

70<sup>th</sup>



*Year Anniversary*



ANNUAL REPORT 2019



## Working Vision Statement

*"Quality Member Service"*

## 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.

## Organizational Values

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



# CONTENTS

02	MISSION STATEMENT
02	WORKING VISION STATEMENT
02	ORGANIZATIONAL VALUES
03	TABLE OF CONTENTS
04	FROM 1950 TO PRESENT
05	ORIGINAL CHARTER MEMBERS/BAUER RATING
06	WWII VETERANS HONOR ROLL
07	PAST BOARD CHAIRPERSONS
08	LEADERSHIP TEAM
09	AGENDA
10	MINUTES FROM PREVIOUS MEETING
14	CHAIRPERSON'S REPORT
16	TREASURER'S REPORT
20	SUPERVISORY COMMITTEE REPORT
21	STATEMENT OF FINANCIAL CONDITION
23	STATEMENT OF INCOME
24	STATEMENT OF MEMBERS' EQUITY
25	LIST OF SEGS
29	PRODUCTS & SERVICES
30	COMMUNITY INVOLVEMENT
31	READER'S CHOICE AWARD
32	STAFF PICTURES
33	NEW BRANCH IN PELL CITY!
34	AOD STATS
35	BRANCH INFORMATION



# FROM 1950 TO PRESENT

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 7 branches, and more than 800 select employer groups throughout Calhoun and St. Clair County.

For over 70 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 70 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.







## BAUER FINANCIAL

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



## AODFCU 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

REVV 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 - 2015

**Billy Ray Bean**  
U.S. Army  
**Bynum, AL**  
1925 - 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 - 2019

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

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

**Hosea D. Connell**  
U.S. Army  
**Anniston, AL**  
1925 - 2013

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

**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

**Malcolm 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 - 2019

**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

**Wallace Gordon Smith**  
U.S. Army  
**Munford, AL**  
1923 - 2018

**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

# AOD FEDERAL CREDIT UNION PAST BOARD CHAIRPERSONS

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



# LEADERSHIP TEAM

## BOARD OF DIRECTORS



**GORDON "DOC" WILLIAMSON**  
*Chairman*



**JIMMY E. WEBB**  
*Vice Chairman*



**GLORIA "JEAN" NEWTON**  
*Secretary*



**BOBBY J. ISRAEL**  
*Treasurer*



**DELLE BEAN**  
*Board Member*



**LARRY DAUGHTERY**  
*Board Member*



**RONALD E. SELF**  
*Board Member*



**CLYDE L. WESSON**  
*Director Emeritus*

## SUPERVISORY COMMITTEE



**GLORIA "JEAN" NEWTON**  
*Chairperson*



**DONTE VINCENT**  
*Vice Chairman*



**CHARLENE STALLINGS**  
*Secretary/Recording Officer*



**CINDY TAYLOR**  
*Committee Member*

## SENIOR MANAGEMENT



**VIRGINIA BOWEN**  
*Chief Executive Officer*



**DAVID MOONEY**  
*Chief Financial Officer*



**RIKKI GRABEN**  
*Chief Operations Officer*



**ROBERT GUICE**  
*Chief Information Officer*

# FEBRUARY 25 70TH ANNUAL MEETING

## AGENDA

1 CALL TO ORDER

2 ASCERTAINMENT THAT AQUORUM IS PRESENT

3 NATIONAL ANTHEM - ALICE MARTIN  
JUDGE

4 INVOCATION & PLEDGE OF ALLEGIANCE - CRAIG YOUNG  
AODFCU FACILITIES MANAGER

5 ANNUAL MEETING VIDEO - "A LOOK BACK AT 2019"

6 READING, APPROVAL &/OR CORRECTION OF THE MINUTES FROM THE LAST MEETING

7 REPORT OF THE DIRECTORS - GORDON "DOC" WILLIAMSON  
CHAIRMAN

8 REPORT OF THE TREASURER - BOBBY ISRAEL  
TREASURER

9 REPORT OF THE SUPERVISORY COMMITTEE - GLORIA "JEAN" NEWTON  
SECRETARY, CHAIRPERSON

10 UNFINISHED BUSINESS

11 NEW BUSINESS

12 SPECIAL RECOGNITION OF EMPLOYEES & VOLUNTEERS

13 ADJOURNMENT

14 AWARDING OF DOOR PRIZES

# Minutes of the 69th Annual Meeting #6-2019

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

## DATE, TIME, PLACE & ATTENDANCE

### DATE & TIME

**February 26 2019 at 6:00 p.m.**

### PLACE

**Oxford Civic Center**

### ATTENDANCE - BOARD MEMBERS PRESENT

Gordon L. "Doc" Williamson, Chairman  
Jim Webb, Vice-Chairman  
Bobby Israel, Treasurer  
Gloria Jean Newton, Secretary  
Larry Daugherty, Director  
Ronald Self, Director  
Delle Bean, Director  
Donte Vincent, Supervisory Committee  
Cindy Taylor, Supervisory Committee

Clyde Wesson, Board Member Emeritus  
Virginia Bowen, CEO  
David Mooney, CFO  
Rikki Graben, COO  
Robert Guice, CIO  
Alison Hardeman, 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 69th 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 called the meeting to order at 6:01 p.m. Mrs. Newton certified that a quorum was present.

**4** Mr. Williamson asked everyone to join with him in welcoming Jacksonville State University student Rebecca Blancher who performed the National Anthem.

**5** Mr. Williamson asked 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.

**6** Mr. Williamson introduced a special AOD Federal Credit Union video presentation entitled "Power of the Past, Driving the Future".

**7** Mr. Williamson said on page 10 – 13 of your book is the minutes of the 68th 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.*

**8** 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.

**9** 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 2018. 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.

**10** In 2018 AOD Federal Credit Union was voted as Anniston Star's Readers' Choice #1 Best Financial Institution and #1 Best Home Mortgage in Calhoun County. Mr. Williamson said this recognition speaks volumes about the quality of service provided by employees to you the members. Mr. Williamson said the Board



of Directors and the Management team are so appreciative of the 750 plus Select Employee Groups (SEGs) that is listed on pages 25-29 who businesses in Calhoun County are members or potential members of AOD Federal Credit Union. Mr. Williamson said the 33,000 + members that we have come from the 750 plus 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, Jacksonville State University, Stringfellow Hospital, Walmart of Anniston, Jacksonville, & Oxford. He said that if you look on page 28 you will see Steve N Jan BBQ. He said that they catered the food for the meeting. He said the last name on the page is Zaxby's of Pell City. He asked everyone to look to the left of the stage to the display of the Pell City Branch that will be built.

**11** Mr. Williamson asked everyone to look at page 29, the 63 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.

**12** 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 named and some are in the audience tonight. Mr. Williamson mentioned several names – Clyde D Wesson Board Emeritus and former Chairman. Below his name is his brother Lowell Wesson. Former chairman of the Board, Ed Self's brother is listed, Curtis Self. Former Chairman James Dan Munroe. The walking trail behind the Oxford Branch is names after Mr. Munroe. His nephew Cal Munroe is the Architect for the Pell City Branch. Mr. Ed Harrison, from Lincoln, AL. He will turn 100 in July. Billy Ray Bean is the father-in-law of Board member Delle Bean. 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 appreciate these Veterans; we appreciate all service men and women in uniform, veterans and active duty.

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

**13** Treasurer's Report- Mr. Williamson said that Treasurer's Report will be given by the Treasurer Mr. Bobby Israel on pages 16-19.

Mr. Israel said that he would like to thank Mr. Clyde Wesson for being his mentor and teaching him everything he knows about being a Director. He also thanked CFO, David Mooney for giving the Treasurer's Report in 2018.

- 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.

- 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.

- 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.

- 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.

- 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.
- 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 2017 and 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.

Mr. Williamson introduced the Supervisory Committee Chairperson Mrs. Jean Newton. He presented Mrs. Newton with a plaque of appreciation for all her hard work.

**14** Supervisory Committee Report- Mrs. Newton said the Supervisory Committee Report is on page 20. 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 Donte Vincent, Cindy Taylor, Thomas Smith. 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. 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. 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.

**15** Unfinished Business- Mr. Williamson said that the 141 Branch will not close. He said that AOD has been able to communicate with the Anniston Army Depot to be able to work together to keep the branch open.

**16** New Business- Mr. Williamson said there was one item and that is the 2019 election results. Mr. Williamson said he would like to thank the nominating committee. Mr. Williamson said that Mr. Bobby Israel and Mr. Jim Webb ran unopposed. Mr. Williamson said Mr. Israel and Mr. Webb will serve a three-year term.

**17** 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: Jim Webb Vice-Chairman, his wife Joy, Jean Newton – Secretary, and Supervisory Secretary Chairperson, her husband Alfonzo, Bobby Israel – Treasurer, his wife Diane, Delle Bean - Board Member, her husband Ray, Larry Daugherty – Board Member, Ronald Self – Board Member, his wife Dian, and Clyde Wesson. Everyone applauded.

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. She said Each year the Board and Senior Manager conduct a Strategic Planning meeting. This past year our theme for the meeting was “Power of the Past... Driving the Future” and we have utilized that theme through the year because it embodies where we are as a credit union now. We have such a strong powerful past and a bright future ahead. I think back to the 45 employees of the Anniston Ordnance Depot that had the foresight to open the credit union. At that time all they wanted was a place that the employees of Anniston Ordnance Depot could save their money at a higher interest rate and borrow money for a lower interest rate. Mrs. Bowen introduced the Senior Management Team. David Mooney- Chief Financial Officer, Rikki Graben- Chief Operations Officer, Robert Guice- Chief Information Officer, and Alison Hardeman- Administrative Assistant Executive. Mrs. Bowen said that she would like for all of the employees attending to please stand. Everyone applauded. Mrs. Bowen said that there was a ribbon cutting at the Anniston High School Branch. She said that it is a student ran Credit Union. She said this teaches students about financial literacy. Mrs. Bowen said that she would like to recognize Mrs. Bell the Bulldog Branch Coordinator. Mrs. Bowen said she would like to thank Amie Hinton, Marketing Director and all the employees that are helping with the event. She said they have done an outstanding job. Mrs. Bowen thanked everyone for attending.

**18** Mr. Williamson said he wanted to talk about the 2018 Scholarship winners of last year. Nineteen Scholarships that were awarded for \$1,000 each and the \$2,000 college scholarship that was awarded in honor of Board Member Kenneth Reid. The winners were: Zoe Biggs- Alexandria High School, Karissa Skinner-Cleburne County High School, Dylan Turner-Cleburne County High School, Lindsey Johnson- Jacksonville High School, Isabella Coppock- Lincoln High School, Joseph Hoffman- Lincoln High School, Jacob Brian Smith- Munford High School, Kaylie Stephens-Munford High School,

Dawson Young- Munford High School, Kody Coppock-Ohatchee High School, Kaitlin Watson- Oxford High School, Sydney Osburn- Oxford High School, Kathryn Love- Oxford High School, Kaylee Sanders-Oxford High School, Ethan Borders- Pleasant Valley High School, Mikayla Carden- Victory Christian School, Annslyn Pilkington-White Plains High School, Jordan Singleton-White Plains High School and the Ken Reid Engineering Scholarship recipient was Jaden Reid. 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.

**19** Mr. Williamson reminded the membership that Shred Day will be Saturday March 16, 2019 at the Oxford Branch from 9:00 am – 1:00 pm. He explained that it would only be held at one location this year.

**20** 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 for the food prepared tonight for the annual meeting. Everyone applauded.

**21** Mr. Williamson said that covers everything on the agenda tonight so he said he was going to adjourn the meeting. Meeting adjourned at 6:50 p.m.

**22** 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.

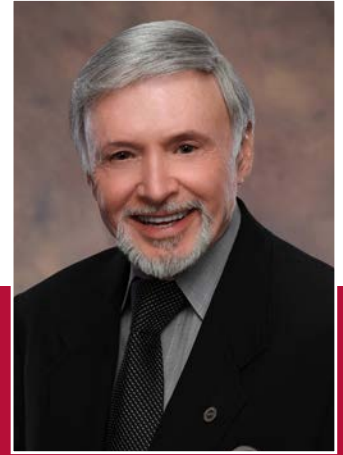
Gordon L. “Doc” Williamson, *Board Chair*  
Alison Hardeman, *Board Recorder*



# CHAIRPERSON'S REPORT - 2019

AOD Federal Credit Union (AODFCU) has been honored to serve you with quality member service for over 70 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 \$320 million in assets.

**Gordon L. "Doc" Williamson**  
Chairman of the Board



As Chairman of the Board, I am proud to present the 2019 Annual report for AOD Federal Credit Union and pleased to report that AODFCU finished 2019 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 2019, AODFCU made over \$60 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. In 2019 AODFCU added a new Kasasa product line that offers members cash back benefits for share accounts and "Take Back" on loans.

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 860 Select Employer Groups to enable their employees and their families to enjoy the benefits of membership with AOD Federal Credit Union.

AODFCU continued to sponsor the Anniston High School Bulldog Branch and will opt the second student operated branch in 2020.

In 2019 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

## OTHER HIGHLIGHTS AND ACCOMPLISHMENTS FROM 2019 INCLUDE:

- AODFCU broke ground on a new branch in Pell City
- 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
- 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
- Established an in-house 30-year fixed rate loan program
- Changed Credit card processor to better service membership
- Originated \$2 million in business loans
- Maintained good profitability and excellent capital

## SCHOLARSHIP AWARDS

- Awarded sixteen \$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 - 2019

## ***Distribution of Income***

AOD Federal Credit Union had a financially successful year with over \$3.1 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 2018 and 2019, the Credit Union's income from loans rose \$743,864 or 10.51%. During 2019, the Credit Union improved investment income by \$755,092 or 35.22%. Operating income from all other sources decreased 2.21% during 2019. Your Credit Union continued to see a boost in participation in our internet banking, Remote Deposit Anywhere (RDA) and online bill paying services.



**Bobby J. Israel**  
Treasurer

INCOME	2019	2018
INCOME FROM LOANS	\$7,822,904	\$7,079,040
INVESTMENT INCOME	\$2,899,153	\$2,144,061
FEES & CHARGE	\$4,039,256	\$4,022,276
MISC OPERATING INCOME	\$2,209,520	\$2,277,373
SVC INCOME ON LOANS	\$173,271	\$267,668
<b>TOTAL OPERATING INCOME</b>	<b>\$17,144,104</b>	<b>\$15,790,418</b>

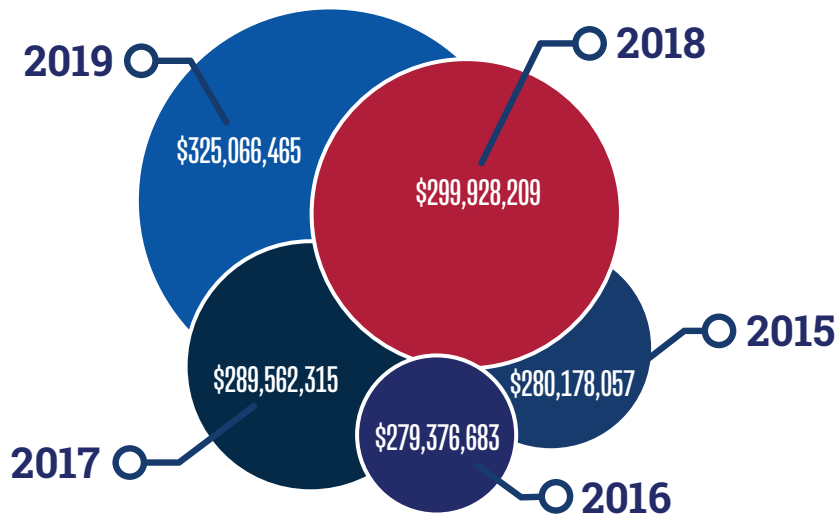
*\*Travel & Conference Staff contained a reversal  
From 2018 of \$50,000 which added to income in 2019*

## ***Distribution of Expenses***

During 2019, the Credit Union experienced a 4.41% increase to overall expenses from the previous year. Compensation & Benefits increased 7.68% compared to 2018. Operating and Non-operating expenses rose 3.98% from 2018 to 2019. During 2019, dividends rose 41.45% compared to 2018. Between 2018 and 2019, the provision for loan losses decreased 16.73% due to a delay in upcoming regulatory changes. The Credit Union continued to fully fund the allowance for loan losses.

EXPENSES	2019	2018
COMPENSATION & BENEFITS	\$4,794,245	\$4,451,984
OPERATING/NON-OPERATING EXPENSES	\$6,020,196	\$5,789,780
DIVIDENDS	\$1,340,749	\$947,815
PROVISION FOR LOSS	\$1,861,347	\$2,235,545
NCUSIF STABILIZATION EXPENSE	\$0	\$0
<b>TOTAL EXPENSES</b>	<b>\$14,016,537</b>	<b>\$13,425,124</b>



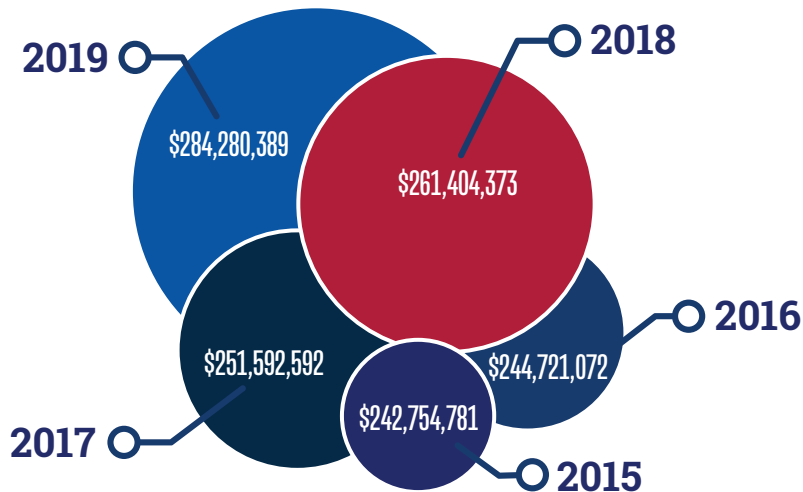
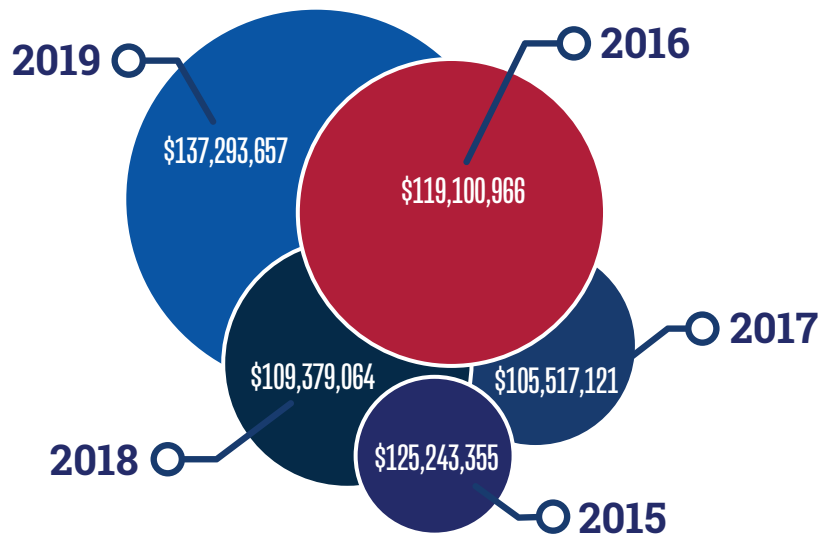


### ***Total Assets***

Between 2018 and 2019, total assets increased from \$299,928,209 to \$325,066,465. The increase of \$25,138,256 or 8.38%. During the same period, total loans decreased \$2,652,948 or -1.52%. In the same timeframe, the Credit Union increased Total Equity by 11.06%, 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 an excellent rating from the NCUA.

### ***Total Investments***

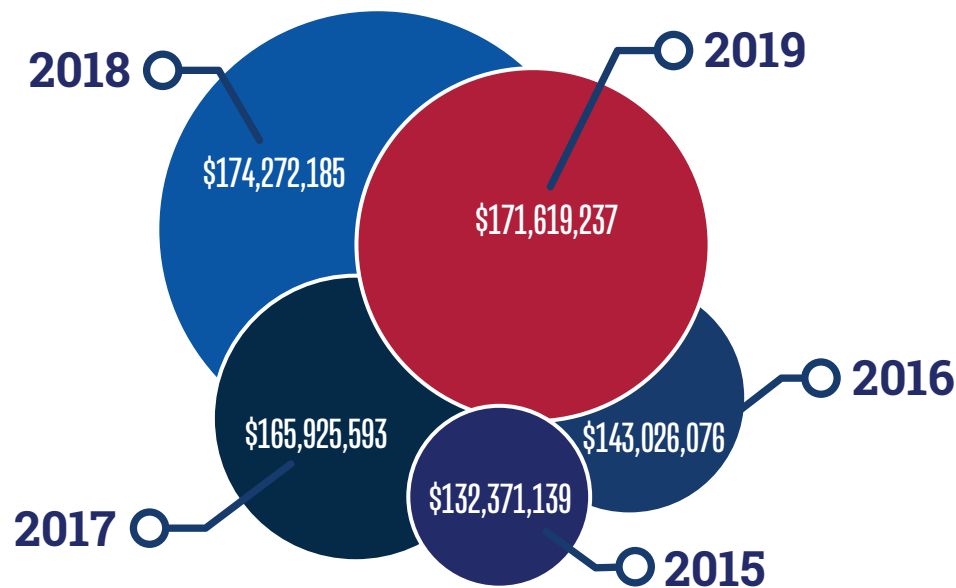
The Credit Union invests excess funding between shares and loans into approved investments for the best returns prudently obtainable. These funds are available to offset member withdrawals, changes to equity, and loan growth. Between 2018 and 2019, the Credit Union increased investment balances from \$109,379,064 to \$137,293,657 due to lower than expected loan growth.



### ***Total Member Shares and Deposits***

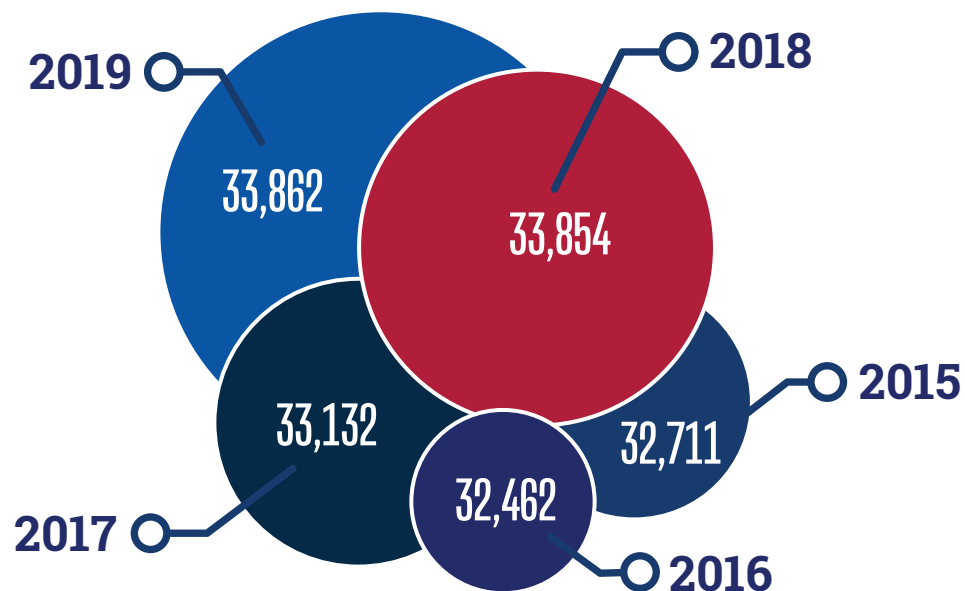
Total Member Shares and Deposits increased \$22.87 million, or 8.75% between 2018 and 2019. The Credit Union achieved the majority of its growth in the share certificate category. During 2019, the Credit Union continued to offer members safe, economical alternatives to other financial institutions without 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 - 2019



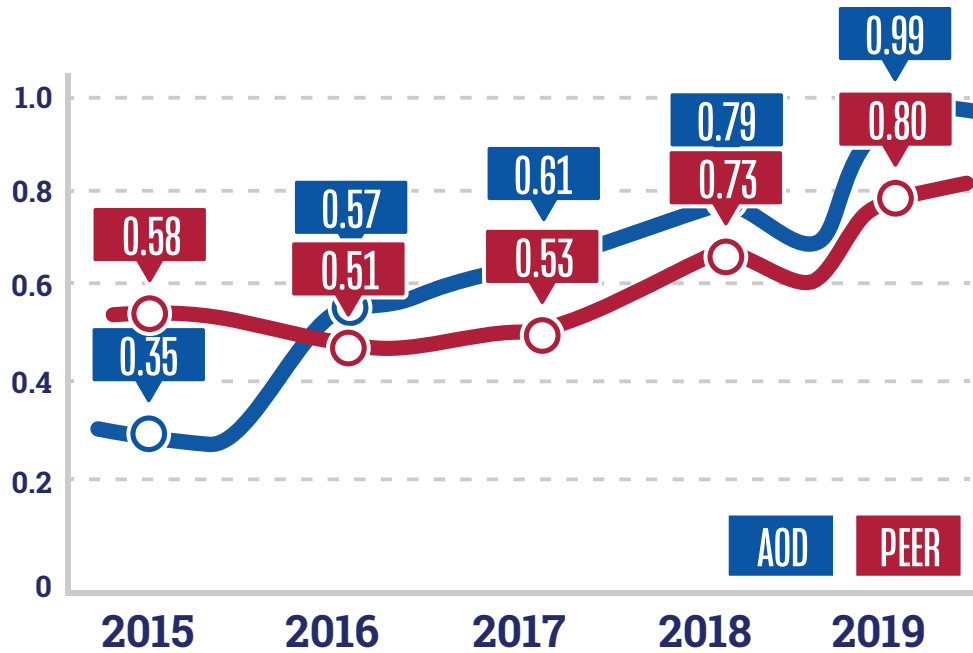
## ***Total Loans***

Member loans decreased \$2.65 million, or -1.52 % between 2018 and 2019. 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 to increase in 2020. 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.



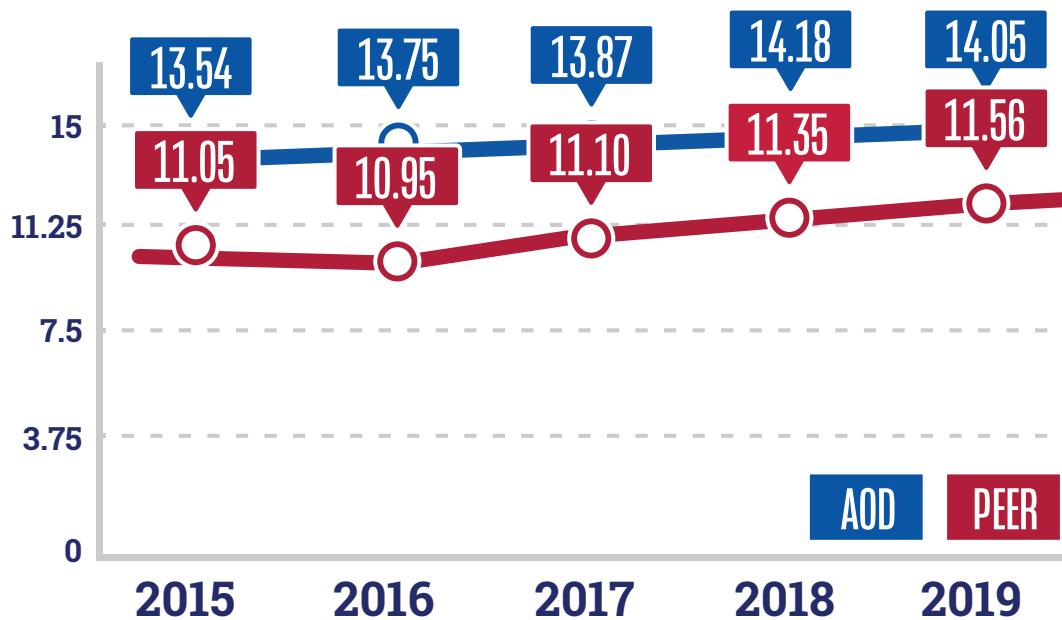
## ***Membership***

Between 2018 and 2019, the Credit Union had a net decrease of 26 members which represented a change of -0.076%. During 2019, 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 2018 and 2019, the Credit Union's ROA improved to 0.99%. This rate was greater than our peer average of 0.80%. During 2019, the Credit Union gave back to the membership in many ways, such as attractive loan and deposit rates, loan promotions, 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 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 2019 peer ratios were based on September data located <https://www.ncua.gov/files/publications/analysis/chart-pack-2019-q3.pdf>, because December data was not yet available.



# SUPERVISORY COMMITTEE'S REPORT - 2019

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 2019 included:

- Jean Newton, Chair/Secretary/Recording Officer
- Donte Vincent, Vice Chairman
- Charlene Stallings, Secretary/Recording Officer
- Cindy Taylor

**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 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 2019 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 2019, and with an unqualified opinion. Kemp and Associate also performed the 2019 Agreed Upon Procedures Audit and Bank Secrecy Act Audit. These audits were completed as of July 25, 2019, 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 addition to the annual external audit, Barfield Murphy Shank & Smith 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

# STATEMENT OF FINANCIAL CONDITION

## FOR THE YEARS ENDING IN DECEMBER 31, 2019 AND 2018

### ASSETS

LOANS AND RELATED ASSETS	2019	2018
LOANS TO MEMBERS	\$139,819,124	\$143,386,148
CREDIT CARD LOANS	\$10,618,722	\$11,171,814
OTHER LOANS	\$5,765,001	\$4,484,823
PARTICIPATION LOANS	\$15,416,389	\$15,229,400
TOTAL LOANS	\$171,619,236	\$174,272,185
ALLOWANCE FOR LOAN LOSSES	(\$2,654,533)	(\$2,056,048)
NET LOANS	\$168,964,703	\$172,216,138

INVESTMENTS	2019	2018
US GOVERNMENT OBLIGATIONS	\$31,913,199	\$16,159,236
FEDERAL AGENCY SECURITIES	\$12,884,509	\$13,257,194
MORTGAGE-BACKED SECURITIES	\$56,711,086	\$52,433,068
CUSO	\$0	\$0
INVESTMENTS IN OTHER FINANCIAL INSTITUTIONS	\$22,690,796	\$12,557,334
INVESTMENTS IN CDS	\$10,180,000	\$13,567,035
DEPOSIT IN NCUSIF	\$2,678,057	\$2,612,613
LESS: VALUATION/AVAILABLE FOR SALE (FASB 115)	\$236,010	(\$1,207,266)
NET INVESTMENTS	\$137,293,657	\$109,379,214

### OTHER CURRENT ASSETS

CASH AND CASH EQUIVALENT	2019	2018
CASH AND COLLECTED BALANCE	\$3,383,999	\$4,651,228
CASH BOOK BALANCE/DEPOSITS IN TRANSIT	\$0	\$554,239
TOTAL CASH	\$3,383,999	\$5,205,468
ACCOUNTS RECEIVABLE	\$2,913,622	\$1,918,831
PREPAID EXPENSES	\$507,115	\$746,346
TOTAL OTHER CURRENT ASSETS	\$6,804,736	\$7,870,644

# STATEMENT OF FINANCIAL CONDITION

## FOR THE YEARS ENDING IN DECEMBER 31, 2019 AND 2018

<b>FIXED ASSETS - NET OF DEPRECIATION</b>	<b>2019</b>	<b>2018</b>
LAND	\$1,936,943	\$1,936,943
BUILDINGS	\$7,780,688	\$6,672,410
FURNITURE AND FIXTURES	\$262,880	\$373,036
LEASEHOLD IMPROVEMENTS	\$0	\$0
<b>TOTAL FIXED ASSETS</b>	<b>\$9,980,511</b>	<b>\$8,982,389</b>
ACCURED INCOME	\$950,133	\$869,157
OTHER ASSETS	\$1,072,724	\$610,668
<b>TOTAL ASSETS</b>	<b>\$325,066,464</b>	<b>\$299,928,209</b>

<b>LIABILITIES AND EQUITY</b>	<b>2019</b>	<b>2018</b>
ACCOUNTS PAYABLE	\$858,445	\$901,331
NCUSIF IMPAIRMENT PAYABLE	\$0	\$0
NCUA SPECIAL PREMIUM EXPENSE PAYABLE	\$0	\$0
NOTES & INTEREST PAYABLE	\$0	\$0
DIVIDENDS PAYABLE	\$51,232	\$33,346
INTEREST REFUNDS PAYABLE	\$0	\$0
TAXES PAYABLE	\$568	\$728
ACCRUED EXPENSES	\$490,156	\$537,307
<b>OTHER LIABILITIES</b>	<b>(\$6,506,861)</b>	<b>(\$4,270,593)</b>
UNAPPLIED DATA PROCESSING EXCEPTIONS	\$0	\$25
DEFERRED LOAN INCOME	\$0	\$0
<b>LIABILITIES</b>	<b>(\$5,106,461)</b>	<b>(\$2,797,856)</b>

<b>MEMBER SHARES AND DEPOSITS</b>	<b>2019</b>	<b>2018</b>
SHARES	\$174,018,225	\$164,906,253
DRAFTS	\$45,769,575	\$41,015,884
CLUB ACCOUNTS	\$876,261	\$943,972



MEMBER SHARES AND DEPOSITS	2019	2018
MONEY MARKET ACCOUNTS	\$3,195	\$3,187
ESCROW ACCOUNT	\$126,938	\$122,437
IRAS	\$19,326,629	\$18,496,046
SHARE CERTIFICATES	\$44,159,566	\$35,916,594
TOTAL MEMBER SHARES AND DEPOSITS	\$284,280,389	\$261,404,373

EQUITY	2019	2018
REGULAR RESERVES	\$3,159,240	\$3,159,240
UNDIVIDED EARNINGS	\$41,263,994	\$38,711,423
NET UNREALIZED LOSS/AVAILABLE FOR SALE (FASB 115)	\$236,010	(\$1,207,266)
NET INCOME	\$1,233,292	\$658,296
TOTAL EQUITY	\$45,892,536	\$41,321,692
TOTAL LIABILITIES AND EQUITY	\$325,066,465	\$299,928,209

*\*These financial statements were internally prepared.*

## STATEMENT OF INCOME

### FOR THE YEARS ENDING IN DECEMBER 31, 2019 AND 2018

INTEREST INCOME	2019	2018
INTEREST ON LOANS	\$7,822,904	\$7,079,040
INTEREST ON INVESTMENTS	\$2,899,152	\$2,144,061
TOTAL INTEREST INCOME	\$10,722,056	\$9,223,100
INTEREST EXPENSE	\$1,340,749	\$947,815
NET INTEREST INCOME	\$9,381,307	\$8,275,286
PROVISION FOR LOSSES	\$1,861,347	\$2,235,545
NET INTEREST INCOME AFTER PROVISION FOR LOSSES	\$7,519,960	\$6,039,741
NON-INTEREST INCOME	\$6,422,047	\$6,567,316

## STATEMENT OF INCOME

### FOR THE YEARS ENDING IN DECEMBER 31, 2019 AND 2018

NON-INTEREST EXPENSE	2019	2018
COMPENSATION AND BENEFITS	\$4,794,245	\$4,451,984
OPERATIONS AND LOAN SERVICING	\$2,970,858	\$2,713,410
PROFESSIONAL & OUTSIDE SERVICES	\$1,866,930	\$1,743,567
OCCUPANCY	\$784,697	\$781,308
OTHER	\$397,710	\$551,495
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>\$10,814,440</b>	<b>\$10,241,764</b>
NON-OPERATING INCOME (EXPENSE)	\$0	\$0
<b>NET INCOME</b>	<b>\$3,127,567</b>	<b>\$2,365,293</b>

*\*These financial statements were internally prepared.*

## STATEMENT OF MEMBERS' EQUITY

### FOR THE YEARS ENDING IN DECEMBER 31, 2019 AND 2018

BALANCE DECEMBER 31, 2018	\$3,159,239.66	\$39,369,719.20	(\$1,207,266.49)	\$41,321,692.37
	RESERVES	UNDIVIDED EARNINGS	UNREALIZED GAINS (LOSSES) ON AFS SECURITIES	TOTAL EQUITY
BALANCE DECEMBER 31, 2018	\$3,159,239.66	\$39,369,719.20	(\$1,207,266.49)	\$41,321,692.37
TRANSFERS				\$0
NET INCOME FOR 2019		\$3,127,567.07		\$3,127,567.07
NET CHANGES IN VALUATION			\$1,443,276.94	\$1,443,276.94
<b>BALANCE DECEMBER 31, 2019</b>	<b>\$3,159,239.66</b>	<b>\$42,497,286.27</b>	<b>\$236,010.45</b>	<b>\$45,892,536.38</b>

*\*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).

- |   |   |   |  |
|---|---|---|--|
| 1. 2 Nomads Design LLC                                      | 47. Andrews Home Maintenance                  | 88. B&M Automotive Service                    | 139. Bridgewater Interiors                                       |
| 2. 2Herbitup  | 48. Angry 8                                   | 89. Back In Balance                           | 140. Brown's Logistics   |
| 3. A Better Body Chiropractic                               | 49. Animal Medical Center Of Jacksonville     | 90. Back Yard Burgers                         | 141. Brown Roofing Co.   |
| 4. A House Doctor   | 50. Annie Home LLC                            | 91. BAE Systems Ground Systems                | 142. Brown Sales, LLC  |
| 5. A Team Lawn And Tree Services                            | 51. Anniston Bridge Association               | 92. Bama Budweiser Of Anniston                | 143. Bryant Cleaning Service Inc                                 |
| 6. A Team Project Services LLC                              | 52. Anniston Chrysler Jeep Dodge Ram          | 93. Bama Power Sports                         | 144. Bubbas Car Wash   |
| 7. A Way Out Day Program                                    | 53. Anniston Emergency Medical Services Inc.  | 94. Bannister Tractor                         | 145. Bulldogs Fireworks  |
| 8. A.S.E. ASA Stephens Electric                             | 54. Anniston Executive Aviation               | 95. Barrett Body Shop, Inc                    | 146. Burgess Chiropractic  |
| 9. AABCO Rents  | 55. Anniston First Wesleyan Church            | 96. Barry's Truck And Equipment Repair        | 147. Burt's Outdoors   |
| 10. Aamco Transmissions                                     | 56. Anniston Fitness Center                   | 97. BBS Gifts & More                          | 148. Buster Miles Chevrolet                                      |
| 11. ABS Business Systems                                    | 57. Anniston Health & Sickroom Supply         | 98. Bear And Son Inc                          | 149. Buster Miles Ford   |
| 12. Absolute Granite LLC                                    | 58. Anniston High School                      | 99. Beauty Enterprise                         | 150. BYOV The Crafting Classroom, LLC                            |
| 13. Acapulco Restaurant                                     | 59. Anniston Medical Center                   | 100. Cosmetology School                       | 151. C & D Automation & Machine Co. Inc.                         |
| 14. Accelerated Safety LLC                                  | 60. Animal Medical Center of Jacksonville     | 101. Beckwood Manor                           | 153. C & W Auto Repair   |
| 15. ACT Resp Train CPR & Safety                             | 61. Anniston Medical Clinic                   | 102. Benevolent And Protective Order Of Elks  | 154. C&J Handyman Services                                       |
| 16. Act/Ret US Mil/Fed Civil Ser In NE Alabama              | 62. Anniston Motors Inc/Dbac Classic Cadillac | 103. Bennett Investigations                   | 155. Cable One   |
| 17. Advance America   | 63. Anniston Museum Of Natural History        | 104. Benningfield Lawn Care                   | 156. Calhoun County Young Dems                                   |
| 18. Advance Auto Parts                                      | 64. Anniston Orthopaedics                     | 105. Bentley Glenn Flooring                   | 157. Calhoun Community Press                                     |
| 19. Advanced Federal Services Corporation                   | 65. Anniston Oxford Realty Co. Inc.           | 106. Benton Nissan                            | 158. Calhoun County Chamber Of Commerce                          |
| 20. Advanced Metals Testing LLC                             | 66. Anniston Pickette Feed & Pet Supply, Inc. | 107. Beshears Auto Sales Inc                  | 159. Calhoun County Commission                                   |
| 21. Aero Missile Components                                 | 67. Anniston Plating & Metal Finishing        | 108. Beshears Tractor & Equipment Inc.        | 160. Calhoun County Insurance                                    |
| 22. Aerospace Coatings International                        | 68. Anniston Printing                         | 109. Best Lawn Care Anywhere                  | 161. Center Inc  |
| 23. Ail Broadway LLC  | 69. Anniston Pump Shop/Aps Petrol Equipment   | 110. Best Way Rent-To-Own                     | 162. Calhoun County Juvenile Probation Office                    |
| 24. Ala Beeching Enterprises Dbac                           | 70. Anniston Quality Meats                    | 111. Betty's B-B-Q                            | 164. Calhoun County Sheriff's Office                             |
| 25. Alabama Freedom Flight, Inc.                            | 71. Anniston Retail & Commercial              | 112. Beyond The Horizon LLC                   | 165. Calhoun Development Co                                      |
| 26. Alabama Legends Softball                                | 72. Anniston Runners Club                     | 113. Big Apple Bagel                          | 166. Calhoun Farmers Cooperative Inc                             |
| 27. Alabama Towing & Recovery                               | 73. Anniston Veterinary Hospital              | 114. Big Chiefs RVs                           | 168. Calhoun Pest Control  |
| 28. Alabama's ABC 33/40                                     | 74. Anniston Windustrial Company              | 115. Big Lots                                 | 169. Calvary Temple Church                                       |
| 29. Alamed Pulmonary Care Services                          | 75. Arbys #5086                               | 116. Bill Stanford Cadillac GMC Chrysler Jeep | 170. Carnaby Street Beauty Salon                                 |
| 30. Alexander Ford Inc.                                     | 76. Army Mule                                 | 117. Bills AC & Refrigeration                 | 171. Carolina Logistic Services                                  |
| 31. Alexander's The Great Events                            | 77. Arris Inc.                                | 118. Billy Isom Realty                        | 172. Carols Creations  |
| 32. Alexandria Auto Parts                                   | 78. ASA Stephens Electric                     | 119. Blacks Agency                            | 173. Carquest  |
| 33. Alexandria Remodeling                                   | 79. Association Of The United States Army     | 120. Blastcrete Equipment Co.                 | 174. Central Casting Corporation / Tyco Fire & Building Products |
| 34. Alldredge Realty LLC                                    | 80. ATA Electronics                           | 121. Blessed Events                           | 175. Century 21 Harris-Mckay Realty                              |
| 35. Allergy & Asthma Center LLC                             | 81. Auto Beauty Shoppe                        | 122. Bliss Enterprises                        | 176. Cheaha Area Regional Emergency Services (C.A.R.E.S.)        |
| 36. Alliance Mobile Headliner Services                      | 82. Auto Custom Carpets                       | 123. Blue Mountain Pallet Co                  | 178. Cheaha Masonry  |
| 37. All-Star Pressure Washing                               | 83. Auto Oasis                                | 124. BMR Enterprises LLC                      | 179. Cheaha Womens Health And Wellness LLC                       |
| 38. Allstate Insurance                                      | 84. Automotive International Inc.             | 125. Bokassas Cleaning Service                | 180. Chevalier Productions                                       |
| 39. Almarc Services   | 85. Autumn Cove Assisted Living               | 126. Bonnie Rays Bake Shoppe                  | 181. Chick-Fil-A   |
| 40. Amazing Lawn & Landscape                                | 86. Avery Auto Sales Inc.                     | 127. Bonny Brook Mobile Community             | 182. Chick-Fil-A (Oxford)  |
| 41. American Awards   | 87. B&C Electric                              | 129. Bontia Tees                              | 183. China Luck Restaurant                                       |
| 42. American Fireware Inc.                                  |   | 130. Boots Shoes Things Etc/S&W Ent           | 184. Christian & Associates Architects Inc.                      |
| 43. American Renovation And Repair                          |   | 131. Bo's Glass                               | 186. Chubbie Chicks LLC  |
| 44. ANAD Contract And Civilian Employees And Their Families |   | 132. Bos Handyman Service                     | 187. Cindy's Photography And Fine Art                            |
| 45. ANAD-Military   |   | 133. Bostrom Seating Inc                      |  |
| 46. Andrea Gregg Counseling And Consulting                  |   | 134. Bradford Health Services                 |  |
|   |   | 135. Brannon Heating & Air                    |  |
|   |   | 136. Brian's Locksmith Service                |  |
|   |   | 137. Bricks And Lyles Properties LLC          |  |



189. Citi Financial
190. City Of Anniston
191. City Of Jacksonville
192. City Of Lineville
193. City Of Oxford
194. City Of Weaver
195. Civilian Marksmanship Program
196. Clarks Commercial Cleaning
197. Clarks Cutting Edge Inc
198. Clarks Lawn And Landscape Service
199. Class Conv Found & Ess Dir
200. Classic Catering
201. Clay Automotive LLC
202. Clay County Chrysler Dodge Jeep
203. Clay County Commission
204. Clay County E-911
205. Clays Auto Restoration And Rod Shop LLC
206. Clearview
207. Club One Fitness
208. Cofield Asphalt Refinishing
209. Coldwater Springs LLC DbA Southern Bottled Water
210. Colonial Motors
211. Colonial Pines Health & Rehab
212. Columbus Finance Company
213. Comforting Times LLC DBA
214. Comfort Keepers
215. Complete Car Wash Systems
216. Comprehensive Behavioral Services
217. Contemporary Tile, LLC
218. Contractors Staffing
219. Cooks Auto Sales
220. Cool Cuts Barber Shop
221. Cooper Chevrolet
222. Coosa Valley Youth Services
223. Detention Center
224. Cornerstone Church
225. Cospier Pecan Farm
226. Cottaquilla Council Of Girl Scouts
227. Cotton States Insurance
228. Country Inn & Suites
229. Countryside Hospice
230. Covalli's Italian Kitchen
231. Created For A Purpose
232. Creekside Log Homes LLC
233. Crijio Pet Products
234. Crown Kia
235. Cue Time Café & Billiards
236. Custom Pizza
237. Cycle World
238. D&G Septic
239. D&S Enterprises
240. Damn Yankees Oyster Bar
241. Dana's This And That
242. Danka Business Systems
243. Dave's Used Auto Sales
244. Davids Wrecker/Rayborns Collision Center
245. Dd Pizza LLC DbA Cici's
246. Defense Research Inc.
247. Delivery General
248. Delta Omega Chapter Of
249. Delta Omicron
250. Denney Automotive
251. Destiny Limousine LLC
252. Detric Gooden Ministries Diggin It LLC
253. Dirt N Turf
254. Discount Optical Depot
255. Diversified Business Enterprises
257. Dollar General Store #3756
258. Dominos Pizza #5362
259. Dominos Pizza #5835
260. Dominos Pizza #5857
261. Dominos Pizza #5859
262. Don Ledford Associates LLC
263. Donald D. King D.m.d. P.c.
264. Dr. David Cummings Family Dentistry
265. Dream Home Alabama
266. Dr. James Johnson
267. Dr. Stephen Lynch D.m.d
268. Duke Lodge #574 F&AM
269. Dukes Properties
270. Dunns Heating And Cooling
271. Dustbusters
272. DWR Trucking
273. Dynabody Fitness
274. Eagle Recovery LLC
275. East Alabama Regional
276. Planning And Development Commission
277. East Alabama Portables Inc Easton LLC
278. Eaton Printing Company
279. Ed Syed Automotive LLC
280. Effinas Tuscan Grill
281. Elite Home Care
282. Elite Images
283. Elite Roofing
284. Employees Of The Credit Union And Their Families
285. EnvyLawn
286. EOS Consulting
287. Equis Financial The Reaves Agency
288. ERA King Real Estate Co. Inc.
289. Evans Flower Shop
290. Faith Christian High School
291. Faith Temple Christian Center
292. Families And Organizations Of Such Persons
293. Family Bargains
294. Family Chiropractic
295. Family Christian Bookstore
296. Family Loan Company Inc
297. Family Nissan
298. Far Away Farms
299. Farmers Home Furniture
300. Fedex Ground
301. First American Home Care
302. First Baptist Church Of Weaver
303. Fitco
304. FitMob
305. Fitness Solutions Outlet
306. Five Star Food Service
307. Flying W LLC
308. Foundation FIT
309. Foote Bros. Carpet & Flooring Inc. (DbA FooteBros Carpet One - Gadsden/Anniston)
310. Foothills Timber Co. Inc.
311. Forsyth Building Company Inc
312. Foster Business Services LLC
313. Fowler Home Maintenance
314. Framing For You
315. Freds Transmission Service
316. Freeman HVAC Services
317. Freeman Lawn Care
318. Freestyle Graphix
319. Fun Fever Family Entertainment
320. Future Unlimited LLC
321. Gable & Son Plumbing Inc.
322. Gardens On Air
323. Garfrericks Cafe
324. GB Johnson Enterprises, Inc.
325. Geico Insurance
326. Gem Footcare Solutions LLC
327. Gem Shoe Repair And Footwear
328. General Dynamics Ordnance And Tactical Systems
329. Glass House Restaurant & Catering LLC
330. Golden Corral (A.k.a. Ybe
331. Oxford LLC #2612)
332. Golden Living Center
333. Golden Springs Baptist Church
334. Golden Springs Laundry Co
335. Good Path Auto
336. Grace Baptist Church Child Development Center
337. Grace Oaks Farm LLC
339. Great American Car Wash And Boarding
340. Griffin Upholstery
341. Grissom Motors Inc Aka
342. Grissom Honda
343. Groomingdales Pet Salon
344. Guidant Ins. Group
345. Guide Counseling Services
346. GY6 Custom Printing
347. H&D Auto Repair
348. H&W Transfer & Storage Inc
349. Habitat For Humanity Of Calhoun County
351. Halbro LLC
352. Hager Companies
353. Hair Authority Salon
354. Hairitage LLC
355. Hale Building Company Inc.
356. Hampton Inn Jacksonville
357. Handyman G, LLC
358. Hapach Construction
359. Harley-Davidson Motor Company
361. Harmony Motors Inc.
362. Harrison Mobile Automotive Repair
363. Harrisons Transport LLC
364. Havard Pest Control
365. Haynes Machine Company
366. Hd Lawn And Landscape LLC
367. Headliners
368. Health Services Center (A.k.a. Aids Service Center)
369. Heirloom Group Inc
370. Hero Products
371. Heroes American Grille
372. HGS Engineering
373. Hidden Hollow Farm
374. Highway 280 Nissan
375. Hill Auto Sales
376. His & Her Family Salon
377. HisGrace Properties, LLC
378. Holiday Inn Express And Suites
379. Hollingsworth Landscaping Services
380. Hollingsworth Roofing LLC
381. Holox Ltd
382. Home Helpers
383. Home Realty Company, LLC.
384. Honeywell Anniston
385. Hood Packaging Corporation
386. Hoover Materials Group Inc.
387. Hotel Finial
388. House LLC DBA House Counseling
389. Howell Body Shop
390. Howard Core & Co.
391. Howard Solutions
392. Hubbards Off Main
393. Humble Hearts Yoga
394. Hunter Haynes Tree Service
395. Huron Valley Steel Corp
396. Hurricane Transportation
397. Ideas Plus
398. Image Scapes
399. Imgforge Business Solutions
400. Imperial Plants
401. Inst Of Leadership Ed & Dev
402. Insurance Planning Services
403. Integrity Cabinets
404. Integrity Cleaning
405. Internal Medicine Associates P.c.
406. Invisible Windows
407. Iron City Cemetary
408. Iron City Enterprises Llc
409. Isom & Stanko LLC-Attorneys At Law
410. Isshin Asian Cafe
411. Itav Project 48 Found Inc
412. J Brittain Associates
413. J D Byrider Sales
414. J Supply Company
415. J&J Electric
416. J&J Remodeling
417. J&J Window Cleaners
418. J&L Properties Llc

419. J&R Auto Repair
420. J&S Transportation
421. J. Kings CPA LLC
422. Jackson Mortgage Co. Inc
423. Jacksonville Auto Sales
424. Jacksonville Home Center
425. Jacksonville MHP LLC
426. Jacksonville State University
427. Jaiambe LLC/Econo Lodge
428. Jalyse Transportation
429. James N. Nelson Used Tractor
430. James Oneal Chrysler Dodge Jeep
431. Jane Robinson Notereader
432. Jays Lawn Service
433. JB Rentals
434. JB's Quality Car Care
435. JCS Hauling LLC
436. Jim Collins Management Search
437. Jim Preuitt Ford
438. Jims Quintard Transmission
439. Jo Anns Barber Shop
440. John Ray Enterprises
441. JP Blind Concepts
442. JRM Photography
443. JSU Students For Equality
444. Judicial Courier LLC
445. Just Loafing Around
446. K & K Auto Sales
447. K & W General Contracting, Inc.
448. K L Brown Memory Chapel
449. Kallis Love Stuff
450. Karing Hands
451. Keller Williams Realty Group
452. Kelley Landscaping & Maintenance, LLC
453. Kelly Group Mortgage
454. Kelly Services
455. Kellys Custom Interiors
456. Kemps Office Center
457. Kerr Cabinet Company Inc.
458. Kids First Childcare
459. Kidz Day Out Inc.
460. Kicker Properties
461. King Tax Loan & Accounting
462. Kingdom Living Ministries Inc
463. Kingdom Management LLC
464. Klassic Kandles
465. Knights Of Colombus Council 3227
466. Knightens Crossroads Vol Fire Department
467. Koch Foods Of Ashland
468. Kronospan LLC
469. La Familia
470. Lamars Donuts
471. Laney Air Conditioning Inc
472. Laser Fabrication & Machine Co. Inc.
473. Lawn Doctor/Jim Ray Enterprises Inc
475. Layton Place Restaurant
476. Le Bell
477. Lees Heating & Air Conditioning
479. Legghorns Cafe
480. Lenn Costner Auto Sales
481. Leroy's Tax Service
482. Lesco Inc.
483. Lifetime Eye Health Care
484. Lifetime Windows
485. Life Recovery Counseling
486. Lighting Showroom
487. Lindahls Small Engine Repair
488. Lipscomb Auto Sales
489. Long Memorials
490. Lott Cabinet Shop
491. Lucas Tile
492. Luker Enterprises LLC
493. M & S Detail Shop
494. M And J Shipping Supplies, LLC
495. M&H Valve
496. M&K Properties LLC
497. M&T Lawn Care LLC
498. Magnolia Vacations
499. Main Street Marketing
500. Map Equipment Sales LLC
501. Marine Corps League
502. Mark Pittman Distribution Inc
503. Mars Hill Missionary Baptist Church
504. Martin Association
505. Martins Pharmacy
506. Marvel Cleaners
507. Marvins Building Supply
508. Mary Kay
509. Matties Closet Boutique
510. Mattress Outlet
511. Mauser Usa Llc
512. McClellan Family Chiropractic
513. McClellan Park Medical Mall
514. McCrelles Electric
515. McLeod Electric Inc
516. McNeals Home Improvement
517. McSweeny Automotive Group
518. Medhus Welding And Fabrication
520. Merrill Lynch
521. Metlife
522. Metro Mail Service
523. Microchip Computer Layout
524. Milano Eyecare Group
525. Miller Florist
526. Miller Funeral Home
527. Miller Monument
528. Millers Office Furniture
529. Minton Home Center
530. Mixson & Mixson Construction
531. Model City Fire Protection
532. Model City Insurance
533. Model City Barbershop
534. Modern Granite & Marble
535. Moore Printing Company
536. Moore Realty
537. Morris Alterations
538. Morrow Furniture
539. Moses Construction
540. Motel 8 Hotel - Oxford
541. Motorcycle Sports
542. Movie Gallery
543. Mt Cheaha Harley-Davidson
544. Mt. Cheaha Eco-Smokes
545. Mt. Olive Vol Fire Department
546. Mullinax Auto Sales Inc
547. Nanney & Son Inc.
548. Natures Art Inc
549. NE AL Community Development Corp
551. Neat & Clean 100 Hand Car Wash
552. Nelson Industrial Solutions
553. Corporation
554. Network Technology Inc.
555. New Leaf Marketing
556. Next Coin
557. NGC Industries Inc.
558. NHC Healthcare
559. Nissan Of Gadsden
560. Nixon Spine And Sport
561. Noble Signs
562. Nolen Company
563. Norris Pest Control
564. Normans Lawncare
565. North Alabama Womens Center
566. NRG Savers
567. Northeast Alabama Bicycle Association
569. Northeast Alabama Entrepreneurial System
571. Nunnallys Framing
572. Oden Trucking
573. Ohatchee Soccer Officials Association
574. Omni Clinic
575. On The Ball
576. O'Reilly Auto Parts Store #1196
577. Orion Technology Inc.
578. Outlawz Garage
579. Oxford Blueprint & Reprographics Inc.
581. Oxford Emergency Medical
582. Oxford Healthcare
583. Oxford Lumber Company Inc
584. Oxford Machine & Fab Company Inc.
586. Oxford Medical Clinic
587. Oxford Pickette Feed & Pet Supply Inc
589. Oxford Tire Service
590. Oxford Unikque Car Care
591. Paisley Owl Boutique
592. Paradise Tan LLC
593. Parker Hannifin Corp
594. Parris Masonry
595. Pate Trucking LLC
596. Pates Painting & Remodeling
597. Patterson Painting
598. Pearson's Transportation, LLC
599. Pee Wee Turner Motors Inc.
600. Peppers & Clicks Barber Shop
601. Perfect Timing Lawn Care And Auto Detail
602. Personnel Staffing Inc
603. Phillip Investment, LLC
604. Phillips Manufacturing Co.
605. Physicians Care Clinic
606. Pic-N-Sav
607. Pine Belt Home Inspection LLC
608. Piney Woods Furniture
609. Pinson Florist
610. Pizazz Plumbing
611. Playtime Comics
612. Pleasant Grace Boutique
613. Poohs Barber Shop
614. Potts Marketing Group LLC
615. Precise Transfrer Services, LLC
616. Precision Masonry
617. Precision Sealcoating And Striping LLC
619. Precision Strip Inc
620. Precision Tune Inc.
621. Premiere Cinemas
622. Premier Hardwood LLC
623. Premier Lawn & Landscape
624. Prepaid Southeast LLC
625. Pressing TS Vinyl And More
626. Prestige Medical Spa
627. Primerica Financial Services
628. Print Parcel And Post
629. PROWORX
630. Pryor Giggey Company
631. Purohit Pediatric Clinic LLC
632. PWD Consulting LLC
633. QC Financial Services
634. Quad Cities Volunteer Fire Department
636. Quality Alterations
637. Quality Appliance Solutions
638. Quality Lawn Care
639. Quincys Lenlock
640. Quintard Mall
641. Quiznos Subs
642. R&J Lawn Care
643. R&R Travel Services
644. Rainbow Omega
645. Ralph Electric
646. Ramada Inn
647. Ramsey Hauling
648. Randys Handyman Services
649. Randys Tree Service
650. Raven Rock Distillery
651. Ray & Iris Cubes
652. Rehab Partners LLC
653. Remodelers Outlet
654. Renaissance Salon
655. Resort Advertising
656. Rex TV And Appliances
657. Rice Rice & Smith P.C.
658. Riley Automotive
659. Rite Way Auto Sales And Salvage
660. Riteway Auto Sales
661. Riteway Auto Salvage
662. Riteway Title Pawn
663. RMS LLC
664. Robbins Gioia
665. Roberts Rentals LLC
666. Ron Newton Pontiac-Cadillac
667. Ronnie Watkins Ford

# 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).

- |  |   |  |  |
|--|---|--|--|
| 668. Rons Bar-B-Q  | 718. Sports Trailers Inc                              | 764. The Honey Baked Ham Company                                 | 811. US Bankruptcy Court                           |
| 669. Roof Revivers   | 719. Springs Industries Inc                           | 765. The Kia Store Gadsden                                       | 812. US Department Of Agriculture of Heflin        |
| 670. Roswers Daytime Productions                           | 720. SS Paint And Body                                | 766. The Kia Store Of Anniston                                   | 813. US Lawns                                      |
| 671. Roy Hanner Agency                                     | 721. Stanley Security                                 | 767. The Market LLC  | 814. Valley Machine Co. Inc                        |
| 672. Runnin R Farms  | 722. Star Enterprises LLC                             | 768. The Moeller Law Firm  | 815. Valley Photography                            |
| 673. Ruby Tuesday  | 723. State Beauty Supply                              | 769. The Music Box   | 816. Val-Pak Coupons                               |
| 674. Russell Machine Co.                                   | 724. Stephens Electric Service                        | 770. The Office Corp. Of Anniston                                | 817. Vapor Outfitters                              |
| 675. S&D Wholesale   | 725. Stepping Stones To Success                       | 771. The Plugg   | 818. Vault Builders                                |
| 676. S&S Properties  | 726. Steve N Jans Bar-B-Q                             | 772. The Rustic Farmhouse  | 819. Waffle House                                  |
| 677. Safe Harbor Network Thrift Store & Variety Shop       | 727. Still Mid-Town Ceramics                          | 773. The Supply Room   | 820. Waldrep Trucking                              |
| 678. Safety Consultants Alliance,                          | 728. Stinson & Howard Fine Jewelry - Oxford           | 774. The Surgery Center  | 821. Wallace Metals                                |
| 679. SAIC (Science Applications International Corporation) | 729. Stinson & Howard Fine Jewelry - Piedmont         | 775. The Thistledown Group, Inc.                                 | 822. Wal-Mart Anniston                             |
| 681. Sams Auto Service                                     | 730. Stringfellow Hospital                            | 776. The UPS Store   | 823. Wal-Mart Jacksonville                         |
| 682. Sams Club #4836                                       | 731. Stroup Lawncare                                  | 777. The Village Stationer                                       | 824. Wal-Mart Oxford                               |
| 683. Sam Harris Auto Sales, LLC                            | 732. Sunny King Motor Company                         | 778. Thompsons Painting Company                                  | 825. Walter Wellborn High School                   |
| 684. Sanders Cabinetry                                     | 733. Sunshine Mydland LLC                             | 779. Three Dudes Seafood   | 826. Water Works Sewer Board Of The City Of Heflin |
| 685. Sanfords Used Cars                                    | 734. Sup Off-Usda Soil Cons Ser In Auburn             | 780. Three Style Pizza   | 827. Waterworks & Sewer Board Of Lineville         |
| 686. Save Your Data LLC                                    | 735. Superior Automotive                              | 781. Tim Pate Construction                                       | 828. WDNG Radio                                    |
| 687. Sea-Worthy Boat Repair And Restoration                | 736. Superior Communications                          | 782. Title Elite Of America                                      | 829. Weaver Welding Co.                            |
| 688. Security South Company                                | 737. Superior Pest Control Inc                        | 783. TNT Handyman  | 830. Weaver Youth Wrestling                        |
| 689. Sensational Styles & Tan                              | 738. Supervalu/Western                                | 784. TNT Services  | 831. Weldtek Testing Labs                          |
| 690. Sentinel Consumer Products                            | 739. Supermarkets                                     | 785. Tommy Griffith Auto   | 832. Wellborn Cabinet Inc                          |
| 691. Service Realty Company                                | 740. Supervisory Office--Us Dept Of Agriculture Soil  | 786. Toney's Pest Control  | 833. Wellness Foundation                           |
| 692. Servicemaster By Mimsco                               | 741. Systems By Design                                | 787. Top Jocks   | 834. Western Sizzlin Of Oxford                     |
| 693. Shacks Photo  | 742. T&D Stump Grinding & Tree Services               | 788. Top O' The River  | 835. Whitz Kidzone LLC                             |
| 694. Shafer Used Cars                                      | 743. Tagert Insurance Group/                          | 789. Tractor & Equipment   | 836. WHMA Radio                                    |
| 695. Shawn Snider State Farm                               | 744. Farmers Insurance                                | 790. Tracy J. Cycles Inc.  | 837. WHOG Radio                                    |
| 696. Shoal Creek Market & Grill                            | 745. Tail Feathers                                    | 791. Tree Services Of Alabama                                    | 838. Wicked Good Treats LLC                        |
| 697. Shine Through Janitorial Tech Shop Fine Honey         | 746. Talladega Ace Home Center                        | 792. Tree Works  | 839. WideNet Consulting LLC                        |
| 698. Sight And Sound                                       | 747. Talladega International Truck & Tractor Co. Inc. | 793. Tri-Cut   | 840. Wild Teas and Remedies LLC                    |
| 699. Sign Graphics Inc.                                    | 748. Talladega OB-GYN                                 | 794. Tri Staffing  | 841. Wilhoite & Associates                         |
| 700. Silver Lakes Golf Course                              | 749. Tameron Honda Gadsden                            | 795. Tri-City Housing  | 842. Will Staff Snelling                           |
| Silver Lining Recover For Women                            | 750. Tawana Gibson CPA                                | 796. Trinity Baptist Ministries                                  | 843. Williams Lawn Service                         |
| 701. Simply Shabby LLC                                     | 751. Taylor Corp                                      | 797. Triple J Landscape Beautification                           | 844. Wills Air Freight                             |
| 702. Skinners Cash And Carry                               | 752. Team Sports, Inc.                                | 798. Triple J Photography  | 845. WJXS - TV 24                                  |
| 703. Sleepwalker Shoe Boutique                             | 753. Tec Ri LLC                                       | 799. Turner's Pressure Washing                                   | 846. Womb International Ministries                 |
| 704. Smith Construction                                    | 754. Telephone Comm Inc/Tci                           | 800. Twilley & Assoc   | 847. Wood & Sons Lawn Care                         |
| 705. Smiths Auto Detail Shop                               | 755. Tempest Network Laboratories                     | 801. Two Brothers Poultry Services                               | 848. Woodard Broadcasting Co./ WVOK 97.9           |
| 706. SMURPH Enterprises, LLC                               | 756. Tempforce  | 802. Two Tums Baton & Dance Team                                 | 849. Woodmen Of The World                          |
| 707. Snead Ag Supply & Services                            | 757. Tenth Street Elementary School                   | 803. Tyson Art & Frame And The Wine Closet                       | 850. Woods Body Shop                               |
| 708. Sneaky Petes Aka Rannow Inc                           | 758. Terry Hogue Electric Inc                         | 804. Unique Beauty Salon   | 851. Wrestling With Faith Ministries               |
| 709. Sol Massage   | 759. The Anniston Star                                | 805. United Way Of East Central Alabama                          | 852. Yellowhammer Realty LLC                       |
| 710. Southern Finance Adjusters Inc                        | 760. The Bakers House, Inc.                           | 806. University CDJR (Dba)                                       | 853. YMCA Of Calhoun County                        |
| 711. Southern Metal Processing Company                     | 761. The Childrens Place                              | 807. Unqualified For Membership                                  | 854. Young Wollstein Jackson & Whittington LLC     |
| 713. Southern Renovation Group                             | 762. The Donoho School                                | 808. Unremarried Spouses Of Deceased Members Of The Credit Union | 855. Youngs Dentistry                              |
| 714. Southern Waste Systems Inc                            | 763. The Glam Studio                                  |  | 856. Yume  |
| 715. Southwire Medium Voltage                              |   |  | 857. Zaxbys Pell City                              |
| 716. Spivey Farms  |   |  |  |
| 717. Spirit Of Anniston                                    |   |  |  |





Share Accounts  
 Christmas Club  
 Kids Club  
 Share Certificates  
 Individual Retirement Accounts  
 First Choice Checking  
 Freedom Classic Checking  
 Plus Checking  
 Blue Ribbon Checking  
 AOD Gold Checking  
 Overdraft Protection  
 Mobile Banking  
 Paid NSF  
 Home Loans  
 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

Kasasa Products



# PRODUCTS & SERVICES



# 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 2019, 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 2019:

## 2019 CHARITABLE CONTRIBUTIONS

### 2ND CHANCE

ANNISTON ARMY DEPOT-5K

ANNISTON ARMY DEPOT-MWR HUNT

ANNISTON ARMY DEPOT - WOUNDED WARRIOR

ANNISTON ELKS LODGE #189 ALABAMA FREEDOM FLIGHT

ANNISTON LION'S CLUB

ANNISTON MUNITIONS CENTER

ANNISTON RUNNERS CLUB

ANNISTON SOUP KITCHEN

ASSOCIATION OF THE UNITED STATES ARMY

BBQ AND BLUEGRASS BENEFIT

BIG BROTHER'S BIG SISTERS OF NE ALABAMA

CALHOUN COUNTY CHAMBER OF COMMERCE

CHAFFIN DETACHMENT 1329, MARINE CORP LEAGUE

COMMUNITY ENABLER DEVELOPER/SABLE LEARNING CENTER

EAST ALABAMA CREDIT ASSOCIATION

EAST CENTRAL ALABAMA UNITED CEEBRAL PALSEY

EMPTY STOCKIN1G CORP.

FAMILY LINKS

FRESH AIR FAMILY

FOR MENTALLY HANDICAPPED ADULTS

FORT MCCLELLAN MILITARY CEMETERY

FRIENDSHIP SANTA

HABITAT FOR HUMANITY

HOBSON CITY LIBRARY

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 EMPTY STOCKING GALA

THE SPECIAL KIDS FISHING CLASSIC

TOYS FOR TOTS

UNITED WAY OF EAST CENTRAL ALABAMA

WAR OF WINGS FESTIVAL

WOMEN OF VIRTUES EVANGELIZING NATIONS

WREATH COMMITTEE

YMCA OF CALHOUN COUNTY

## VOLUNTEER TIME/AODFCU

CARVER COMMUNITY CENTER

EACA CHRISTMAS PARTY

FRIENDSHIP SANTA

JACKSONVILLE EXCHANGE CLUB

NORTHEAST ALABAMA BICYCLE ASSOCIATION

OXFORD SPIRIT NIGHT

# #1



**THANK YOU, CALHOUN COUNTY FOR VOTING US  
#1 BEST FINANCIAL INSTITUTION  
& #1 BEST HOME MORTGAGE  
FOR THE PAST 4 YEARS!**

Thank you for  
voting us as your

**#1 BEST HOME MORTGAGE &**

**#1 BEST FINANCIAL INSTITUTION!**



**Power of the Past,  
DRIVING THE FUTURE**

**1950 → 2019**

**Proudly Serving This Community For Over 69 Years!**



**aodfcu.com**



**256-237-9494**





# Thanks to our Members!

Thank you to our members for a great and powerful 2019.  
We look forward to driving into the future with you all!

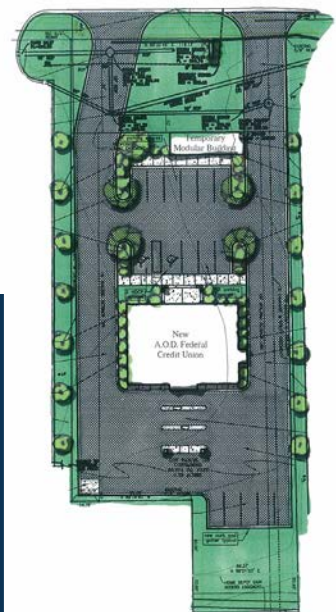


# PELL CITY BRANCH COMING SOON!



## *Pell City* **GROUND BREAKING**

We are excited and proud to announce that we broke ground on Friday, November 15, 2019 on what will be our 7th AODFCU branch! The new branch will be located in Pell City! We would like to extend our thanks to all of those who attended the groundbreaking ceremony and reception to celebrate with us. We will be making more announcements regarding our Pell City Branch in the near future!



PELL CITY RENDERING



ESTABLISHED IN  
**1950**



**33,854+**  
MEMBERS



**\$300+**  
MILLION  
IN ASSETS UNDER  
MANAGEMENT



**7+**  
LOCATIONS



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

## 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 8:30a.m. - 12:00 p.m. (Lobby & Drive Thru Only)

## PELL CITY

COMING SOON!

275 Vaughn Lane Pell City, AL 35125

# BRANCH INFO



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**



ANNUAL REPORT 2019



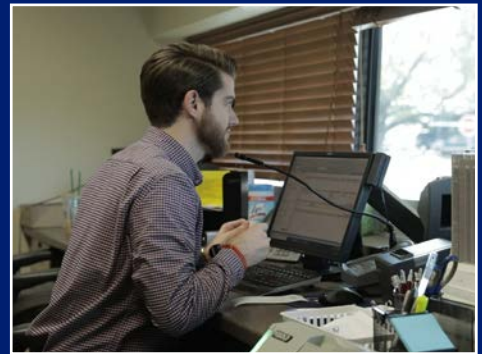
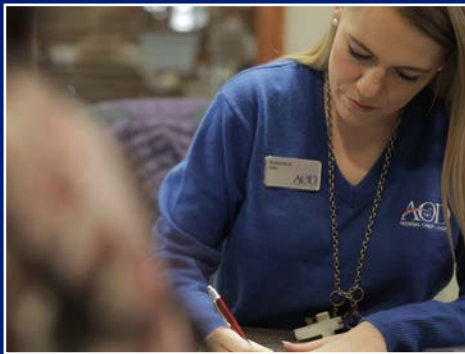
## CALL AODFCU

256.237.9494 - phone  
800.637.0299 - toll free  
256.237.3285 - fax



## VISIT ONLINE

[aodfcu.com](http://aodfcu.com)



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