



HELP FUEL
THEIR FUTURE!

EARN MONEY
FOR EVERY "A", "B", OR "C" YOU RECEIVE!

REPORT CARD
REWARDS

*Certain Restrictions May Apply.
Membership required. Members may earn \$1.00 for every "A", and \$0.50 for every "B" grade on a report card. Report Card rewards can only be redeemed in person at a branch. Report Cards will be accepted for the most recent grading period only. Progress reports not eligible. The Credit union will accept report cards issued by public or private schools. Home - schooled students must present a copy of their report card submitted to a Board of Education. Rewards will be deposited into the member's savings account within two business days. AODFCU will reward grades from core academic courses only.

Meet The Candidates For AODFCU's Board of Directors

Three AOD Federal Credit Union Board of Directors positions must be filled in 2021. 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

Gloria "Jean" Newton



My husband, Alphonso and I live in Oxford, Alabama. I have served as the Secretary of the Board of Directors (BOD) at AOD Federal Credit Union since 2011. I

have served on the Supervisory Committee since 2012. I would be honored to continue serving on AOD's BOD. Why? To help my community, friends, and co-workers so that their financial needs, can be taught, met, and sustained. *(cont'd on next page)*

CANDIDATE

Gordon "Doc" Williamson



Having served on the AOD Federal Credit Union Board of Directors since 1980, I have the necessary experience and knowledge to make prudent

financial decisions on behalf of the total membership. I served as Chairman of the Board of Directors on an intermediate basis during the 80's, 90's, 00's, 10's and currently serve in that position. Four credit union branches... *(cont'd on next page)*

CANDIDATE

Delle Bean



I have been a member of AOD Federal Credit Union for 48 yrs. My husband and I live in Bynum where we own and operate Del-Ray Ranch. I have managed the day

to day operations and kept the books as we built the business from the ground up. I attended Jacksonville State University for 2yrs., followed by Southern Business College in Birmingham where I graduated... *(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 08/31/20)

TOTAL
ASSETS **\$375,416,316**

TOTAL
LOANS **\$184,013,756**

AODFCU.COM ►

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

CANDIDATE

Gloria "Jean" Newton

The entire team at the credit union continues to improve as the world turns. We opened a new branch in Pell City, AL and improved all our technology. We are always striving for better ways to serve our members.

I have worked at Anniston Army Depot for 39 years. I have worked in the Auditing, Accounting and Budgeting career fields. I earned my Bachelor of Science Degree in Finance (with honors) from Alabama State University in February 1981. My additional licenses and certificates include Financial Manager, Senior Tax Analyst and Alabama Real Estate. My military experience includes training in Supply while a member of the United States Navy Reserves from January 1993 to January 2001.

CANDIDATE

Gordon "Doc" Williamson

opened during my tenure as Chairman. I take no personal credit for the many successes your credit union has enjoyed because I am only one of the team of seven directors plus the CEO and management staff.

With your permission, it is my desire to continue working with the board and management to improve products/services that are currently being offered to the membership and to seek ways to help members when they need it as I needed it many years ago.

It has been an honor to serve the membership (and owner's) of AOD Federal Credit Union for the past forty years.

CANDIDATE

Delle Bean

with a degree in business. Currently, I am serving my fourth 3yr. term on the Alabama Farmers Federation Women's Leadership State Committee and my fourth 3yr. term on the Farm Service Agency Board of Directors.

I served on the Alabama Farmers Federation Board of Directors and as an ex officio member of the Alfa Insurance Board of Directors.

Having served alongside the other AOD Federal Credit Union directors for the past 3 years has been an educational, eye-opening, and rewarding experience. I feel that the knowledge I have gained about AODFCU coupled with my education, experience in leadership roles, business building background and life experiences gives me the tools I need to help move the credit union forward. As we face many uncertainties, I would like to be a part of the team that establishes policies and makes business decisions that continue to make AODFCU a viable option for the financial needs of our members. I currently serve as Vice Chairman of the Board of Directors of AODFCU and would consider it an honor and a privilege to be re-elected to the board.

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 06, 2020. 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, 2020

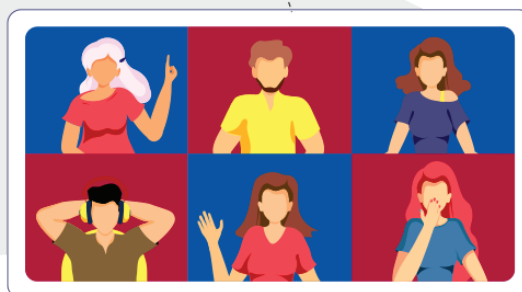
Join the Christmas Club today to put a little money away for a Happy Holiday!

SAVE THE DATE!

**71ST
ANNUAL
MEETING**

SUBJECT TO CHANGE TO **VIRTUAL MEETING DUE** TO PANDEMIC.
LOOK FOR MORE INFORMATION IN THE COMING MONTHS.

TUESDAY, FEBRUARY 23RD, 2021



AOD COMMUNITY INVOLVEMENT



Congratulations to Sharon Whitson on becoming a Kiwanis International Board of Director!



Congratulations to the Leadership Calhoun County Graduates!



Qualified Written Requests

The Credit Union requires all Qualified Written Requests (QWR) and "error" notices be mailed exclusively to P.O. Box 608 Bynum, AL 36253. The disclosure of this address is provided annually to the membership and at loan closing.

A QWR OR ERROR NOTICE INQUIRY MUST BE:

- 1 In writing, submitted by the member or an agent of the member (writing on a payment coupon or mortgage statement may not be considered as a notice of error); and
- 2 Include or provide enough information for the Credit Union to identify the name and account of the borrower; and
- 3 Contain a statement of the reasons the member believes that the Credit Union has made an error or contain a detailed explanation as to other information relating to the servicing of the loan.

AODFCU SEG SPOTLIGHT

Fresh Air Family takes education out into Nature's biggest classroom: The Great Outdoors. Exploring outside is serious learning!

Join us to walk in the woods, hike a trail, canoe in a stream, or slog through a bog. We look for birds, flowers, fossils, salamanders, stars, cave formations, bugs, rocks, and all of the wonders in our beautiful world. Our signature program is our award-winning science camp, Gross Out Camp. It's science, but please don't tell the kids! We also

provide Gross Out Days for schools and groups. Our expert naturalists guide families on weekend events, such as our Hikes for Tykes, Creek Stomps and Fossil Hunts. Coming up soon, will be our popular annual fundraiser, the Wacky Tacky Holiday Light Tour! For more information visit: www.FreshAirFamily.org.



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

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



Wednesday, November 11th
VETERANS DAY



Thursday, November 26th
THANKSGIVING DAY



Friday, November 27th
THANKSGIVING



Thursday, December 24th
CHRISTMAS EVE
Closing at 1pm



Friday, December 25th
CHRISTMAS DAY



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



Friday, January 1st
NEW YEAR'S DAY

HOLIDAY LOAN

AS LOW AS

2.99%

APY

UP TO \$2,000 FOR 12 MONTHS

HOLIDAYS
REALLY
GETTIN' YOUR
GOAT?

GET A LOW RATE WINTER LOAN IN NOVEMBER & DECEMBER

*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 \$169.15. Promotion valid 11/01/20 to 12/31/20. All loans subject to credit approval. Rates, terms and conditions are subject to change without notice.



STUDENT LOAN REFINANCING

Refinance and Save
on Monthly Student Loan Payments!

*CERTAIN RESTRICTIONS APPLY.



BENEFITS



Competitive Interest Rates

Let us help you replace those high interest rates with a rate that better fits your budget and lifestyle.



Simplify Your Finances

With one easy monthly payment, you won't need to keep track of multiple bills.



15 Minutes & Done

Complete your entire application online in under 15 minutes.

holiday Skip-A-Pay

SKIP YOUR DECEMBER
OR JANUARY LOAN PAYMENT(S)!

SKIP YOUR MONTHLY LOAN PAYMENT!

*CERTAIN RESTRICTIONS MAY APPLY.

LET US HELP LIGHTEN
YOUR LOAD THIS
HOLIDAY SEASON!

