



2020 ANNUAL MEETING · february 25, 2020

The 70th Annual Meeting of AOD Federal Credit Union was held on February 25, 2020 at the Oxford Civic Center. Over 300 members and guest enjoyed the evening which began with delicious Bar B Q catered by Steve N' Jan's BBQ and gifts were presented to all attending.

Board Chairman, Gordon "Doc" Williamson called the meeting to order and presented the Chairman's report and a review of the Annual Report. The Annual Meeting Video

was presented. You may review the Annual Report and video online at www.aodfcu.com/annual-reports/.

Thank you to everyone that attended the 70th Annual Meeting. We are extremely proud to be part of an exemplary financial institution that has stood strong through the years. As a valued member of AOD and our community, we look forward to continuing this journey with you.



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 2/28/20)

**TOTAL
ASSETS** \$ 338,822,118.48

**TOTAL
LOANS** \$170,894,408.40

AODFCU.COM ▶

Save Money

with a **BALANCE TRANSFER!**

BALANCE TRANSFER RATE*

Promo Rate **0%** APR

*3% Balance Transfer Fee

*Rates Thereafter**

8.49% APR to **17.99%** APR

Save now with an
AODFCU CREDIT CARD!

NOW - APRIL 15!

6-MONTH PROMOTIONAL BALANCE TRANSFER RATE

Promotion valid for balance transfers made between January 15th and April 15, 2020. Offer available for balance transfers to AODFCU Visa credit cards. Balance Transfer offer available only for transfers from non-AODFCU cards. Membership Required (\$25 minimum balance). Members must be in good standing to participate. We may end the availability of any intro/promotional APR on balance transfers and apply the Penalty APR to those transactions if you make a late payment. Rates and terms subject to change with notice. Other conditions may apply. Limited time offer; promotion may be discontinued without notice.



AODFCU

SEG SPOTLIGHT



CASA

Court Appointed Special Advocates
FOR CHILDREN

CASA of the Cheaha Region is a non-profit organization that utilizes the recruitment of qualified community volunteers to advocate for the best interest of abused and neglected children in Calhoun, St. Clair, and Talladega County Courts.

With the Court's Order of Appointment, a CASA advocate preforms an independent investigation into the child's situation to report back to a team of professionals and the Court a recommendation on that child's best interest. A CASA advocate provides the child with a voice that they have been robbed of while being abused and/or neglected. To learn more about CASA of the Cheaha Region, visit our website at www.alabamacasa.org. Contact Executive Director, Laura Miller, at lmiller@alabamacasa.org; **334.610.6559** to learn how to apply for the next training beginning on March 30th, 2020 or to make a tax-deductible donation. Together we will advocate, support, and protect every abused and neglected child in our community with your help. **VOLUNTEER** today!

NEW FUNDS AVAILABILITY

DOLLAR AMOUNTS WILL GO INTO EFFECT JULY 1ST

Change in Terms: Effective July 1, 2020 our Funds Availability Schedule will change as follows:

- If we place a hold on your deposit, the first \$225 of your deposit will be available on the first business day after the date of your deposit;
- Longer delays may apply if you deposit checks totaling \$5,525.00 on any one (1) day;

For New Accounts, the first \$5,525.00 of a day's total deposits of cashier's, certified, teller's traveler's and federal, state and local government checks will be available on the next business day after the day of your deposit if the deposit meets certain conditions. The excess over \$5,525.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525.00 will not be available until the second business day after the day of your deposit.

PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed.

YOU MAY REVIEW OUR POLICY AND PRACTICES

[HTTPS://WWW.AODFCU.COM/UPLOADED FILES/FILE/PRIVACYNOTICE2015.PDF](https://www.aodfcu.com/uploaded/files/file/privacynotice2015.pdf)

OR WE WILL MAIL YOU A FREE COPY UPON REQUEST IF YOU CALL US AT

**256-237-9494
TOLL FREE 800-637-0299**

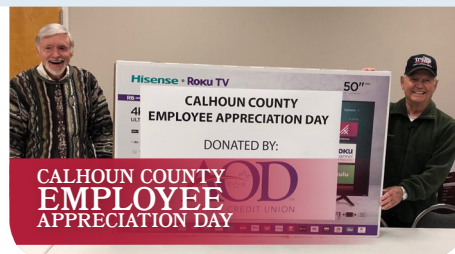
PELL CITY BRANCH OPENING SPRING 2020



Great progress is being made on the Pell City Branch opening this spring! We are looking forward to continuing to get to know more of our neighbors and friends in the Pell City area.



**KIWANIS
PANCAKE BREAKFAST**



**CALHOUN COUNTY
EMPLOYEE APPRECIATION DAY**



**AHS - CLASS
FINANCIAL LITERACY**



AODFCU LEADERSHIP TEAM

BOARD OF DIRECTORS

CHAIRMAN
GORDON "DOC" WILLIAMSON

VICE CHAIRMAN
DELLE BEAN

TREASURER
BOBBY ISRAEL

SECRETARY
GLORIA "JEAN" NEWTON

BOARD MEMBERS
**JIM WEBB, LARRY DAUGHTERY, &
RONALD SELF**

DIRECTOR EMERITUS
CLYDE L. WESSON

SUPERVISORY COMMITTEE

CHAIRMAN
CHARLENE STALLINGS

VICE CHAIRMAN
DONTE VINCENT

SECRETARY/RECORDING OFFICER
CINDY TAYLOR

COMMITTEE MEMBER
GLORIA "JEAN" NEWTON

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

MAY 25 Monday, May 25th
MEMORIAL DAY

OUR BRANCHES

AODFCU.COM ►

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

PELL CITY

COMING SOON!
Pell City, AL
35125

INTRODUCING THE **NEW SIGNATURE VISA CARD**

CASH BACK

EVERY PURCHASE.
EVERYWHERE.

3%

CASH BACK ON
EVERY PURCHASE

**APPLY
TODAY!**



Cash Back Rewards apply to purchases only. Cash Back Rewards do not apply to balance transfers or cash advances. Your Cash Back rewards is automatically paid monthly as a credit on your card billing statement. Membership required.



WHEN YOUR PERSONAL LOAN HAS TAKE-BACKS™, YOU HAVE OPTIONS.

Pay ahead, access that cash later. A Kasasa Loan® puts you in control.

APPLY TODAY!

www.aodfcu.com 800-637-0299

KASASA LOANS® | TAKE BACK BANKING®



THE FACT ACT

The Fair Credit Reporting Act is designed to aid in the fight against identity theft, increase the accuracy of consumer reports and limit the type and amount of marketing solicitations that you receive.

Furnishing Negative Information to Consumer Reporting Agencies

- We may report information about your account to credit bureaus.
- Late payments, missed payments, or other defaults on your account may be reflected in your credit report. (This notice has been provided to you as required by Section 217 of the Fair and Accurate Transactions Act of 2003)

Your credit report provides insight on how financially responsible you are. Your financial well-being depends heavily on maintaining a clean credit report. Negative information in your credit report will lower your credit score. Low credit scores generally result in denial of future credit, lower credit limits, and higher rates on the credit you receive.

Please make your payments on time and always pay at least the minimum amount due to insure that negative information regarding your account with AOD Federal Credit Union will not appear on your credit report.