

**3%
CASH
BACK
ON EVERY
PURCHASE**
WITH OUR NEW VISA®
SIGNATURE CARD



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

AOD
FEDERAL CREDIT UNION
INSIGHTS

HAPPY
New Year

As we look back on 2020, we will remember it as a year like no other. For everyone it was a challenging year but out of those challenges we became stronger. We as a credit union learned new ways to conduct business, improve processes, and continued to fulfill the mission of AOD Federal Credit Union.

As the area began to shut down and changes in operations were occasionally necessary, we remained operational and available to you, our members. Members graciously adjusted to this new normal, and I am very pleased that AOD Federal Credit Union was prepared and was able to utilize all our digital channels that are available for our membership.

We could not have continued to provide our services if it were not for the outstanding and committed employees of AOD Federal Credit Union. They persevered and continue to assist our members while feeling the anxiety surrounding this pandemic themselves.

In the midst of this most unusual year, we celebrated many successes! In 2020 we celebrated our 70th anniversary in April, opened a new branch in Pell City, opened our second in school branch at Walter Welborn High School, awarded over 31 scholarships

FROM OUR CEO! **VIRGINIA BOWEN**



to graduating seniors, continued to invest in the community and have been approved to expand our field of membership to underserved communities, in 10 counties. We have introduced new products and services to our membership to enhance their financial lives and we were ready with emergency loans, loan extension and specials to help our membership that were suffering due to the pandemic.

As we look forward to 2021, we stand ready to face any challenges that may come our way. Our commitment to enhancing the financial lives of our members will continue to be top priority as we continue to be innovative in the products and services, we deliver. I want to thank our members for standing with us during 2020 and making the necessary adjustment for all of us to remain safe while conducting business.

As we say goodbye to 2020, we welcome 2021 with all the anticipation a new year brings. Wishing everyone 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
EQUAL HOUSING LENDER **NCUA**

**KEY
FINANCIALS**
(as of 11/30/20)

**TOTAL
ASSETS** **\$383,068,621.98**

**TOTAL
LOANS** **\$190,581,157.65**

AODFCU.COM ▶



APPLY TODAY FOR AN
**AODFCU CREDIT CARD &
CHOOSE YOUR BONUS!**

BONUS 0.50%

ADDED TO YOUR
SHARE DIVIDEND
until December 31, 2021



BONUS \$50

ADDED TO YOUR
SHARE ACCOUNT
One-time by AODFCU

**PLUS CASHBACK REWARDS
on all Credit Cards**

INSURED BY NCUA.

Membership Required. \$50 bonus will be deposited into members account within the 1st day of the following month after credit card approval. Dividend bonus of 0.50% will go into effect the month following credit card approval and remain in effect until 12/31/21. Current Annual Percentage Yield (APY) of share account is .25% APY as 1/1/2021. Rate subject to change. Promotion begins January 1, 2021 and ends March 31, 2021. Loans subject to credit approval.

Happy
**NEW
HOME**

GET PRE-APPROVED TODAY!

*CERTAIN RESTRICTIONS MAY APPLY.

SIGN UP FOR
**RATE
WATCH**
TO HAVE RATES
EMAILED TO YOU!

For more info,
please visit
AODFCU.COM

APPLY NOW FOR THE AODFCU

SCHOLARSHIP FOR 2021 GRADUATING SENIORS

AOD Federal Credit Union is proud to announce the 2021 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, 2021.
NO APPLICATIONS WILL BE ACCEPTED AT THE BRANCHES.

AOD COMMUNITY INVOLVEMENT



SAVE THE DATE!

71ST ANNUAL MEETING

LOOK FOR MORE INFORMATION
IN THE COMING MONTHS.

IN PERSON AND ONLINE OPTIONS
WILL BE AVAILABLE.

FEBRUARY 23RD @5:30PM

SUBJECT TO CHANGE TO
VIRTUAL MEETING DUE TO PANDEMIC.

PLEASE NOTE THAT THIS YEAR'S ELECTION WILL NOT BE CONDUCTED BY BALLOT AND THERE WILL BE NO NOMINATIONS FROM THE FLOOR SINCE THERE WAS ONLY ONE NOMINEE FOR EACH POSITION TO BE FILLED.



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



Monday, January 18th
MLK JR. DAY



Monday, February 15th
PRESIDENT'S DAY

NEW HOURS EFFECTIVE JANUARY 4, 2021

LOBBY HOURS

Mon - Tues 9:00am - 5:00pm Wednesday 10:00am - 5:00pm
Thurs - Fri 9:00am - 5:00pm

DRIVE-THRU HOURS *Drive-Thru Hours remain the same

Mon - Thurs 9:00am - 5:00pm Fri 9:00am - 6:00pm
Saturday 8:30am - 12:00pm *Oxford Branch Only*

PLEASE VISIT AODFCU.COM FOR THE DEPOT - 141 HOURS & FURTHER INFORMATION.

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

Holiday Skip-A-Pay

SKIP YOUR DECEMBER
OR JANUARY LOAN
PAYMENT(S)!

SKIP YOUR MONTHLY LOAN PAYMENT!

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, 2020 for December 2020 skips and January 31, 2021 for January 2021 skips.

LET US HELP LIGHTEN
YOUR LOAD THIS
HOLIDAY SEASON!



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 2021!



Set Up Your Account Today!

INSURED BY NCUA.

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