

# NOW OPEN

*in Pell City!*

**COME ON BY**  
& LET US INTRODUCE  
OURSELVES!

275 Vaughan Lane  
Pell City, AL 35125



## Third Quarter BOARD ELECTIONS

Three(3) AOD Federal Credit Union Board of Director positions must be filled in 2021. A three member Nominating Committee to oversee the nominating process has been appointed.

CHAIRMAN

**Mr. Ronald  
Self**

P.O. BOX 584  
MUNFORD, AL 36268  
256-239-0982

**Mr. James  
Daugherty**

53 BLUE EYE RD. W  
LINCOLN, AL 35096  
256-239-3936

**Mr. Jim  
Webb**

P.O. BOX 3330  
OXFORD, AL 36203  
256-454-1590

A three member Nominating Committee to oversee the nominating process has been appointed. If you would like to be considered for nomination to one of the Board vacancies, an application may be picked up at any AOD Federal Credit Union branch or by contacting

any Nominating Committee member. Once you have completed the application, mail it to any of the committee members listed above. Nomination forms must be received no later than: **August 10, 2020.**

LOCAL  
☎ (256) 237-9494

TOLL FREE  
☎ (800) 637-0299

FAX  
☎ (256) 237-3285

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

 **ESI** INSURED BY **NCUA**

**KEY  
FINANCIALS**  
(as of 5/31/2020)

**TOTAL  
ASSETS** **\$360,368,734.00**

**TOTAL  
LOANS** **\$170,351,629.00**

**AODFCU.COM ▶**

# WE ARE PROUD TO ANNOUNCE THE 2020 AODFCU Scholarship Award Winners!

## \$2,000 Ken Reid Engineering Scholarship



**Hayden Dothard**  
WEAVER HIGH SCHOOL

## \$1,000 Star of Excellence Scholarship



**Brandon Angel**  
WEAVER HIGH SCHOOL



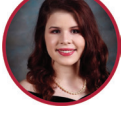
**Ashlynn Abernathy**  
OXFORD HIGH SCHOOL



**Mali Barefoot**  
OXFORD HIGH SCHOOL



**Elizabeth Bedford**  
FAITH CHRISTIAN SCHOOL



**Olivia Coppock**  
ALABAMA SCHOOL OF  
MATHEMATICS & SCIENCE



**Ashlyn Higgins**  
OXFORD HIGH SCHOOL



**Tahj Jones**  
ANNISTON HIGH SCHOOL



**Andrew Miller**  
WHITE PLAINS HIGH SCHOOL



**Chandler Nation**  
JACKSONVILLE HIGH SCHOOL



**Ridgley Seales**  
OXFORD HIGH SCHOOL

## \$500 Spirit Scholarship



**Kaelyn Albright**  
OXFORD HIGH SCHOOL



**Jessica Boiling**  
JACKSONVILLE CHRISTIAN ACADEMY



**Stefanie Christopher**  
SAKS HIGH SCHOOL



**Chloe Clausen**  
SAND ROCK HIGH SCHOOL

## \$500 Spirit Scholarship (Cont'd)



**Andie Cooper**  
OXFORD HIGH SCHOOL



**Eli Fair**  
JACKSONVILLE CHRISTIAN ACADEMY



**Kennedy Hambry**  
MUNFORD HIGH SCHOOL



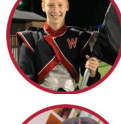
**Jacob Hodge**  
WHITE PLAINS HIGH SCHOOL



**Jaden Houston-Massey**  
OXFORD HIGH SCHOOL



**Takierra Hudson**  
SAKS HIGH SCHOOL



**Mason Lee**  
WEAVER HIGH SCHOOL



**Jayla Lowe**  
WALTER WELLBORN HIGH SCHOOL



**Demontre McClendon**  
OXFORD HIGH SCHOOL



**Destin Moss**  
SAKS HIGH SCHOOL



**Davie Palmer**  
ANNISTON HIGH SCHOOL



**Edwin Pate**  
SAKS HIGH SCHOOL



**Kameron Simpson**  
ALEXANDRIA HIGH SCHOOL



**Presley Taylor**  
OXFORD HIGH SCHOOL



**Jadee Turner**  
OXFORD HIGH SCHOOL



**Aareal Wyckoff**  
JACKSONVILLE HIGH SCHOOL

Congratulations to the class of 2020 and all your many accomplishments. We are thankful to those who applied for our scholarships and we wish all our 2020 scholarship recipients much success as they continue their educational journey.

AOD Federal Credit Union has expanded the scholarship program

and awarded 31 scholarships to include The Star of Excellence Scholarship for academic excellence for \$1,000 dollars, which includes one (1) Scholarship specific to the pursuit of a degree in Engineering and The Spirit of AOD Award which is based on the student's request for financial assistance for \$500 dollars.

The 2021 AOD Federal Credit Union Scholarship applications will be available in November 2020. To learn more about this program, or to become a member-owner, call (800) 637-0299, visit [aodfcu.com](http://aodfcu.com) or visit your local AODFCU branch.

# WHAT TO EXPECT WHEN VISITING A BRANCH

The health and well-being of our members and employees remains a top priority as we continue to practice appropriate social distancing measures and have taken every safety precaution.



**For your safety and for the  
safety of our employees**

- Masks are required and must be worn inside at all times. You will be asked to quickly pull down your mask for security/identity purposes.
- When you enter the branch please stand on the available "Stand Here" floor decals.
- Please remain 6 feet apart.
- Follow the Exit and Enter signage in the Branch to help with the flow of social distancing.

**THANK YOU FOR YOUR PATIENCE  
AS WE CONTINUE TO NAVIGATE THESE UNCERTAIN TIMES.**

## OUR BRANCHES

[AODFCU.COM](http://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

275 Vaughan Ln.  
Pell City, AL  
35125

## 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



Saturday, July 4th  
**INDEPENDENCE DAY**



Monday, September 7th  
**LABOR DAY**



ADD MORE FLARE TO YOUR  
SUMMER BUDGET WITH A

**SKIP-A-PAY**

SKIP YOUR LOAN PAYMENT(S)  
IN JULY OR AUGUST!

APPLY TODAY!



256.237.9494



AODFCU.COM

By participating in AOD Federal Credit Union's Skip-A-Pay™ 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 deposited 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 June 30, 2020 for July 2020 skips and July 31, 2020 for August 2020 skips.

AODFCU

SEG SPOTLIGHT



*Heirloom Taco is family owned and operated by Stan Gowen, Sandra Gowen, Aurelia Ugarte and Shane Gowen.*

We showcase a menu revolving around authentic handmade tacos and other Mexican cuisine. Heirloom Taco is a place to bring your friends, family and colleagues to enjoy a great meal with great company. After all, the name heirloom taco came from the idea of carrying on traditions with family and friends. **We are located at 111 Ladiga St. SE Jacksonville, Alabama 36265; Call Us at (256)644-5065; Visit Online at HeirloomTaco.com; Email Us at: heirloomtaco@gmail.com.**

Hello  
**SUMMER**  
**LOAN**  
JULY & AUGUST

AS LOW AS  
**2.9%**  
APR\*

UP TO **\$5,000**  
FOR 12 MONTHS!

APPLY  
TODAY! ▶  
AODFCU.COM



## ANNUAL NOTICE

### Non-Visa Pinless Debit Transaction

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network. To initiate a non-Visa debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the Star, Cirrus, and CO-OP networks. The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures (as described in your Electronic Fund Transfers Agreement and Disclosure), will not apply to transactions processed through non-Visa networks. Please contact the Credit Union with any questions you may have regarding this notice.

## 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