell City

PRODUCTS **& SERVICES**

Share Accounts Christmas Club Kids Club Share Certificates Individual Retirement Accounts First Choice Checking Freedom Classic Checking



Manufactured Home Loans Construction/Permanent loans Home Equity Lines of Credit Home Improvement Loans Automobile Loans Recreational Vehicle Loans Farm Equipment Loans Share Secured Loans Certificate Secured Loans Personal Loans Lines of Credit Visa Platinum Cash Back Credit Cards TruStage Home Owner's Insurance TruStage Auto Insurance Accidental Death &

- **Dismemberment Insurance**
- Credit Life Insurance
- Credit Disability Insurance
- **GAP** Insurance
- Excess Share Insurance
- VoiceLINK
- eLINK Online Banking



- eStatements eNotifications Online Statements Online Bill Pay eZLink Mobile app Personalized Checks Stop Payments **Electronic Funds Transfer** Night Depository Visa Check Cards Notary Public **Official Checks** Money Orders **Direct Deposit Payroll Deduction** Wire Transfers Safe Deposit Boxes Shared Branching Ready to Roll Program Surcharge Free ATMs P.O.D. Accounts Mechanical Repair Coverage (Auto Exam) **Business Checking &** Savings Business Loans & Lines of Credit
- **Business Credit Cards**
- **Business Real Estate**
- Vehicle & Equipment Loans
- Merchant Services

Blue Ribbon Checking AOD Gold Checking **Overdraft Protection** Mobile Banking Paid NSF Home Loans

Plus Checking



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 2018, AODFCU employees volunteered many hours to such organizations. FAMILY LINKS



The following is a list of the organizations that received monetary and/or volunteer time donations from AOD Federal Credit Union in 2018:

2ND CHANCE COMMUNITY ENABLER DEVELOPER/SABLE **ANNISTON ARMY DEPOT-5K** ANNISTON ARMY DEPOT-MWR HUNT **ANNISTON ELKS LODGE #189 ALABAMA FREEDOM FLIGHT ANNISTON LION'S CLUB** ANNISTON RUNNERS CLUB ANNISTON SOUP KITCHEN ASSOCIATION OF THE UNITED STATES ARMY **BBO AND BLUEGRASS BENEFIT BIG BROTHER'S BIG SISTERS OF NE** ALABAMA CALHOUN COUNTY CHAMBER OF COMMERCE **CEREBRAL PALSY**

CHAFFIN DETACHMENT 1329, MARINE CORP LEAGUE-TOYS FOR TOTS

LEARNING CENTER EAST ALABAMA CREDIT ASSOCIATION EAST CENTRAL ALABAMA UNITED EMPTY STOCKING CORP. FOR MENTALLY HANDICAPPED ADULTS FORT MCCLELLAN MILITARY CEMETERY **FRIENDSHIP SANTA** HABITAT FOR HUMANITY INTERFAITH MINISTRIES OF CALHOUN COUNTY **JACKSONVILLE EXCHANGE CLUB KIWANIS CLUB OF ANNISTON KNOX CONCERT SERIES** MEALS ON WHEELS

PELL CITY CHAMBER OF COMMERCE

RISING STAR CHECKING ROTARY INTERNATIONAL SAMARITAN'S PURSE-HURRICANE HARVEY SAMARITAN'S PURSE-HURRICANE IRMA SAMARITAN'S PURSE – JSU TORNADO **EFFORTS** 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 WREATH COMMITTEE

YMCA OF CALHOUN COUNTY

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Thank you, Calhoun County for voting us #1 BEST FINANCIAL INSTITUTION

We are honored to serve this community!

& #1 BEST HOME MORTGAGE!

Thank you for voting us as your

#1 BEST HOME MORTGAGE &

#1 BEST FINANCIAL INSTITUTION!



6 CONVENIENT LOCATIONS



Rely on your Financial Family.



















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Thanks to our Members!

Thank you to our members for a great and powerful 2018. We look forward to driving into the future with you all!

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1950









33,854+ members



\$300+ MILLION IN ASSETS UNDER MANAGEMENT



MEMBERSHIP RECOGNIZED AT **2,000+** CREDIT UNIONS ACROSS THE US



BYNUM 334 Victory Drive Bynum, AL 36253 Monday - Friday 9:00 a.m. - 5:00 p.m.

DEPOT Anniston Army Depot Building 141 Anniston, AL 36201 Monday - Friday 8:00 a.m. -4:00 p.m. Closed for Lunch 1:30 p.m. - 2:00 p.m.

GREENBRIER 216 E. Greenbrier Dear Road Anniston, AL 36207 Monday - Friday 9:00 a.m. - 5:00 p.m. Drive Thru Open Until 6:00 p.m. Friday

JACKSONVILLE 1060 JD & L Drive S.W. Jacksonville, AL 36265 Monday - Friday 9:00 a.m. - 5:00 p.m. Drive Thru Open Until 6:00 p.m. Friday

LENLOCK 150 Bill Robison Parkway Anniston, AL 36206 Monday - Friday 9:00 a.m. - 5:00 p.m. Drive Thru Open Until 6:00 p.m. Friday Saturday 9:00 a.m. - 1:00 p.m. (Drive Thru Only)

OXFORD 12 Elm Street Oxford, AL 36203 Monday - Friday 9:00 a.m. - 5:00 p.m. Drive Thru Open Until 6:00 p.m. Friday Saturday 9:00 a.m. - 1:00 p.m. (Lobby & Drive Thru Only) BRANCH INFORMATION

AODFCU.COM

256.237.9494 PHONE

800.637.0299 TOLL FREE

256.237.3285 FAX

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



CALL AODFCU

256.237.9494 - phone 800.637.0299 - toll free 256.237.3285 - fax



VISIT ONLINE

aodfcu.com







