



member
SHRED DAY
Saturday
NOVEMBER 2ND

BRING UP TO SIX 6 BAGS BOXES OF PAPER ITEMS ONLY.



Meet The Candidates For AODFCU's Board of Directors

Two AOD Federal Credit Union Board of Directors positions must be filled in 2020. Meet the candidates nominated by the credit union's Nominating Committee. Nominees were asked to submit a written biographical sketch. Below are those biographical sketches in the candidates own words.



CANDIDATE

Ronald E. Self

I have been a member of the Credit Union for over 40 years. I am currently serving on the Board of Directors beginning in 2014 to present. I have thoroughly enjoyed my time on the Board of Directors and am proud to serve you. During my time on the Board the Credit Union has grown

in many ways to better serve our members. This year we have done upgrades on our Bynum and Lenlock Branch and are in the process of building a new branch in Pell City. We have upgraded our computer and card capabilities and continue to look for better ways to serve our community. My wife, Dian and I live in Munford and have 5 children and 11 grandchildren. *(cont'd on next page)*



CANDIDATE

James L. Daugherty

J. Larry Daugherty has been a member of AOD for 47 years and served as a board director for 18 years. He has served on the Supervisory Committee and Chaired the committee for 2 years. I would be honored to serve another term as your director. We as a team have

brought about many beneficial changes to improve our Credit Union and/or our member services. Our credit union remains very strong in uncertain times for Credit Unions. We have remained very viable and increased our services to our members through technology and increased service products. He has served on many boards such as Kiwanas, animal shelter board, *(cont'd on next page)*

LOCAL
(256) 237-9494

TOLL FREE
(800) 637-0299

FAX
(256) 237-3285

CORRESPONDENCE
P.O. Box 608
Bynum, AL 36253



KEY
FINANCIALS
(as of 08/31/19)

TOTAL
ASSETS **\$324,459,675.49**

TOTAL
LOANS **\$173,317,867.82**

AODFCU.COM ▶

Meet The Candidates for AODFCU's Board of Directors (cont'd from the cover page)

CANDIDATE

Ronald E. Self

I went to work at the Depot in 1971 as a Millwright. I went on to work in various positions throughout the depot and was Division Chief over Mission Analysis and Publications Division when I retired in 2006. After retiring from the depot I worked as a contract Site Manager for ELEIT Technology in support of Weapons Division within the Defense Logistics Agency. I retired from the private sector in 2015.

I am past president and current treasurer of the East Alabama Shrine Club as an affiliate of ZAMORA Shrine Temple in Birmingham, Alabama. I was named East Alabama Shriner of the Year for 2015. I am past president of the BAMA Street Rod Association and an avid Classic Car enthusiast. I will continue my dedication to the Credit Union, all its Members, and look forward to serving another term on the Board of Directors.

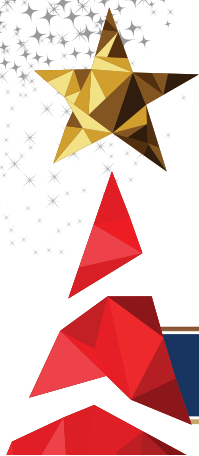
CANDIDATE

James L. Daugherty

Church Vestry and Senior Warden (chair), Chamber of Commerce and president in 2017/ Pell City Players/treasury currently. I pledge to work for the best interest of all our members and the credit union, AOD*!

*A (Awesome Service)
O (Outstanding Employees)
D (Dedication to Members)

Nominations for vacancies may also be made by petition signed by 1% of the membership with a minimum of 20 and a maximum of 500. Each nominee by petition must submit, with the petition, a statement of qualifications and biographical data similar to that submitted by the candidates nominated by the nominating committee. Such nominations by petition must be accompanied by a signed certificate from the nominee stating that they are agreeable to nomination and will serve, if elected to office. Such nominations by petition must be received by the **Board Secretary by November 08, 2019**. A Nomination by Petition Kit can be acquired by contacting AOD Federal Credit Union at (256) 237-9494. Elections will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.



Christmas Club!

**ALL CHRISTMAS CLUB SAVINGS WILL
BE PROCESSED THE WEEK OF**

November 1st, 2019



You're Invited!

70TH AODFCU ANNUAL MEETING

**TUESDAY
FEB 25**

Oxford Civic Center
401 McCullars Lane Oxford, AL 36203

Refreshments will be served at 5:30 p.m.

MEETING WILL BEGIN AT 6:00 P.M.

The past year will be reviewed and door prizes will be given away!

AOD COMMUNITY INVOLVEMENT



**GROSS OUT
CAMP - PELL CITY**



**FRESH AIR
FAMILY**



**ANNISTON 2019
BULLDOG BRANCH OPENING**



**KIWANIS
PANCAKE BREAKFAST**



Hosted Calhoun Chamber of Commerce's
BUSINESS & BISCUITS



Hosted Calhoun Chamber of Commerce's
BUSINESS AFTER HOURS

AODFCU SEG SPOTLIGHT



WideNet is a full-service digital agency specializing in print and digital marketing, website development, email marketing, and branding.

Since opening in 2005, WideNet has partnered with over 500 clients across the US to help them reach their business goals. We utilize best-in-class, modern methods of web design, video production, social media marketing, paid ads, email marketing, search engine optimization, print design, strategic

planning, and everything in between. First impressions matter, and maximizing every marketing dollar is critical to success!

Give us a call today and let our expert team of marketers, designers, and developers help your company reach the next level!

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

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

11 Monday, November 11th
VETERANS DAY

28 Thursday, November 28th
THANKSGIVING DAY

29 Friday, November 29th
THANKSGIVING

24 Tuesday, December 24th
CHRISTMAS EVE
Closing at 1pm

25 Wednesday, December 25th
CHRISTMAS DAY

31 Tuesday, December 31st
NEW YEAR'S EVE
Closing at 2pm

1 Wednesday, January 1st
NEW YEAR'S DAY

NEED SOME **DOUGH** FOR THE HOLIDAYS?

LOAN SPECIAL FOR NOVEMBER & DECEMBER

AS LOW AS

2.9% APR*

UP TO

\$2,000

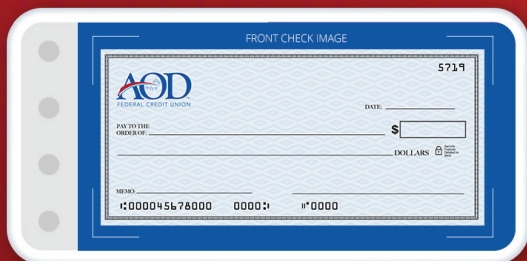
FOR 12 MONTHS



APPLY TODAY!

*APR (Annual Percentage Rate) 2.9% available only with payroll deduction or automatic transfer or current rates will apply. Loan amount offered is up to \$2,000 for a 12-month term only. Sample monthly payment for a \$2,000 loan over 12-month term at 2.9% is \$126.99. Promotion valid 11/01/19 to 12/31/19. All loans subject to credit approval. Rates, terms and conditions are subject to change without notice.

MOBILE CHECK DEPOSIT IS HERE!!!



Snap. Submit. Deposit. Done.

AVAILABLE ON OUR UPDATED MOBILE APP



Download on the
App Store



GET IT ON
Google Play

GET ONLINE
ACCESS TO YOUR



VISIT

<http://ap.pscu.com/AP/APCardholder/pages/dsologin?clientId=4969>

HOLIDAYS ARE STRESSFUL ENOUGH

Skip-A-Pay

IN DECEMBER OR JANUARY!

Skip Your Payments Online!

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 December 31, 2019 for December 2019 skips and January 31, 2020 for January 2020 skips.