

Annual Report

2016





Mission Statement

AOD Federal Credit Union is a cooperative organized for members to pool their savings, lend them to one another, and own the organization where they save, borrow and obtain related financial services.

Working Vision Statement

“Quality Member Service”

Organizational Values

- Progressive
- Commitment to a Quality Staff
- Community Service
- Integrity
- Commitment to Members’
Financial Well-Being

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Our History

AOD Federal Credit Union was federally chartered on April 21, 1950, as a financial cooperative to serve its members. The credit union's original charter group consisted of 45 members who were all employed by the Anniston Ordnance Depot. AODFCU's first day of operation was May 4, 1950, in an office located on the Depot property. Since 1950, AOD Federal Credit Union has grown to six offices, located throughout Anniston, Jacksonville, and Oxford, with more than 570 select employer groups and seven ATM locations throughout Calhoun County. For over 66 years, the credit union's goal has been to provide its members with sound savings programs, competitive lending and checking products, and a variety of other convenient services tailored to fit the needs of each individual member. AOD Federal Credit Union's over 66 years of service and experience has positioned the credit union to become one of the largest and most stable credit unions in the nation.



Bauer Financial Institution has given AODFCU its highest 5-star rating, making AODFCU one of the strongest and most stable financial institutions in the country.

AOD Federal Credit Union

Original Charter Members

Foster Oliver	Freeman A. Lambert
Jack P. Butterly	Charles W. Locke
T.L. Drummonds	Mildred J. Cowan
Milton E. Harris	Leon W. Poe
S.C. Woodard	D.E. Smith
Joseph Burn	Dudley C. Ward
Rudolph K. Baerwald	H. M. Bunch
Donald C. Koehn	E.R. Perry
Edward C. O'Brien, Jr.	Nellie C. Holmberg
M.B. Jackson	Clarence A. Gilmore
John L. Carpenter	Grady L. Tew
Lincoln Gundlack	Nobie T. Martin
Elijah J. Colley	Alanzo O'Harrow
Nell M. Flanagan	James B. Perry
Lewis E. Melton	Carrie E. Dickie
Clarence W. Gober	S.S. Penuel
Billy Malcom	Margaret Jamison
Fannie D. Battles	Ruth L. Cornelius
Catherine W. Bowling	F.J. Krysiak
James B. Owen	Revy E. Higgins
Marvin H. Voges	Thomas E. Ball
Herbert C. Price	W.W. Owens
Donald Turner	

AODFCU World War II Veteran's Honor Roll

AODFCU would like to honor the spirit, sacrifice, and commitment of members who served in the U.S. armed forces during World War II. Members were given an opportunity to register themselves or relatives who were AODFCU members prior to the publishing of the Honor Roll. To make a submission for future publishing of the AODFCU Honor Roll, please visit www.aodfcu.com for more details.

Harold Allen U.S. Merchant Marines Oxford, AL 1927 – 2011	Ira F. Collins U.S. Navy Anniston, AL 1926 - present	Glenn D. Hester U.S. Navy Jacksonville, AL 1925 - 2016	Robert Lee Plummer U.S. Navy Anniston, AL 1927 - present
Joseph Earl Bailey U.S. Navy Oxford, AL 1923 - present	Arthur DiMattia U.S. Army Pell City, AL 1921-present	Malcoln D. Hicks U.S. Army Eastaboga, AL 1927 - 1983	Verdery Roberson U.S. Navy Huntsville, AL 1927 - present
Joseph S. Blackmon Jr. U.S. Air Corp/Army Anniston, AL 1926 - present	Denford Davis U.S. Army Snead, AL 1921 - 2010	Carlton Johnson U.S. Army Anniston, AL 1924 - 2016	Archibald K. Schaeffer U.S. Army Anniston, AL 1917 - 1993
Warren Brady U.S. Army Oxford, AL 1921 - present	James Bryant Dobbs U.S. Navy Anniston, AL 1926 - present	Charles E. Lindsay U.S. Air Force Oxford, AL 1926 - 2015	Curtis D. Self U.S. Navy Oxford, AL 1924 - present
Bill Brock U.S. Army Weaver, AL 1918 - 2010	John Dunn U.S. Army Collinwood, TN 1926 - present	Jimmie "Jim" D. Mains U.S. Navy Anniston, AL 1929 - 2015	Howard Lester Sewell U.S. Marine Corps Clay, AL 1918 - 2015
Thomas J. Brock U.S. Navy Piedmont, AL 1922 - 2012	William Herbert Gates U.S. Army Jasper, AL 1921 - present	Don Mohon U.S. Naval Air Bynum, AL 1927 - 2015	Louie Sutherlin U.S. Navy Bynum, AL 1924 - present
Arnold L. Brooks U.S. Army Anniston, AL 1923 - 1991	Clyde J. Hall U.S. Navy Ohatchee, AL 1925 - 2015	Joseph E. Moore U.S. Navy Oxford, AL 1927 - present	Frank M. Turner, Sr. U.S. Air Force Anniston, AL 1918 - present
Julian T. Clements U.S. Navy Bynum, AL 1919 - 2016	Edward E. Harrison U.S. Army Lincoln, AL 1919 - present	James Dan Munroe U.S. Army Talladega, AL 1925 - 2010	Harold Wergin U.S. Army Oxford, AL 1920 - 2013
Reginald Climes U.S. Navy Anniston, AL 1922 – present	Billy Hawkins U.S. Army Oxford, AL 1926 - present	William Nestor U.S. Army Anniston, AL 1922 - 2014	Clyde L. Wesson U.S. Navy Oxford, AL 1928 - present
Ladelle Cochran U.S. Army Anniston, AL 1918-present	Watson E. Haynes U.S. Army Oxford, AL 1927 - 2005	John David Nix U.S. Army Altoona, AL 1917 - 2003	Lowell B. Wesson U.S. Army Anniston, AL 1917 – 1992

AOD Federal Credit Union

Past Board Chairpersons

Rudolph K. Baerwald.....	5/1950 - 7/1950
George Mayne.....	7/1950 - 1/1951
Foster F. Oliver.....	1/1951 - 1/1953
Woodrow W. Owens	1/1953 - 1/1954
C. C. Parker	1/1954 - 1/1955
Jack Butterly.....	1/1955 - 1/1956
Troy C. Mintz	1/1956 - 1/1966
Bernise R. Slay	1/1966 - 1/1968
Edson W. Laney	1/1968 - 1/1969
Randall Q. Cassity	1/1969 - 1/1973
Robert F. Estes.....	1/1973 - 1/1975
Bonnie L. McDougal.....	1/1975 - 1/1977
Samuel E. Brown.....	1/1977 - 1/1979
Evelyn J. Brooks.....	1/1979 - 1/1980
Harold M. Mooneyham	1/1980 - 1/1982
Wallace E. Self.....	1/1982 - 1/1983
Chester Webb.....	1/1983 - 1/1984
Gordon "Doc" Williamson.....	1/1984 - 2/1991
Robert E. Nicholson.....	2/1991 - 2/1992
Clyde L. Wesson.....	2/1992 - 3/1994
Bobby J. Israel.....	3/1994 - 3/1995
James Dan Munroe	3/1995 - 4/1997
Gordon "Doc" Williamson.....	4/1997 - 3/1998
Clyde L. Wesson.....	3/1998 - 4/2000
Gordon "Doc" Williamson.....	4/2000 - 3/2002
Jimmy E. Webb.....	3/2002 - 2/2003
George Moore, Jr.	2/2003 - 2/2004
Clyde L. Wesson.....	2/2004 - 2/2008
Gordon "Doc" Williamson.....	2/2008 - present

Leadership Team

Board of Directors



Gordon "Doc" Williamson
Chairman



Clyde L. Wesson
Vice Chairman



Gloria "Jean" Newton
Secretary



Bobby J. Israel
Treasurer



James L. Daugherty
Board Director



Jimmy E. Webb
Board Director



Ronald E. Self
Board Member

Supervisory Committee



Charlene Stallings
Chairwoman



Thomas A. Smith
Vice Chairman



Gloria "Jean" Newton
Secretary/Recording
Officer

Senior Management



Virginia Bowen
Chief Executive
Officer



David Mooney
Chief Financial
Officer



Rikki Graben
Chief Operations
Officer

67th Annual Meeting Agenda

February 28th, 2017

- Call to order
- Ascertainment that a quorum is present
- National Anthem – Alice Martin, Calhoun County Judge of Probate
- Invocation & Pledge of Allegiance – James L. Daugherty, Director
- Annual Meeting Video – Members Matter
- Reading and approval or correction of the minutes of the last meeting
- Report of the Directors– Gordon “Doc” Williamson, Chairman
- Report of the Treasurer–Bobby Israel, Treasurer
- Report of the Supervisory Committee– Charlene Stallings, Chairwoman
- Unfinished Business
- New Business
- Special Recognition of Employees and Volunteers
- Adjournment
- Awarding of Door Prizes

AOD FEDERAL CREDIT UNION
P.O. BOX 608
BYNUM, AL 36253

MINUTES OF THE 66TH ANNUAL MEETING #6-2016

1. Date, time, Place and Attendance:
 - a. Date and Time: February 23, 2016, 6:00 p.m.
 - b. Place: Oxford Civic Center
 - c. Attendance: Board Members Present:
Gordon L. "Doc" Williamson, Chairman
Clyde Wesson, Vice-Chairman
Jim Webb, Treasurer
Gloria Jean Newton, Secretary
James Daugherty, Director
Bobby Israel, Director
Ronald Self, Director
Tom Smith, Supervisory Committee
Interim Chairperson
Angela Kemp, CEO
Perry Kenner, CFO
Virginia Bowen, COO
Rikki Graben, Board Recorder
AODFCU Staff
Many AODFCU Members and guest

1. Board of Directors Chairman Gordon "Doc" Williamson welcomed the members on behalf of the Board of Directors and Management Staff. Mr. Williamson asked everyone to turn to page 8 of the Annual Meeting Booklets and said this will be the agenda for tonight. Mr. Williamson said if anyone has a question that is not listed on the agenda to please write it down and give it to the Board secretary and we will get back with you with a response. He verified with Board Secretary, Mrs. Jean Newton that a quorum was present and welcomed those in attendance to the AODFCU's 66th Annual Meeting.
2. Mr. Williamson called the meeting to order. Mrs. Newton certified that a quorum was present.
3. Mr. Williamson asked everyone to join with him in welcoming Calhoun County Judge of Probate, Mrs. Alice Martin who performed the National Anthem. Mr. Williamson thanked Judge Martin and presented her with a plaque of appreciation.
4. Mr. Williamson asked Board member, Mr. Larry Daugherty, to come forward and give the Invocation. After the invocation Mr. Daugherty asked everyone to stand and led in the Pledge of Allegiance.
5. Mr. Williamson introduced a special AOD Federal Credit Union video presentation entitled "Members Matter".
6. Chairman's Report – Mr. Williamson said on page 9 – 14 of your book is the

minutes of the 65th Annual Meeting and asked for a suspension of the reading of the minutes and ask for approval of the minutes as written. Mr. Israel made the motion and Mr. Self seconded the motion to approve the minutes. The motion carries unanimously.

7. Mr. Williamson said pages 15 – 16 is the Chairman’s report. Mr. Williamson said the 32,000 members do not receive a copy of our Annual Report. Only those of you who are present tonight will receive a copy of this. There were a few extra copies made to be dispersed among the branches. Mr. Williamson said he will be navigating you all through the report and if you do not want to take the report home please leave in your seat and they will be taken to one of the branches. Mr. Williamson said he will not go through the report because the vast majority of the information was in the video you just saw but he did want to elaborate on a couple of things.
8. For the Fifth consecutive year in a row AOD FCU received the Anniston Star’s Reader’s Choice Award for Excellence in the Financial Business. We are real proud of that.
9. The fifteen Scholarships that were awarded for \$1,000 each and the \$2,000 college scholarship that was awarded in honor of Emeritus Board Member Kenneth Reid. Mr. Williamson said he would talk more about that later in the program. Mr. Williamson said for this year’s scholarships, the applications have been received. They will be evaluated and there will be a Scholarship Awards Dinner in April. We moved the process up earlier to accommodate the schools and the recipients because we want those recipients to be recognized at the rewards day at their respective schools. In the past they have been getting their acknowledgement later and didn’t get the acknowledgement at their school.
10. Mr. Williamson said it was mentioned and he wanted to mention again, if you will turn to page 30, talking about donating over \$35,000 to 10 community organizations and the one time donation to the EOD Warrior Donation to the benefit Aaron Causey, who is a member of AODFCU, to assist in the building of a smart home. This is similar to the one that was built in Jacksonville a couple of years ago for the Marine Sgt. Ben Tomlinson. Looking at the bottom of page 30 you see Mr. Aaron Causey, his wife and child. Tonight his mom and dad are here, Jack and Brenda. Mr. Williamson asked them to raise their hand and be recognized. Looking at the list of organizations who received donations you will see three of the ten were military affiliated organizations. The EOD Warrior Foundation, the ANAD – MWR- Wounded Warrior Hunt, and the Allen Ray Chaffin Marine Corp League. AODFCU has a strong commitment for the military and greatly appreciates the dedication of all the military personnel. AODFCU is truly committed to making a difference in people’s lives. The AOD employees volunteered a lot of time during this past year to these organizations listed here either thru monetary or volunteering their time.
11. Mr. Williamson asked everyone to turn to page 5 to view a list of the AOD

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members who served during WWII. You'll all recognize some of these names and some are in the audience tonight. Mr. Williamson mentioned several names – Clyde Wesson current Board Member and past Chairman. Below his name is his brother Lowell. Former chairman of the Board, Ed Self's brother is listed, Curtis Self. Former Chairman James Dan Munroe. And tonight Mr. Ed Harrison, from Lincoln, AL, is here. Across from Ed is Thomas Brock's name, he deceased four years ago. He was the husband of a former AOD employee, Bea Brock. There are quite a few names here and the reason we wanted to bring your attention to this is we would like you to submit names of member's who served for future publications of the AODFCU Honor Roll. For more information on this see our website. Mr. Williamson said not only do we recognize and appreciate these Veterans; we appreciate all service men and women in uniform, veterans and active duty. Mr. Williamson asked all military men and women, active duty and veterans to stand so we could recognize them. All applauded.

12. During 2015 the debit card transactions exceeded 7.5 million transactions which equated to approximately \$277,000,000 in sales volume. That is the highest in AOD Federal Credit Union history.
13. The credit card usage in 2015- 294,000 transactions for over \$16.8 million in sales.
14. Mr. Williamson reminded everyone about the 2016 Scholarship Awards dinner coming up in April and the Free Shred Day on March 18th at our Jacksonville branch from 9:00 a.m. – 12:00 p.m. and at the Oxford Branch from 2:00 p.m. – 5:00 p.m. We have a car sale coming up the 20th - 24th of April and it will be held at the McClellan Medical Mall. If you turn to page 31 you will see a list of the dealerships in Calhoun County that will be participating in the car sale. Please check these dealers out at the car sale if you or someone in your family is looking for a new vehicle.
15. Mr. Williamson said the Board of Directors and the Management are so appreciative of the confidence that the 470 Select Employee Groups (SEGs) have placed in us, who do business in Calhoun County who are members or potential members of AOD Federal Credit Union. Mr. Williamson asked everyone to turn to page 26 – 28 and said of the 32,000 + members that we have and we do have 470 SEGs, those three pages list the businesses that are in partnership with the AOD Federal Credit Union. For example, Alabama's ABC 33/40, the Anniston Army Depot Contract and Civilian Employees, Buster Miles Chevrolet, the Calhoun County Chamber of Commerce, Calhoun County Commission, Calhoun County Sheriff's Office, the City of Jacksonville, City of Oxford, City of Weaver, Habitat for Humanity of Calhoun County, McClellan Park Medical Mall, Talladega International Truck and Tractor Company, Silver Lakes Golf Course, SAM's Club, The Anniston Star, Walmart of Anniston, Jacksonville, & Oxford, the YMCA of Calhoun County. Those are just part of the 470 SEGs. There are quite a diverse group of companies

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that are dealing with AOD.

16. Mr. Williamson asked everyone to look at page 29, the Products and Services that are offered by AODFCU and asked them to scan the list to see if there is a product(s) or service(s) that you may be interested in.
17. Mr. Williamson said the Board and the Management appreciates the opportunity that we have had to serve you this past year and we will continue to try to improve and enhance the products and services that we offer. This concludes the Chairman's report. Mr. Williamson asked if there were any questions about his report. There were none.
18. Mr. Williamson introduced Mr. Jimmy Webb, Board Treasurer. Mr. Webb said it has been a pleasure for him to serve this past year, 2015, as Board Treasurer for AOD Federal Credit Union. It has been an honor to serve with CEO, Angela Kemp and the CFO, Mr. Perry Kenner, who you can be assured can take care of the finances at AODFCU. Mr. Webb said this is one of the best groups he has ever seen with business and money. They have introduced the new Business Loans and we are so excited about that and the new SEGs that are coming in. Mr. Webb said there are two things that he wanted to bring to your attention. We made more money than we spent which is always a good thing. We spent a lot of money. When they talk about eLink and things, this is very expensive. Some of our equipment in our IT was extremely old and had to be replaced. We have a lot of new people, young people coming into credit unions and they know how to do their business on their phone. Ms. Kemp and Mr. Kenner have done a good job and the board worked really hard to make sure we could make that happen. Mr. Webb said his report is on page 17 – 21 if you want to look over it. The last page, page 21, the most important thing is Net Worth. Most banks have a net worth of 5%, 4%, 6%, and you can look here and see that the credit union has net worth of 13.14% for 2015. As long as the black line is above the pink line we are doing good. Mr. Webb thanked everyone for coming tonight.
19. Mr. Williamson said at this time we will have the report of the Supervisory Committee and asked Mr. Tom Smith, Interim Chairman of the Supervisory Committee to come up. Mr. Williamson said Mrs. Charlene Stallings who could not be present was the Chairman the majority of last year and she did a superb job. Mr. Williamson said he just wanted to acknowledge that she did a super job for you the members. We have a plaque of appreciation that we will award her later. Mr. Williamson asked Mr. Smith to come and give his report. Mr. Smith said his report is on page 22. Mr. Smith said he has been the Interim Chairman for a very short time so he wanted to spend his time telling what Mrs. Stallings has done for you the members. She has great insight to auditing and auditing practices and a lot of what we look at as a Supervisory Committee gets into those kinds of things. We wish she was here tonight so we could thank her in person. Mrs. Jean Newton,



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Secretary/Recording Officer of the Supervisory Committee is here. The big thing that I will mention that happened this past year is we had hired a gentleman as our internal auditor but ultimately that did not work out for the credit union so we now have contracted in-house audit firm, Mauldin & Jenkins to do our inside audit. They have completed its first audit covering the period ending 3rd quarter 2015 and results are under review. We do have a firm that does our external audit and we do look at those reports they give us. We look at those reports looking for what is not going right and what we see is a lot of things that is going right with your credit union. The complaints that we see are few and far between. Mr. Smith said we are here for you and if you do have a need for our services feel free to contact him or Mrs. Newton and we will see what we can do for you.

20. Mr. Williamson asked Ms. Kemp to come forward with her report. Ms. Kemp thanked the membership for allowing AODFCU to serve them this last year. Ms. Kemp thanked the management staff for a great job and she thanked the staff for doing everything that we have asked you to do. Without you we could not serve our members. As you know credit unions are member owned and each of you are owners of this credit union. It is the responsibility of me, my management team, and staff to serve you and act in your best interest. As been mentioned previously 2015 was a year of change but sometimes change is good. The credit union staff worked very hard on 5 major conversions. These conversions were intended to enhance the products and services that we offer you to make dealing with AOD easier for you. To name a few as you saw in the video we added enhanced features to our on line banking. We heard suggestions from you and we implemented them. The person to person transfers, the bank to bank transfers, the transferring to any account within AOD Federal Credit Union. Those are some of the services you requested and we worked hard to implement those for you. We also revamped our credit card program. We wanted to offer a platinum card with a 1% cash back so that every one of you would have the prestige of carrying a platinum card in your wallet and I hope that if you are not using it that you will use it the next purchase that you make. We also provided low interest mortgage loans to help some of you first time home buyers as well as those of you refinancing your home. We offered great rates on vehicle loans. We also offered holiday loans to assist you during the holidays when we know sometimes it's difficult to purchase the gifts for your family or to spend time with your family. We also offered summer loans for that much needed vacation. We're always looking for better ways to serve you. I have an open door policy, you can call me, or you come by one of the staff at the branches that you would like to speak to me. We want the suggestions so that we can improve the credit union. It has been my pleasure to serve you and I look forward to wonderful 2016 and our goal every day to exceed your expectations. And I want to know if we're not doing that so that we can implement the processes in order for us to do that. You are important to us because we are here to serve you. Thank you.
21. Unfinished Business. Mr. Williamson said there is no unfinished business.
22. New Business. Mr. Williamson said there is no new business to discuss tonight.

66th Annual Meeting Minutes Continued...

23. Mr. Williamson said he would like to make a special recognition and asked everyone to turn to page 4 of your program. You have heard Mr. Ken Reid's name mentioned several times tonight. Unfortunately he passed away on December 26th of last year. Survived by his wife of 53 years, Pat, three sons, Ken, Keith, and Kevin. Unfortunately Pat could not attend tonight. Ken is sorely missed. He retired from Anniston Army Depot as the Director of Production Engineering in January of 2004 after 38 years of service. He served on the Board of Directors for 11 years. In honor of Mr. Reid, the Ken Reid Engineering Scholarship was established in 2015.
24. Mr. Williamson said he wanted to talk about the 2015 Scholarship winners of last year. The winners were: Kayla Angle – from Weaver High School, Ryan McMichael Crosby – Faith Christian School, Joseph Duke – Saks High School, Tyler Flegel – Lincoln High School, Alyssa Franks – Oxford High School, Lauren E. Frye – Faith Christian School, Amber Nicole Garvey – Oxford High School, Katherine Glad – Oxford High School, Tyler Johnson – Anniston High School, Dominique Mason – Oxford High School, Koy McEwen – Oxford High School, Walter Scott Moore – Pleasant Valley High School, Spencer Lee Perry – Jacksonville Christian Academy, Amanda Pettus – Oxford High School, Edward Turner – Oxford High School. The Ken Reid Engineering Scholarship went to Payton Alicia McGuirk – Oxford High School.
25. Mr. Williamson said at this time he wanted to recognize those who made the most contributions success to the AOD Federal Credit Union in 2015. That is all the members and he asked all the members to stand. Everyone applauded. Mr. Williamson said without you there would not be a credit union. This is your credit union. Next Mr. Williamson recognized the members of the Board of Directors and asked them to stand as he called their name: Clyde Wesson - Vice Chairman, Jean Newton – Secretary and Supervisory Secretary, Jim Webb – Treasurer, Larry Daugherty – Board Member, Bobby Israel – Board Member, Ronald Self – Board Member. Thomas Smith - Supervisory Committee Interim Chairman. Jean Newton – Supervisory Committee Secretary. Our Senior Management, Angela Kemp – Chief Executive Officer, Mr. Perry Kenner – Chief Financial Officer, and Virginia Bowen – Chief Operations Officer. Everyone applauded. Next Mr. Williamson asked all the AOD employees less the senior management staff, to stand and thanked them for all for all that they do. Mr. Williamson thanked Mayor Leon Smith, Don Hudson, Parks and Recreation Director, Tammy Wilkins and her staff for the use of the Oxford Civic Center this evening. Mr. Williamson thanked Steve and Jan Hale and the catering staff of Steve and Jan's Bar B Que for the food prepared tonight for the annual meeting. Everyone applauded.
26. Mr. Williamson said that covers everything on the agenda tonight so he said he was going to adjourn the meeting.



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Mr. Williamson asked everyone to stay for the awarding of the door prizes. The prizes will be drawn in descending order. We want to make sure everyone has an opportunity to win the larger prizes. We have over \$1,900 in prizes to be awarded to members this evening. The CEO and the CFO will be handling the door prizes with the assistance of Audrey Zimmerman.

Gordon L. “Doc” Williamson, Board Chair

Rikki Graben, Board Recorder

Chairman's Report



AOD Federal Credit Union (AODFCU) has been honored to serve you with quality member service for 67 years. From our humble beginnings at the Anniston Army Depot in 1950, with 45 charter members, your credit union has grown to over 32,000 members and \$279 million in assets.

As Chairman of the Board, I am proud to present the 2016 Annual report for AOD Federal Credit Union and pleased to report that AODFCU finished 2016 stronger and more stable than ever. The contributions of management and staff along with the commitment of your Board of Directors and Supervisory Committee all combined to make AOD Federal Credit Union one of the safest and financially strong institutions in Alabama.

One of the primary reasons that our credit union exists is to provide loans services to our members. During 2016, AODFCU made over \$60 million in new loans to members. AODFCU provides many types of loan products including real estate, auto, boat, RV's, credit cards, share secured loans, and business loans to meet our member's needs.

AODFCU continued to improve our member experience. The credit union continued to upgrade technology and facilities to improve efficiencies and improve member service.

AODFCU continues to expand our field of membership by partnering with more than 570 Select Employer Groups to enable their employees and their families to enjoy the benefits of membership with AOD Federal Credit Union.

For the sixth year in a row, AODFCU received the Anniston Star's 2016 Reader's Choice Award for Excellence ranking in the top 3 for best Financial Institution.

Other highlights and accomplishments from 2016 include:

- Awarded fifteen \$1,000 college scholarships to deserving AODFCU members under AODFCU's "Scholarship Program"
- Awarded one \$2,000 college scholarship in memory of long time board member Kenneth Reid named the "Ken Reid Engineering Scholarship" to a deserving AODFCU member pursuing a degree in field of Engineering.



Chairman's Report Continued...

- Provided many hours of volunteer service to the community
- Maintained low service fees saving our members millions of dollars
- Provided Early Posting of Payrolls, Social Security, Retirement, etc. to give members faster access to their money when the month ends on a weekend or holiday
- Continued to offer a Loan Rate Match program to the membership -- insuring that our members can receive the lowest loan rate in our community
- Added additional dealers to the Indirect Dealer program which allows our members the convenience of financing their new vehicle, RV or Motorcycle at the dealership through AOD Federal Credit Union
- Provided free Bill Pay, E-Statements, and Mobile Banking with free access to Online Financial Management, Bank to Bank transfers, person to person transfers as well as transfer to any AOD account feature within the enhanced eLink
- Debit Card usage exceeded 8.7 million transactions (Highest in AODFCU's history) and over \$309 million in sales volume
- Credit Card usage in 2016 exceeded 377,000 transactions for over \$17.8 million in sales volume
- Implemented Member Business Lending
- Maintained good profitability and excellent capital

AODFCU will continue to strive to improve your financial relationship with us by providing you with quality products and exceptional service. On behalf of the Board of Directors, Supervisory Committee, Management and staff of AODFCU, we are honored to have the privilege of serving you, our member-owners. We congratulate everyone who contributed to another successful year at AOD Federal Credit Union.

Respectfully,

Gordon L. "Doc" Williamson

Chairman of the Board

Treasurer's Report



Distribution of Income

AOD Federal Credit Union had a financially successful year with over \$1.5 million in net income. As a result, your credit union will continue to offer attractive loan and deposit rates, with lower fees than most other local financial institutions. In 2016, the credit union was able to increase its loan volume, which had a positive impact on income. Between 2015 and 2016, the credit union's income from loans increased \$146,753, or 2.70%. During 2016, the credit union had the ability to lend more to you, our members, which in turn decreased investment income by \$44,002 or 2.91%.

Operating income from all other sources decreased 0.87% during 2016 due to a reduction in fees and charges. Your credit union continued to see increased participation in our internet banking and online bill paying services. These services provide additional convenience to our members, but also augmented the credit union's costs of providing these services, as discussed below.

Income	2016	2015
Income from Loans	\$5,581,433	\$5,434,680
Investment Income	1,465,621	1,509,623
Fees & Charges	3,689,514	3,864,626
Misc Operating Income	1,730,594	1,618,618
SVC Income on Loans	<u>131,882</u>	<u>117,196</u>
Total Operating Income:	<u>\$12,599,046</u>	<u>\$12,544,743</u>

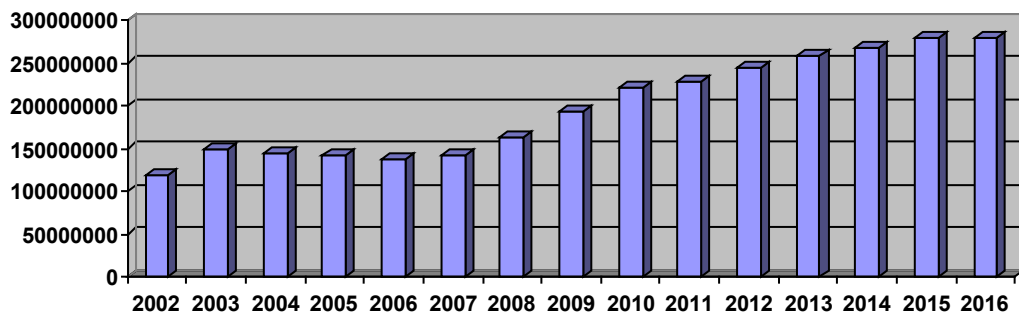
Distribution of Expenses

During 2016, the credit union experienced a 4.05% decrease to overall expenses from the previous year. Compensation & Benefits declined, due to transitions in staffing. Operating and Non-operating expenses decreased 4.59% from 2015 to 2016. During 2016, the financial industry continued to experience historically low interest rates, which caused dividends to remain low, declining by \$64,521 between 2015 and 2016. Between 2015 and 2016, the provision for loan losses held relatively steady. The credit union continued to fully fund the allowance for loan losses. The improvement to national market conditions had an impact to the NCUA assessment to stabilize the corporate credit union group. This enabled the NCUA to omit these assessments again in 2016.

Expenses	2016	2015
Compensation & Benefits	\$3,823,382	\$3,945,929
Operating/Non-Operating Expenses	5,596,130	5,865,344
Dividends	858,214	922,735
Provision for Loss	728,390	737,000
NCUSIF Stabilization Expense	<u>0</u>	<u>0</u>
Total Expenses	<u>\$11,006,116</u>	<u>\$11,471,008</u>

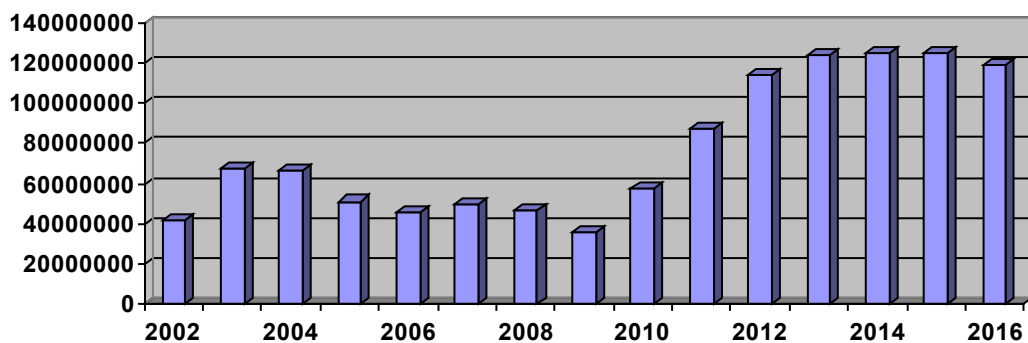
Total Assets

Between 2015 and 2016, total assets decreased from \$280,170,057 to \$279,376,683. The decrease of \$793 thousand or 0.28% was primarily due to a decrease in share draft deposits. During the same period, regular share accounts increased by more than \$9.5 million, and share certificates decreased \$3.8 million. In the same timeframe, the credit union increased Total Equity by 3.49%, which allows the credit union the flexibility to offer new products and services, pay competitive rates on deposit accounts, and offer competitive rates on loans. The credit union continued to be one of the most financially sound credit unions in the nation and received a satisfactory rating from the NCUA.



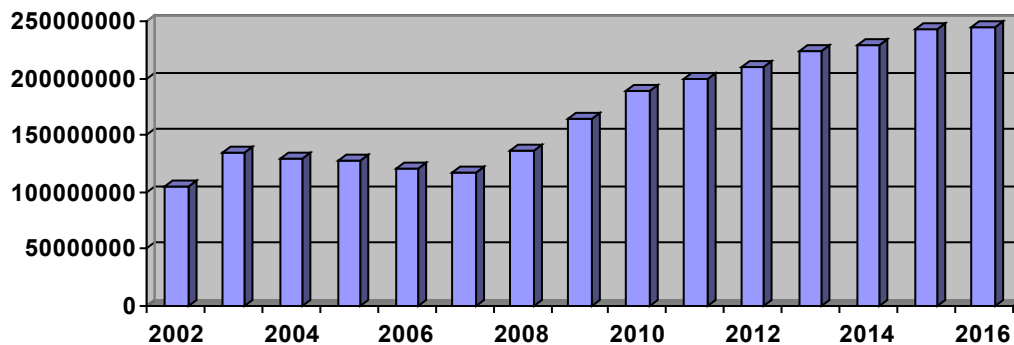
Total Investments

The credit union invests excess funding between shares and loans into approved investments for the best returns prudently obtainable. These funds are available to offset member withdrawals, changes to equity, and loan growth. Between 2015 and 2016, the credit union decreased investment balances due to loan growth. This trend is expected to continue in 2017 as loan balances continue to increase.



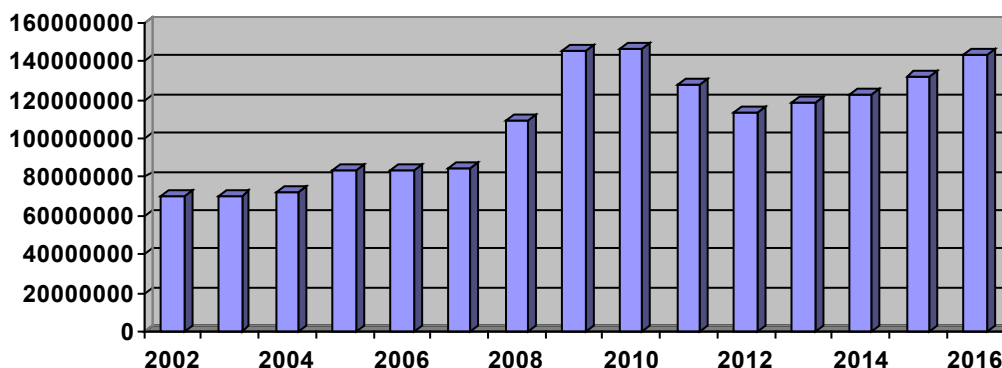
Total Member Shares and Deposits

Total Member Shares and Deposits increased \$1.9 million, or 0.81% between 2015 and 2016. The credit union achieved the entirety of its growth in the regular shares category. During 2016, the credit union continued to offer members safe, economical alternatives to other financial institutions without causing additional risk to the credit union. The credit union continues to review deposit accounts to ensure members receive the best value for each product and service.



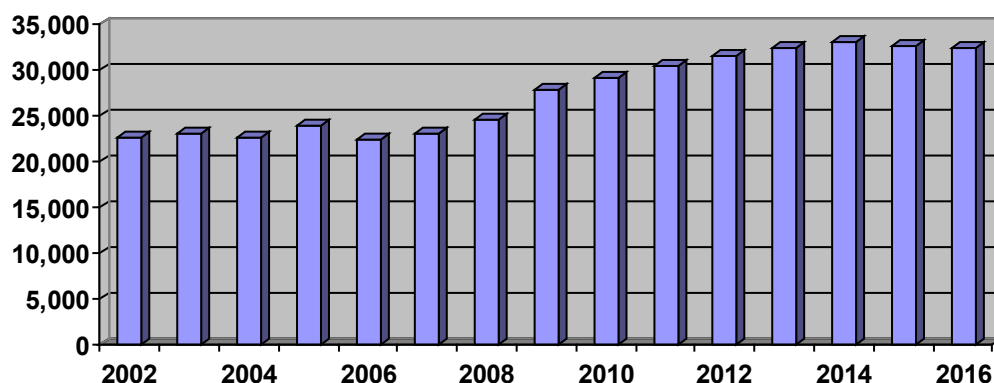
Total Loans

Member loans increased \$9.9 million, or 7.44% between 2015 and 2016. The credit union maintained underwriting and pricing strategies consistent with previous years. The credit union's goal is to offer competitive rates and terms to the membership, consistent with sound industry practices. With continued focus on lending the credit union expects lending volume will continue to increase in 2017. Conservative underwriting continued to keep delinquencies below our peer group levels. The credit union offered several promotions to give back to the membership and improve loan growth. These included skip-a-pay promotions, reduced rates for share secured loans, and various other promotions. The credit union continued to add more flexibility to the real estate product line in 2016 by partnering with a firm that will allow us to offer members more convenience with their real estate lending needs.



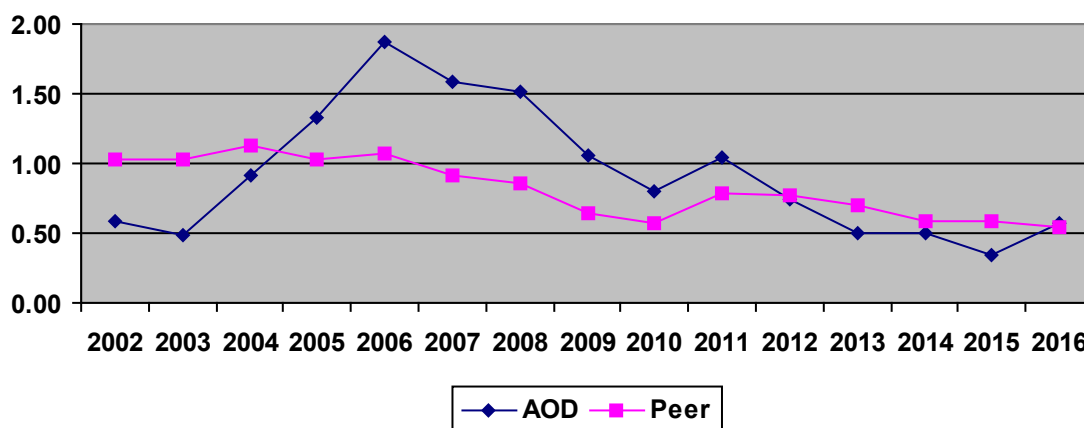
Membership

Between 2015 and 2016, the credit union had a net decrease of 249 members which represented a change of 0.76%. During 2016, the credit union continued to strive to increase membership and product penetration.



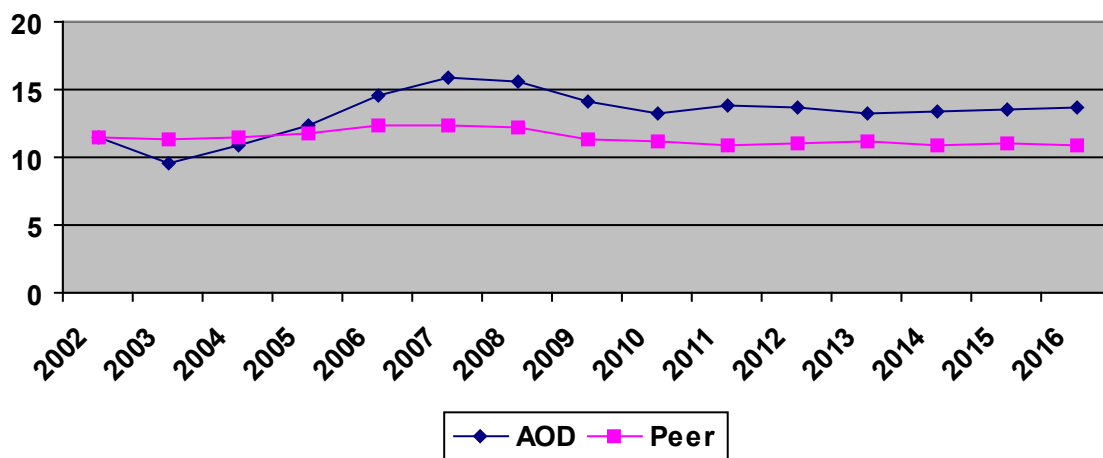
Return on Assets

The return on assets (ROA) ratio is AOD Federal Credit Union's net income divided by its average total assets. The graph shows both AOD's ROA and that of its peer group*. Between 2015 and 2016, the credit union's ROA increased to 0.57%. This rate was greater than our peer average of 0.54%. During 2016, the credit union gave back to the membership in many ways, such as attractive loan and deposit rates, loan promotions, the holiday skip-a-pay program and college scholarships. The credit union's goal is to provide our membership with convenient economical products and services while maintaining a safe and secure financial environment for future generations of members.



Net Worth Ratio

The net worth ratio is calculated as a ratio of AOD's regular reserve and undivided earnings divided by total assets. As shown by the graph, AOD Federal Credit Union has continuously outperformed net worth peer averages since 2005. During 2016, the credit union's net worth ratio increased from 13.14% to 13.75% as a result of earnings outpacing our asset growth. This trend is not projected to continue as loans, deposits and total assets increase going forward. The credit union's growth strategy may cause Net Worth to decline in future years. However, the credit union remains well above its peer group average of 10.93% for net worth, and the threshold of 7% required by its regulators to be considered "well capitalized".



*Beginning with 2014, the peer averages were calculated by the National Credit Union Administration, and based on Alabama credit unions with between \$100 million and \$500 million in total assets. The 2015 and 2016 peer ratios were based on September data, because December data was not yet available.

Supervisory Committee's Report



The Supervisory Committee is created by Federal law and appointed by the Board of Directors according to the provisions in the Federal Credit Union Act. Committee members for 2016 included:

- Charlene Stallings, Chairperson
- Thomas Smith, Vice Chairman
- Jean Newton, Secretary/Recording Officer

The Supervisory Committee's responsibility is to serve AODFCU members by ensuring that credit union operations are effective in protecting credit union assets, certifying records are accurately and properly reported, and for guaranteeing that internal controls are in place to protect the assets of the credit union and its members. The committee provides oversight related to the establishment of effective internal controls, adherence to Board policies, and compliance with appropriate laws and regulations. The Supervisory Committee also serves as the members' representative to the Board and can help to resolve member complaints. As members, we volunteer to serve in this role because we are passionate about AODFCU's mission to enhance the lives of our members and the community.

One of the Supervisory Committee's most significant responsibilities is to select an external auditor and then oversee the annual audit and internal audits. The 2016 Financial Audit of AODFCU's accounts and financial records was performed by Kemp and Associate, PC. This audit validated that the financial statements presented the true and accurate financial condition of your credit union as of March 2016, and with an unqualified opinion. Kemp and Associate also performed the 2016 Agreed Upon Procedures Audit and Bank Secrecy Act Audit. These audits were completed as of July 31, 2016, with no material findings. We also had a NCUA Audit which resulted in no material findings. All audits validated that your credit union's operational procedures and practices were adequate to secure AODFCU and member assets while following regulatory requirements and guidelines.

In addition to the annual external audit, Mauldin/Jenkins, PC conducted various internal reviews and audits. Audits were conducted in order to review the operations and internal controls for the credit union. Based on audits and reviews, the Supervisory Committee is confident that the financial, compliance, and operational controls in place on behalf of AOD Federal Credit Union's members are adequate to effectively monitor and respond to the safety of their interest.

The Supervisory Committee can say with complete confidence that AODFCU continues to maintain a high level of financial safety and soundness. We will remain vigilant representatives of our members' interests, ensuring continued safety and soundness for your money as the credit union strives to provide you and your family with excellent member service.

The Supervisory Committee wishes to thank our members for supporting the credit union during the year. Together, we can take pride in a successfully operated credit union that complies with established policies, guidelines, and regulations.

Charlene Stallings

Supervisory Committee Chairperson

STATEMENT OF FINANCIAL CONDITION*

For the Years Ending December 31, 2016 and 2015

	2016	2015
ASSETS		
Cash and cash equivalents:		
Non-interest bearing	\$5,106,517	\$4,063,629
Interest bearing	10,313,476	18,879,310
Total Cash and Cash Equivalents	15,419,993	22,942,939
Securities available-for-sale	79,353,848	62,092,406
Securities held-to-maturity	5,310,542	18,104,751
CD's with other financial institutions	23,070,717	26,166,888
Loans to members, net of allowance for loan loss	142,191,076	132,371,139
Deposit in NCUSIF	2,360,949	2,293,565
Investments in corporate credit unions	116,671	116,671
Accrued income	664,594	595,700
Property and equipment	9,587,268	9,998,293
Other assets	1,301,026	5,495,705
Total Assets	\$279,376,683	\$280,178,057
LIABILITIES AND MEMBERS' EQUITY		
Members' share and savings accounts	\$244,721,072	\$242,754,781
Dividends accrued and payable	24,849	27,991
Accrued expenses and other liabilities	(2,842,011)	1,187,188
Total Liabilities	241,903,910	243,969,960
Members' equity:		
Regular reserve, restricted	3,159,240	3,159,240
Undivided Earnings	35,249,246	33,656,316
Accumulated other comprehensive income	(935,713)	(607,459)
Total Members' Equity	37,472,773	36,208,097
TOTAL LIABILITIES & MEMBERS' EQUITY	\$279,376,683	\$280,178,057

*These financial statements were internally prepared.

STATEMENT OF INCOME*

For the Years Ending December 31, 2016 and 2015

	2016	2015
INTEREST INCOME		
Interest on loans	\$5,581,433	\$5,434,680
Interest on investments	1,465,622	1,509,623
Total Interest Income	7,047,055	6,944,303
INTEREST EXPENSE	858,840	922,890
Net Interest Income	6,188,214	6,021,413
PROVISION FOR LOSSES	728,391	737,000
Net Interest Income After Provision for Losses	5,459,823	5,284,413
NON-INTEREST INCOME	5,551,991	5,600,440
NON-INTEREST EXPENSE		
Compensation and benefits	3,823,382	3,945,929
Operations and loan servicing	2,495,906	2,450,962
Professional & outside services	1,737,915	1,983,326
Occupancy	733,947	763,391
Other	627,736	667,860
Total Non-Interest Expense	9,418,885	9,811,468
NON-OPERATING INCOME (Expense)	0	349
NET INCOME	\$1,592,929	\$1,073,734

* These financial statements were internally prepared.

STATEMENT OF MEMBERS' EQUITY*

For the Years Ending December 31, 2016 and 2015

	Comprehensive Income	Total Members' Equity	Regular Reserve	Undivided Earnings	Accumulated Other Comprehensive Income
BALANCE, December 31, 2014		<u>\$35,275,672</u>	<u>\$3,159,240</u>	<u>\$32,582,582</u>	<u>\$(466,150)</u>
Comprehensive income: Net Income	\$1,073,734	1,073,734	-	1,073,734	-
Other comprehensive income: Unrealized holding gains on securities available for sale	(141,309)	(141,309)	-	-	(141,309)
Total comprehensive income	<u>\$932,425</u>				
Transfers		-	0	0	-
BALANCE, December 31, 2015		<u>\$36,208,097</u>	<u>\$3,159,240</u>	<u>\$33,656,316</u>	<u>\$(607,459)</u>
Comprehensive income: Net Income	\$1,592,929	1,592,929	-	1,592,929	-
Other comprehensive income: Unrealized holding gains on securities available for sale	(328,254)	(328,254)	-	-	(328,254)
Total comprehensive income	<u>\$1,264,675</u>				
Transfer		-	0	0	-
BALANCE, December 31, 2016		<u>\$37,472,773</u>	<u>\$3,159,240</u>	<u>\$35,249,245</u>	<u>\$(935,713)</u>

*These financial statements were internally prepared.

You are part of our *"Field of Membership"* if you are an employee or a family member of an employee of one of our *Select Employee Groups (SEGs)*

A WAY OUT DAY PROGRAM	AUTO BEAUTY SHOPPE	CENTRAL CASTING
A.S.E. ASA STEPHENS ELECTRIC	AUTO CUSTOM CARPETS	CORPORATION / TYCO FIRE &
AAMCO TRANSMISSIONS	AUTO OASIS	BUILDING PRODUCTS
ABS BUSINESS SYSTEMS	AUTOMOTIVE INTERNATIONAL	CENTURY 21 HARRIS-MCKAY
ABSOLUTE GRANITE LLC	INC.	REALTY
ACAPULCO RESTAURANT	AVERY AUTO SALES INC.	CHEAHA AREA REGIONAL
ADVANCE AMERICA	B & C ELECTRIC	EMERGENCY SERVICES
ADVANCE AUTO PARTS	B & M AUTOMOTIVE SERVICE	(C.A.R.E.S.)
ADVANCED FEDERAL SERVICES	BACK YARD BURGERS	CHEAHA MASONRY
CORPORATION	BAE SYSTEMS GROUND SYSTEMS	CHEAHA WOMENS HEALTH AND
AERO MISSILE COMPONENTS	- ANNISTON	WELLNESS LLC
AEROSPACE COATINGS	BAMA BUDWEISER OF	CHEVALIER PRODUCTIONS
INTERNATIONAL	ANNISTON	CHICK-FIL-A
ALA BEECHING ENTERPRISES	BAMA POWER SPORTS	CHICK-FIL-A (OXFORD)
DBA THE HONEY BAKED HAM	BANNISTER TRACTOR	CHINA LUCK RESTAURANT
CO. & CAFE	BARRETT BODY SHOP, INC	CHRISTIAN & ASSOCIATES
ALABAMAS ABC 33/40	BARRYS TRUCK AND	ARCHITECTS INC.
ALAMED PULMONARY CARE	EQUIPMENT REPAIR	CINDYS PHOTOGRAPHY AND
SERVICES	BEAR AND SON INC	FINE ART
ALEXANDER FORD INC.	BEAUTY ENTERPRISE	CITIFINANCIAL
ALEXANDER'S THE GREAT	COSMETOLOGY SCHOOL	CITY OF ANNISTON
EVENTS	BECKWOOD MANOR	CITY OF JACKSONVILLE
ALEXANDRIA AUTO PARTS	BENNINGFIELD LAWN CARE	CITY OF LINEVILLE
ALL-STAR PRESSURE WASHING	BENTLEY GLENN FLOORING	CITY OF OXFORD
ALLERGY & ASTHMA CENTER	BENTON NISSAN	CITY OF WEAVER
LLC	BESHEARS AUTO SALES INC	CIVILIAN MARKSMANSHIP
ALLSTATE INSURANCE	BESHEARS TRACTOR &	PROGRAM
AMERICAN AWARDS	EQUIPMENT INC.	CLARKS COMMERCIAL
AMERICAN FIREWARE INC.	BEST WAY RENT-TO-OWN	CLEANING
AMERICAN RENOVATION AND	BETTYS B-B-Q	CLASSIC CATERING
REPAIR	BIG APPLE BAGEL	CLAY AUTOMOTIVE LLC
ANAD CONTRACT AND CIVILIAN	BIG CHIEFS RVS	CLAY COUNTY CHRYSLER
EMPLOYEES AND THEIR	BIG LOTS	DODGE JEEP
FAMILIES	BILL STANFORD CADILLAC GMC	CLAY COUNTY COMMISSION
ANAD-MILITARY	CHRYSLER JEEP	CLAY COUNTY E-911
ANIMAL MEDICAL CENTER OF	BILLS AC & REFRIDGERATION	CLEARVIEW
JACKSONVILLE	BILLY ISOM REALTY	CLUB ONE FITNESS
ANNISTON BRIDGE	BLACKS AGENCY	COFIELD ASPHALT REFINISHING
ASSOCIATION	BLASTCRETE EQUIPMENT CO.	COLDWATER SPRINGS LLC DBA
ANNISTON CHRYSLER JEEP	BLISS ENTERPRISES	SOUTHERN BOTTLED WATER
DODGE RAM	BLUE MOUNTAIN PALLET CO	COLOMBIAN KNIGHTS/KNIGHTS
ANNISTON EMERGENCY	BONNIE RAYS BAKE SHOPPE	OF COLOMBUS COUNCIL 3227
MEDICAL SERVICES INC.	BONNY BROOK MOBILE	COLONIAL MOTORS
ANNISTON EXECUTIVE	COMMUNITY	COLONIAL PINES HEALTH &
AVIATION	BOOTS SHOES THINGS ETC. AKA	REHABILITATION
ANNISTON FIRST WESLEYAN	S&W ENTERPRISES	COLUMBUS FINANCE CO.
CHURCH	BOS GLASS	COMFORT INN
ANNISTON FITNESS CENTER	BOS HANDYMAN SERVICE	COMFORTING TIMES LLC DBA
ANNISTON HEALTH &	BOSTROM SEATING INC	COMFORT KEEPERS
SICKROOM SUPPLY	BRADFORD HEALTH SERVICES	COMPLETE CAR WASH SYSTEMS
ANNISTON HIGH SCHOOL	BRANNON HEATING & AIR	COMPREHENSIVE BEHAVIORAL
ANNISTON MEDICAL CENTER	BRIDGEWATER INTERIORS	SERVICES
ANNISTON MEDICAL CLINIC	BROWN ROOFING CO.	CONTEMPORARY TILE, LLC
ANNISTON MOTORS INC. DBA	BRYANT CLEANING SERVICE INC	CONTRACTORS STAFFING
CLASSIC CADILLAC GMC	BUBBAS CAR WASH	COOKS AUTO SALES
ANNISTON MUSEUM OF	BUCKHORN MARKETPLACE	COOPER CHEVROLET
NATURAL HISTORY	BURGESS CHIROPRACTIC	COOSA VALLEY YOUTH SERVICES
ANNISTON OXFORD REALTY CO.	BUSTER MILES CHEVROLET	DETENTION CENTER
INC.	BUSTER MILES FORD	CORNERSTONE CHURCH
ANNISTON PICKETTE FEED &	C & D AUTOMATION &	COSPER PECAN FARM
PET SUPPLY INC	MACHINE CO. INC.	COTTAQUILLA COUNCIL OF
ANNISTON PLATING & METAL	C & W AUTO REPAIR	GIRL SCOUTS
FINISHING	CABLE ONE	COTTON STATES INSURANCE
ANNISTON PRINTING	CALHOUN COMMUNITY PRESS	COUNTRY INN & SUITES
ANNISTON PUMP SHOP DBA APS	CALHOUN COUNTY CHAMBER	COUNTRYSIDE HOSPICE
PETROLEUM EQUIPMENT	OF COMMERCE	COVALLI'S ITALIAN KITCHEN
ANNISTON QUALITY MEATS	CALHOUN COUNTY	CROWN KIA
ANNISTON RETAIL &	COMMISSION	CUE TIME CAFÉ & BILLIARDS
COMMERCIAL	CALHOUN COUNTY INSURANCE	CUSTOM PIZZA
ANNISTON RUNNERS CLUB	CENTER INC	CYCLE WORLD
ANNISTON VETERINARY	CALHOUN COUNTY JUVENILE	DAMN YANKEES OYSTER BAR
HOSPITAL	PROBATION OFFICE	DANKA BUSINESS SYSTEMS
ANNISTON WINDUSTRIAL	CALHOUN COUNTY SHERIFF'S	DAVIDS WRECKER/RAYBORNS
COMPANY	OFFICE	COLLISION CENTER
ANY MEMBER (RETIRED OR	CALHOUN FARMERS	DD PIZZA L.L.C. DBA CICI'S
ACTIVE) US MILITARY OR	COOPERATIVE INC	PIZZA #398
FEDERAL CIVIL SERVICE	CALHOUN PEST CONTROL	DEFENSE RESEARCH INC.
PERSONEL IN NORTHEAST	CARNABY STREET BEAUTY	DISCOUNT OPTICAL DEPOT
ALABAMA	SALON	DIVERSIFIED BUSINESS
ARBYS #5086	CAROLINA LOGISTIC SERVICES	ENTERPRISES
ARMY MULE	CAROLS CREATIONS	DOLLAR GENERAL STORE #3756
ARRIS INC.	CARQUEST	DOMINOS PIZZA #5362

Select Employee Groups (SEGs) continued...

DOMINOS PIZZA #5835
DOMINOS PIZZA #5857
DOMINOS PIZZA #5859
DONALD D. KING D.M.D. P.C.
DR. DAVID CUMMINGS FAMILY
DENTISTRY
DR. JAMES JOHNSON
DR. STEPHEN LYNCH D.M.D
DUNNS HEATING AND COOLING
DUSTBUSTERS
DYNABODY FITNESS
EAGLE RECOVERY LLC
EAST ALABAMA PORTABLES INC.
EAST ALABAMA REGIONAL
PLANNING AND
DEVELOPMENT COMMISSION
EATON PRINTING COMPANY
EFFINAS TUSCAN GRILL
ELITE HOME CARE
ELITE IMAGES
ELITE ROOFING
EMPLOYEES OF THE CREDIT
UNION AND THEIR FAMILIES
ENVYLAWN
EOS CONSULTING
ERA KING REAL ESTATE CO. INC.
EVANS FLOWER SHOP
FAITH CHRISTIAN HIGH
SCHOOL
FAITH TEMPLE CHRISTIAN
CENTER
FAMILIES AND ORGANIZATIONS
OF SUCH PERSONS
FAMILY CHIROPRACTIC
FAMILY CHRISTIAN BOOKSTORE
FAMILY LOAN COMPANY INC
FAMILY NISSAN
FARMERS HOME FURNITURE
FEDEX GROUND
FIRST AMERICAN HOME CARE
FIRST BAPTIST CHURCH OF
WEAVER
FITCO
FIVE STAR FOOD SERVICE
FLYING W LLC
FOOTE BROS. CARPET &
FLOORING INC. (DBA
FOOTE BROS CARPET ONE -
GADSDEN/ANNISTON)
FOOTHILLS TIMBER CO. INC.
FORSYTH BUILDING COMPANY
INC
FOSTER BUSINESS SERVICES LLC
FOWLER HOME MAINTENANCE
FREDS TRANSMISSION SERVICE
FREEMAN HVAC SERVICES
FREESTYLE GRAPHIX
FUN FEVER FAMILY
ENTERTAINMENT
GABLE & SON PLUMBING INC.
GARFRERICKS CAFE
GEICO INSURANCE
GEM SHOE REPAIR AND
FOOTWEAR
GENERAL DYNAMICS
ORDNANCE AND TACTICAL
SYSTEMS
GLASS HOUSE RESTAURANT &
CATERING LLC
GOLDEN CORRAL (A.K.A. YBE
OXFORD LLC #2612)
GOLDEN LIVING CENTER
GOLDEN SPRINGS BAPTIST
CHURCH
GOOD PATH AUTO
GRACE BAPTIST CHURCH CHILD
DEVELOPMENT CENTER
GREAT AMERICAN CAR WASH
GRIFFIN UPHOLSTERY
GRISSOM MOTORS INC AKA
GRISSOM HONDA
GROOMINGDALES PET SALON
AND BOARDING
GUIDANT INS. GROUP
H&D AUTO REPAIR
HABITAT FOR HUMANITY OF
CALHOUN COUNTY
HAGER COMPANIES
HALE BUILDING COMPANY INC.
HAMPTON INN JACKSONVILLE
HARLEY-DAVIDSON MOTOR
COMPANY
HARMONY MOTORS INC.
HAVARD PEST CONTROL
HAYNES MACHINE COMPANY
HEADLINERS
HEALTH SERVICES CENTER
(A.K.A. AIDS SERVICE
CENTER)
HERO PRODUCTS
HEROES AMERICAN GRILLE
HGS ENGINEERING
HIGHWAY 280 NISSAN
HILL AUTO SALES
HIS & HER FAMILY SALON
HOLIDAY INN EXPRESS AND
SUITES
HOLLINGSWORTH
LANDSCAPING SERVICES
HOLOX LTD
HOME HELPERS
HOME REALTY COMPANY, LLC.
HONEYWELL ANNISTON
HOOD PACKAGING
CORPORATION
HOOVER MATERIALS GROUP
INC.
HOTEL FINIAL
HOWARD CORE & CO.
HUBBARDS OFF MAIN
HURON VALLEY STEEL CORP
IDEAS PLUS
IMGFORGE BUSINESS
SOLUTIONS
IMPERIAL PLANTS
INTEGRITY CABINETS
INTERNAL MEDICINE
ASSOCIATES P.C.
ISOM & STANKO LLC-
ATTORNEYS AT LAW
ISSHIN ASIAN CAFE
J & J REMODELING
J & J WINDOW CLEANERS
J D BYRIDER SALES
J SUPPLY COMPANY
JACKSON MORTGAGE CO. INC
JACKSONVILLE AUTO SALES
JACKSONVILLE HOME CENTER
JACKSONVILLE STATE
UNIVERSITY
JAMES N. NELSON USED
TRACTOR
JAMES ONEAL CHRYSLER
DODGE JEEP
JANE ROBINSON NOTEREADER
JAYS LAWN SERVICE
JBS QUALITY CAR CARE
JIM COLLINS MANAGEMENT
SEARCH
JIM PREUITT FORD
JIMS QUINTARD TRANSMISSION
JO ANNS BARBER SHOP
JOHN RAY ENTERPRISES
JRM PHOTOGRAPHY
JUDICIAL COURIER LLC
K & K AUTO SALES
K L BROWN MEMORY CHAPEL
KALLIS LOVE STUFF
KELLY GROUP MORTGAGE
KELLY SERVICES
KELLYS CUSTOM INTERIORS
KEMPS OFFICE CENTER
KERR CABINET COMPANY INC.
KIDS FIRST CHILDCARE
KIDZ DAY OUT INC.
KING TAX LOAN & ACCOUNTING
KLASSIC KANDLES
KOCH FOODS OF ASHLAND
KRONOSPAN LLC
LA FAMILIA
LAMARS DONUTS
LANEY AIR CONDITIONING
LANEY AIR CONDITIONING INC
LASER FABRICATION &
MACHINE CO. INC.
LAWN DOCTOR/JIM RAY
ENTERPRISES INC
LAYTON PLACE RESTAURANT
LEES HEATING & AIR
CONDITIONING
LEGGHORNS CAFE
LENN COSTNER AUTO SALES
LEROYS TAX SERVICE
LESCO INC.
LIFETIME EYE HEALTH CARE
LIFETIME WINDOWS
LIGHTING SHOWROOM
LINDAHL'S SMALL ENGINE
REPAIR
LIPSCOMB AUTO SALES
LONG MEMORIALS
LOTT CABINET SHOP
M & S DETAIL SHOP
M AND J SHIPPING SUPPLIES,
LLC
M&H VALVE
MAGNOLIA VACATIONS
MAIN STREET MARKETING
MAP EQUIPMENT SALES LLC
MARS HILL MISSIONARY
BAPTIST CHURCH
MARTIN ASSOCIATION
MARTINS PHARMACY
MARVEL CLEANERS
MARVINS BUILDING SUPPLY
MATTRESS OUTLET
MAUSER USA LLC
MCCLELLAN FAMILY
CHIROPRACTIC
MCCLELLAN PARK MEDICAL
MALL
MEDHUS WELDING AND
FABRICATION
MERRILL LYNCH
METLIFE
METRO MAIL SERVICE
MICROCHIP COMPUTER
LAYOUT
MILANO EYECARE GROUP
MILLER FLORIST
MILLER FUNERAL HOME
MILLER MONUMENT
MILLERS OFFICE FURNITURE
MINTON HOME CENTER
MIXSON & MIXSON
CONSTRUCTION
MODEL CITY INSURANCE
MODEL CITY BARBERSHOP
MODERN GRANITE & MARBLE
MOORE PRINTING COMPANY
MOORE REALTY
MORRIS ALTERATIONS
MORROW FURNITURE
MOSES CONSTRUCTION
MOTEL 8 HOTEL - OXFORD
MOTORCYCLE SPORTS
MOVIE GALLERY
MT CHEAHA HARLEY-DAVIDSON
MT. CHEAHA ECO-SMOKES
MT. OLIVE VOL FIRE
DEPARTMENT
MULLINAX AUTO SALES INC
NANNEY & SON INC.
NE AL COMMUNITY
DEVELOPMENT CORP
NETWORK TECHNOLOGY INC.

Select Employee Groups (SEGs) continued...

NEW LEAF MARKETING
NGC INDUSTRIES INC.
NHC HEALTHCARE
NISSAN OF GADSDEN
NIXON SPINE AND SPORT
NOBLE SIGNS
NOLAN COMPANY
NORRIS PEST CONTROL
NORTH ALABAMA WOMENS
CENTER
NORTHEAST ALABAMA
ENTREPRENEURIAL SYSTEM
NUNNALLY'S FRAMING
OMNI CLINIC
OREILLY AUTO PARTS
STORE#1196
ORION TECHNOLOGY INC.
OXFORD BLUEPRINT &
REPROGRAPHICS INC.
OXFORD EMERGENCY MEDICAL
OXFORD HEALTHCARE
OXFORD LUMBER COMPANY INC
OXFORD MACHINE & FAB
COMPANY INC
OXFORD MEDICAL CLINIC
OXFORD PICKETTE FEED & PET
SUPPLY INC
OXFORD TIRE SERVICE
OXFORD UNIKQUE CAR CARE
PAISLEY OWL BOUTIQUE
PARADISE TAN LLC
PARKER HANNIFIN CORP
PARRIS MASONRY
PATES PAINTING &
REMODELING
PEE WEE TURNER MOTORS INC.
PEPPERS & CLICKS BARBER
SHOP
PERSONNEL STAFFING INC
PHILLIPS MANUFACTURING CO.
PHYSICIANS CARE CLINIC
PINEY WOODS FURNITURE
PINSON FLORIST
PIZZAZZ PLUMBING
PLAYTIME COMICS
POOHS BARBER SHOP
POTTS MARKETING GROUP LLC
PRECISION MASONRY
PRECISION STRIP INC
PRECISION TUNE INC.
PREMIER LAWN & LANDSCAPE
PRESTIGE MEDICAL SPA
PRIMERICA FINANCIAL
SERVICES
PRINT PARCEL AND POST
PRYOR GIGGEY COMPANY
PUROHIT PEDIATRIC CLINIC
LLC
QC FINANCIAL SERVICES
QUAD CITIES VOLUNTEER FIRE
DEPARTMENT
QUINCYS LENLOCK
QUINTARD MALL
QUIZNOS SUBS
RAINBOW OMEGA
RAMADA INN
RANDYS TREE SERVICE
REHAB PARTNERS LLC
REMODELERS OUTLET/
ADVANCED FENSTRATION
PRODUCTS
RENAISSANCE SALON
RESORT ADVERTISING
REX TV AND APPLIANCES
RICE RICE & SMITH P.C.
RITE WAY AUTO SALES AND
SALVAGE
ROBBINS GIOIA
ROBERTS RENTALS LLC
RON NEWTON PONTIAC-
CADILLAC
RONNIE WATKINS FORD

RON'S BAR-B-Q
ROSWERS DAYTIME
PRODUCTIONS
ROY HANNER AGENCY
RUBY TUESDAY
RUSSELL MACHINE CO.
SAFETY CONSULTANTS
ALLIANCE, LLC
SAIC (SCIENCE APPLIATIONS
INTERNATIONAL
CORPORATION)
SAMS AUTO SERVICE
SAMS CLUB #4836
SANDERS CABINETRY
SAVE YOUR DATA LLC
SEA-WORTHY BOAT REPAIR AND
RESTORATION
SECURITY SOUTH COMPANY
SENSATIONAL STYLES & TAN
SENTINEL CONSUMER
PRODUCTS
SERVICE REALTY COMPANY
SERVICEMASTER BY MIMSCO
SHAVER USED CARS
SHAWN SNIDER STATE FARM
SHINE THROUGH JANITORIAL
TECH
SIGHT AND SOUND
SIGN GRAPHICS INC.
SILVER LAKES GOLF COURSE
SKINNERS CASH AND CARRY
SMITHS AUTO DETAIL SHOP
SNEAD AG SUPPLY & SERVICES
SNEAKY PETES AKA RANNOV
INC
SOUTHERN FINANCE
ADJUSTERS INC
SOUTHERN WASTE SYSTEMS INC
SOUTHWIRE MEDIUM VOLTAGE
SPIRIT OF ANNISTON
SPORTS TRAILERS INC
SPRINGS INDUSTRIES INC
SS PAINT AND BODY
STAR ENTERPRISES LLC
STATE BEAUTY SUPPLY
STEPHENS ELECTRIC SERVICE
STEVE N JANS BAR-B-Q
STILL MID-TOWN CERAMICS
STINSON & HOWARD FINE
JEWELRY - OXFORD
STINSON & HOWARD FINE
JEWELRY - PIEDMONT
STRINGFELLOW HOSPITAL
STROUP LAWN CARE
SUNNY KING MOTOR COMPANY
SUNSHINE MYDLAND LLC
SUPERIOR AUTOMOTIVE
SUPERIOR PEST CONTROL INC
SUPERVALU/WESTERN
SUPERMARKETS
SUPERVISORY OFFICE--US DEPT
OF AGRICULTURE SOIL
CONSERVATION SERVICE IN
AUBURN
SYSTEMS BY DESIGN
TAGERT INSURANCE GROUP/
FARMERS INSURANCE
TAIL FEATHERS
TALLADEGA ACE HOME CENTER
TALLADEGA INTERNATIONAL
TRUCK & TRACTOR CO. INC.
TALLADEGA OB-GYN
TAYLOR CORP
TEMPFORCE
TENTH STREET ELEMENTARY
SCHOOL
TERRY HOGUE ELECTRIC INC
THE ANNISTON STAR
THE CHILDRENS PLACE
THE DONOHO SCHOOL
THE KIA STORE GADSDEN
THE KIA STORE OF ANNISTON

THE MOELLER LAW FIRM
THE MUSIC BOX
THE OFFICE CORP. OF
ANNISTON
THE SUPPLY ROOM
THE SURGERY CENTER
THE THISTLEDOWN GROUP INC.
THE UPS STORE
THE VILLAGE STATIONER
THOMPSONS PAINTING
COMPANY
THREE DUDES SEAFOOD
THREE STYLE PIZZA
TOMMY GRIFFITH AUTO
TOP O THE RIVER
TRACTOR & EQUIPMENT
TRACY J. CYCLES INC.
TREE SERVICES OF ALABAMA
TRI STAFFING
TRI-CITY HOUSING
TRINITY BAPTIST MINISTRIES
TRIPLE J LANDSCAPE
BEAUTIFICATION
TWILLEY & ASSOC
TYSON ART & FRAME AND THE
WINE CLOSET
UNIQUE BEAUTY SALON
UNITED WAY OF EAST CENTRAL
ALABAMA
UNIVERSITY CDJR (DBA)
UNREMARKED SPOUSES OF
DECEASED MEMBERS OF THE
CREDIT UNION
US BANKRUPTCY COURT
US DEPARTMENT OF
AGRICULTURE HEFLIN
US LAWS
VAL-PAK COUPONS
VALLEY MACHINE CO. INC
VALLEY PHOTOGRAPHY
VAPOR OUTFITTERS
VAULT BUILDERS
WAFFLE HOUSE
WAL-MART ANNISTON
WAL-MART JACKSONVILLE
WAL-MART OXFORD
WALDREP TRUCKING
WALLACE METALS
WATER WORKS SEWER BOARD
OF THE CITY OF HEFLIN
WATERWORKS & SEWER BOARD
OF LINEVILLE
WDNG RADIO
WEAVER WELDING CO.
WELDEK TESTING LABS
WELLBORN CABINET INC
WELLNESS FOUNDATION
WESTERN SIZZLIN OF OXFORD
WHMA RADIO
WHOG RADIO
WIDENET CONSULTING LLC
WILHOITE & ASSOCIATES
WILL STAFF SNELLING
WILLIAMS LAWN SERVICE
WILLS AIR FREIGHT
WJXS- TV 24
WOOD & SONS LAWN CARE
WOODARD BROADCASTING CO./
WVOK 97.9
WOODMEN OF THE WORLD
WOODS BODY SHOP
YELLOWHAMMER REALTY LLC
YMCA OF CALHOUN COUNTY
YOUNG WOLLSTEIN JACKSON &
WHITTINGTON LLC
YOUNGS DENTISTRY
YUME

Products and Services

Share Accounts	Credit Disability Insurance
Christmas Club	GAP Insurance
Kids Club	Excess Share Insurance
Share Certificates	VoiceLINK
Individual Retirement	eLINK
Accounts	eStatements
First Choice Checking	eNotifications
Freedom Classic Checking	Online Statements
Plus Checking	Online Bill Pay
Blue Ribbon Checking	eZLink Mobile app
AOD Gold Checking	Check Reordering
Overdraft Protection	Personalized Checks
Mobile Banking	Stop Payments
Paid NSF	Electronic Funds Transfer
Home Loans	Night Depository
Manufactured Home Loans	Visa Check Cards
Construction/Permanent	Notary Public
Loans	Official Checks
Home Equity Lines of Credit	Money Orders
Home Improvement Loans	Direct Deposit
Automobile Loans	Payroll Deduction
Recreational Vehicle Loans	Wire Transfers
Farm Equipment Loans	Safe Deposit Boxes
Share Secured Loans	Shared Branching
Certificate Secured Loans	Ready to Roll
Personal Loans	AODFCU Surcharge Free ATMs
Lines of Credit	P.O.D. Accounts
Visa Platinum Cash Back Credit	Mechanical Repair Coverage (Auto Exam)
Cards	Business Checking & Savings
TruStage Home Owner's	Business Loans & Lines of Credit
Insurance	Business Credit Cards
TruStage Auto Insurance	Business Real Estate, Vehicle & Equipment
Accidental Death &	Loans
Dismemberment Insurance	Merchant Services
Credit Life Insurance	



Community Involvement

AOD Federal Credit Union (AODFCU) is committed to making a difference in peoples' lives. Support is given to organizations, which provide for the health, education, and welfare needs of our members and potential members. As a socially responsible company, AODFCU supports employee participation in worthwhile projects and organizations in communities where our employees and members live and work. AODFCU recognizes that such participation provides employees valuable leadership training, work experience and a sense of personal fulfillment. In turn, our communities benefit from the time and energy of AODFCU volunteers. During 2016, AODFCU employees volunteered many hours to such organizations. Following are a list of the organizations that received monetary and/or volunteered time donations from AOD Federal Credit Union in 2016:

Allen Ray Chaffine Marine Corp League	East Alabama Cerebral Palsy
Toys for Tots	EOD Warrior Foundation - Aaron
ANAD MWR - 75th Anniversary	Causey Home
Celebration	Fraternal Order of Police Lodge #4
Anniston Army Depot MWR- Wounded	Friends of Janney Furnace
Warrior Hunt	Grace Episcopal Church /Habitat for
AUSA Golf Outing	Humanity
Calhoun County Honor Flight	Kiwanis Club of Anniston
Cheaha Chapter of CU's Golf	Lakeside Hospice
Tournament	Rainbow Omega Fundraiser Dinner
City of Weaver (Senior Community	The Anniston Lions Club
Center)	The Kid's Fishing Tournament
Community Enabler Developer, Inc.	Women of Virtues Evangelizing Nations
Community Enabler/Sable Learning	
Center	



AOD Federal Credit Union offers our members convenient on-the-lot Auto Financing with our Ready to Roll program. Visit one of the Participating Dealers listed below when you are ready to purchase your next vehicle!

- ALEXANDER FORD
- AVERY AUTO SALES
- BAMA POWER SPORTS
- BENTON NISSAN
- BESHEARS AUTO SALES
- BILL STANFORD
AUTOMOTIVE
- BUSTER MILES
CHEVROLET
- BUSTER MILES FORD
- CLASSIC CADILLAC GMC
- CLAY AUTOMOTIVE
- COLONIAL MOTORS
- COOPER CHEVROLET
- CYCLE WORLD
- HILL AUTO SALES
- JAMES O'NEAL DODGE
- KIA OF ANNISTON
- KIA OF GADSDEN
- LENN COSTNER AUTO
SALES
- MIKE LIPSCOMB AUTO
SALES
- MOTORCYCLE SPORTS
- MT CHEAHA HARLEY
DAVIDSON
- MULLINAX AUTO SALES
- NISSAN OF GADSDEN
- PEE WEE TURNER
MOTORS
- P.K. BROOKS USED CARS
- RONNIE WATKINS FORD
- SUNNY KING FORD
- SUNNY KING HONDA
- SUNNY KING TOYOTA
SCION
- SUPERIOR HYUNDAI
- TAMERON HONDA
GADSDEN
- UNIVERSITY CHRYSLER
DODGE JEEP RAM



Office Information

Bynum • 334 Victory Drive • Bynum, AL 36253

Depot • Anniston Army Depot Building 141 • Anniston, AL 36201

Greenbrier • 216 E. Greenbrier Dear Road • Anniston, AL 36207

Jacksonville • 1060 JD & L Drive S.W. • Jacksonville, AL 36265

Lenlock • 150 Bill Robison Parkway • Anniston, AL 36206

Oxford • 12 Elm Street • Oxford, AL 36203

Office Hours

Bynum

Monday – Friday
9:00 a.m.-5:00 p.m.

Depot

Monday – Friday
8:00 a.m. – 4:00 p.m.
Closed for Lunch
1:30 p.m. - 2:00 p.m.

Greenbrier

Monday – Friday
9:00 a.m. – 5:00 p.m.
Drive Thru open until 6:00 p.m. Friday

Jacksonville

Monday – Friday
9:00 a.m. – 5:00 p.m.
Drive Thru open until 6:00 p.m. Friday

Lenlock

Monday – Friday
9:00 a.m. – 5:00 p.m.
Drive Thru open until 6:00 p.m. Friday
Saturday Hours
9:00 a.m. – 1:00 p.m.(Drive Thru Only)

Oxford

Monday – Friday
9:00 a.m. – 5:00 p.m.
Drive Thru open until 6:00 p.m. Friday
Saturday Hours
9:00 a.m. – 1:00 p.m. (Lobby & Drive Thru)

Website

www.aodfcu.com

Phone

(256) 237-9494
(800) 637-0299
(256) 237-3285 – fax

Correspondence Address

Please be sure to use AODFCU'S correspondence address (P.O. Box) when communicating by mail.

**P.O.Box 608
Bynum, AL 36253**



Thank You Members!



Federally Insured by the NCUA

