

CELEBRATING
70
YEARS
ANNIVERSARY
1950-2020

FEDERAL CREDIT UNION

BULLDOG
BRANCH

AOD
FEDERAL CREDIT UNION
INSIGHTS

HAPPY
New Year

As 2019 comes to a close, I am pleased to look back at what all AOD Federal Credit Union has done to enhance the financial lives of our members and enrich the community in which we serve.

AOD Federal Credit Union has launched several conveniences for our members through our digital channels, provided loan and deposit products with great rates, and continue to be actively involved in the community by donating to various charitable organizations and employees volunteering their time.

2020 brings many things for me to be excited about, one of which is that AOD Federal Credit Union will celebrate 70 years of providing Quality Member Service to our members. Since 1950

FROM OUR CEO!
VIRGINIA BOWEN



the Credit Union has grown from 45 charter members to over 33,000 members today. In 2020 we will expand our physical locations by opening a branch in Pell City and continue to expand our reach through electronic channels. The success of the Credit Union would not be possible without the support of you our members, Board of Directors and wonderful employees in which we are most appreciative. Looking forward to celebrating our 70th Anniversary throughout the year with our membership. I wish you all a very Happy New Year!

LOCAL
☎ (256) 237-9494

TOLL FREE
☎ (800) 637-0299

FAX
☎ (256) 237-3285

CORRESPONDENCE
📍 P.O. Box 608
Brynum, AL 36253

 **ESI** INSURED BY
NCUA

**KEY
FINANCIALS**
(as of 11/30/19)

**TOTAL
ASSETS** **\$328,642,544.33**

**TOTAL
LOANS** **\$168,129,130.79**

AODFCU.COM ▶

SAVE THE DATE!

Annual Meeting²⁰¹⁹

TUESDAY, FEBRUARY 25, 2020



OXFORD CIVIC CENTER
401 MCCOLLARS LANE OXFORD, AL 36203

The past year will be reviewed and door prizes will be given away!
Refreshments will be served at 5:30 p.m.
MEETING WILL BEGIN AT 6:00 P.M.

APPLY NOW FOR THE AODFCU

SCHOLARSHIP FOR 2020 GRADUATING SENIORS

AOD Federal Credit Union is proud to announce the 2020 AOD Scholarships for graduating student AODFCU members! This year there will be two separate categories of scholarships that a graduating student member may apply for. The **first scholarship is the AODFCU Star of Excellence Scholarship** for academic excellence and **second is the Spirit of AODFCU Scholarship** which is based on the student's stated financial needs.

Both scholarships are for students who desire to further their education to universities, community colleges, trade schools or educational certification programs. Any graduating AODFCU student member may apply for one or both scholarships. If a student is chosen in both categories, the student will be awarded both amounts.

TO QUALIFY:

- AODFCU primary member for at least one year
(must include the account number)

APPLICATION PACKAGE:

- **APPLY TODAY!** Visit aodfcu.com/scholarship-program/ or come by one of our AODFCU Branches to pick up an application.
- Transcript indicating grade point average
- ACT documentation for verification of ACT score
- Essay - Typewritten essay of the applicant's personal and/or family involvement/relationship with AODFCU

Mailing Address: AODFCU, Attn: Alison Hardeman, P.O. Box 608 Bynum, AL 36253

PACKAGE MUST BE POST MARKED NO LATER THAN FEBRUARY 15, 2020.
NO APPLICATIONS WILL BE ACCEPTED AT THE BRANCHES.

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!



AODFCU'S SHRED DAY EVENT

IT'S TIME TO
SPRING
CLEAN!

**SATURDAY,
MARCH 7th**



OUR BRANCHES

AODFCU.COM ►

AODFCU LEADERSHIP TEAM

BOARD OF DIRECTORS

CHAIRMAN
GORDON "DOC" WILLIAMSON

VICE CHAIRMAN
JIM WEBB

TREASURER
BOBBY ISRAEL

SECRETARY
GLORIA "JEAN" NEWTON

BOARD MEMBERS
**LARRY DAUGHERTY, RONALD E. SELF
& DELLE BEAN**

DIRECTOR EMERITUS
CLYDE L. WESSON

SUPERVISORY COMMITTEE

CHAIRMAN
GLORIA "JEAN" NEWTON

VICE CHAIRMAN
DONTE VINCENT

SECRETARY/RECORDING OFFICER
CHARLENE STALLINGS

COMMITTEE MEMBER
CINDY TAYLOR

SENIOR MANAGEMENT

CHIEF EXECUTIVE OFFICER
VIRGINIA BOWEN

CHIEF FINANCIAL OFFICER
DAVID MOONEY

CHIEF OPERATIONS OFFICER
RIKKI GRABEN

CHIEF INFORMATION OFFICER
ROBERT GUICE

UPCOMING HOLIDAY CLOSINGS

Monday, January 20th
MLK JR. DAY

Monday, February 17th
PRESIDENT'S DAY

BYNUM
334 Victory Dr.
Bynum, AL 36253

DEPOT
Anniston Army Depot
Bldg. 141
Anniston, AL 36201

GREENBRIER
216 E. Greenbrier Dear Rd.
Anniston, AL 36207

JACKSONVILLE
1060 JD & L Dr. SW
Jacksonville, AL 36265

LENLOCK
150 Bill Robison Pkwy.
Anniston, AL 36206

OXFORD
12 Elm St.
Oxford, AL 36203

OWN THE ROAD WITH

NO PAYMENTS

FOR 90 DAYS

NOW UNTIL JANUARY 31

NEW OR REFINANCED

AUTO LOAN

Membership required. NO payment 90-Day Special applies to new direct auto loans and refinancing from other financial institutions only. 90-day Special starts November 1, 2019 and ends January 31, 2020. All loans subject to credit approval, some restrictions apply.

APPLY TODAY!

AODFCU

SEG SPOTLIGHT



Dunn's is a locally owned Heating, Cooling and Plumbing Company servicing residential and commercial clients in the Oxford, Anniston, Gadsden and Pell City areas.

Over the years, Dunn's has built a reputation as a quality provider for installing and maintaining heating and cooling systems for residential and commercial clients. Our customers know we provide a "Quality Service Dunn Right." Highly skilled technicians paired with a strong desire to add more value for our customers has allowed us to open our **new Plumbing Division**. Dunn's is excited to bring the same level of quality to all of our Plumbing clients as we have done with our heating and cooling customers. Give us a call today so we can get the job "Dunn Right" for you! **Call us today! 256-770-7606.**



Christmas Club!

GET A HEAD START ON 2020!



Set Up Your Account Today!

HOLIDAYS ARE STRESSFUL ENOUGH

Skip-A-Pay

IN DECEMBER OR JANUARY!

Merry Christmas

Skip Your Payments Online!

By participating in AOD Federal Credit Union's Skip-A-PaySM program, you authorize AODFCU to defer your loan payment(s) as indicated. You agree and understand that: 1) Mortgage loans, Credit Cards, and loans newer than two (2) months may not be eligible for the skip-a-payment program; 2) Payments made through Payroll Deduction or Direct Deposit transfer may be debited into your Share Savings or Checking Account for the month skipped and will subsequently be available for withdrawal; 3) FINANCE CHARGES will continue to accrue on the unpaid balance during the month you skip your payment and when payments resume, the unpaid interest will be collected first; 4) Deferring your payment will result in your having to pay higher total FINANCE CHARGES than if you made your payment as originally scheduled; 5) The payment deferral may extend the maturity date of your loan(s); 6) You will be required to resume your payments the following month; 7) No more than two (2) payments per loan may be skipped in a calendar year; 8) Payment protection and/or GAP insurance may not apply to the extended loan term. Certain restrictions may apply. The offer expires December 31, 2019 for December 2019 skips and January 31, 2020 for January 2020 skips.