



## VIRTUAL ANNUAL MEETING 2021

*In Review*

FEBRUARY 23, 2021

Thank you to all who joined us for the 71st Annual Meeting of AOD Federal Credit Union, which was held on Tuesday, February 23, 2021. In the interest of health and safety, AODFCU's 71st Annual Meeting took place electronically via Zoom, a Virtual Meeting Space.

During the Annual Meeting, the Reports of the Chairman, Treasurer, and Supervisory Committee were presented to membership and we looked back on the year 2020. We will all remember 2020 as a year like no other as it was a very challenging year for everyone. However, out of those challenges, we learned of new ways to conduct business, improve processes, and continued to fulfill the mission

of AODFCU. As the county began to shut down AODFCU remained operational to serve the needs of our members. While changes in operations were necessary at times, we remained available to our membership. Our membership had to adjust to this new normal as well, and we are very pleased that AODFCU was prepared, and all our digital channels were available for our membership.

We are extremely proud that AODFCU is and has been an exemplary financial institution that has stood strong through the years. We look forward to continuing this journey with you. You may review the Annual Report and video online at [www.aodfcu.com/annual-reports/](http://www.aodfcu.com/annual-reports/).

LOCAL  
(256) 237-9494

TOLL FREE  
(800) 637-0299

FAX  
(256) 237-3285

CORRESPONDENCE  
P.O. Box 608  
Brynum, AL 36253



**KEY  
FINANCIALS**  
(as of 2/28/21)

**TOTAL  
ASSETS** \$391,238,735.97

**TOTAL  
LOANS** \$192,737,052.28

**AODFCU.COM ►**



# Happy NEW HOME

GET PRE-QUALIFIED TODAY! ▶

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

LOANS SUBJECT TO CREDIT APPROVAL.

NMLS #41549

AODFCU SEG SPOTLIGHT



*CASA of the Cheaha Region is a non-profit organization that utilizes the recruitment of qualified community volunteers to advocate for the best interest of abused and neglected children in Calhoun, St. Clair, and Talladega County Courts.*

With the Court's Order of Appointment, a CASA advocate preforms an independent investigation into the child's situation to report back to a team of professionals and the Court a recommendation on that child's best interest. A CASA advocate provides the child with a voice that they have been robbed of while being abused and/or neglected. To learn more about CASA of the Cheaha Region, visit our website at [www.alabamacasa.org](http://www.alabamacasa.org). Contact Executive Director, Laura Miller, at [lmiller@alabamacasa.org](mailto:lmiller@alabamacasa.org); 334.610.6559 to learn how to apply for the next training in May or to make a tax-deductible donation. Together we will advocate, support, and protect every abused and neglected child in our community with your help. **VOLUNTEER** today!



## THE FACT ACT

*The Fair Credit Reporting Act is designed to aid in the fight against identity theft, increase the accuracy of consumer reports and limit the type and amount of marketing solicitations that you receive.*

### *Furnishing Negative Information to Consumer Reporting Agencies*

- We may report information about your account to credit bureaus.
- Late payments, missed payments, or other defaults on your account may be reflected in your credit report. (This notice has been provided to you as required by Section 217 of the Fair and Accurate Transactions Act of 2003)

Your credit report provides insight on how financially responsible you are. Your financial well-being depends heavily on maintaining a clean credit report. Negative information in your credit report will lower your credit score. Low credit scores generally result in denial of future credit, lower credit limits, and higher rates on the credit you receive.

Please make your payments on time and always pay at least the minimum amount due to insure that negative information regarding your accotunts with AOD Federal Credit Union will not appear on your credit report.



# AOD COMMUNITY INVOLVEMENT



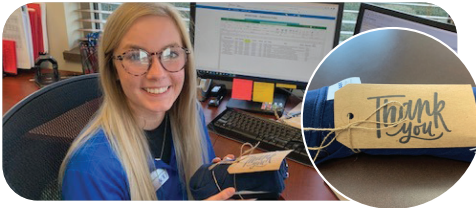
**KIWANIS**  
PANCAKE BREAKFAST



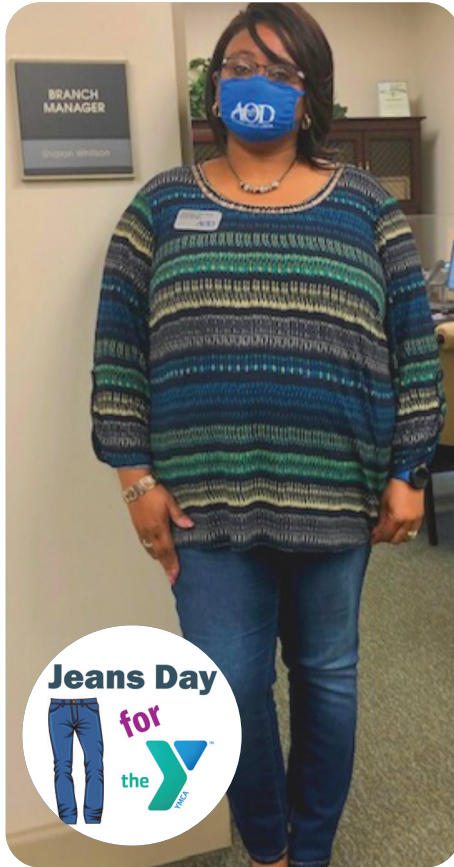
**GIRL SCOUT**  
COOKIE BOOTH



**CALHOUN COUNTY**  
EMPLOYEE  
APPRECIATION DAY



**TORNADO DAMAGE**  
RELIEF



**Jeans Day**  
for  
the Y

## AODFCU LEADERSHIP TEAM

### BOARD OF DIRECTORS

CHAIRMAN  
**DELLE BEAN**

VICE CHAIRMAN  
**JAMES DAUGHTERY**

TREASURER  
**JIM WEBB**

SECRETARY  
**GLORIA "JEAN" NEWTON**

BOARD MEMBERS  
**GORDON "DOC" WILLIAMSON,**  
**BOBBY ISRAEL, RONALD SELF**

### SUPERVISORY COMMITTEE

CHAIRMAN  
**CHARLENE STALLINGS**

VICE CHAIRMAN  
**DONTE VINCENT**

SECRETARY  
**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



Monday, May 31st  
**MEMORIAL DAY**

## OUR BRANCHES

[AODFCU.COM](http://AODFCU.COM) ▶

### BYNUM

334 Victory Dr.  
Bynum, AL  
36253

### DEPOT

Anniston Army Depot  
Bldg. 141  
Anniston, AL  
36201

### GREENBRIER

216 E. Greenbrier  
Dear Rd.  
Anniston, AL  
36207

### JACKSONVILLE

1060 JD & L Dr. SW  
Jacksonville, AL  
36265

### LENLOCK

150 Bill Robison  
Pkwy.  
Anniston, AL  
36206

### OXFORD

12 Elm St.  
Oxford, AL  
36203

### PELL CITY

275 Vaughan Ln.  
Pell City, AL  
35125

## FROM THE CHAIRMAN

The year 2020 was a year like no other. The pandemic took a toll on our community and not only did Covid-19 effect the health of many, but it also ultimately caused financial hardships for some. Through it all, our CEO, Virginia Bowen, and her team have done an outstanding job of serving our members. Whether it be temporarily closing one of our branches for deep cleaning or relocating employees to fill a position vacated because of illness, our AOD staff responded beautifully to the challenges presented by Covid-19.

To our CEO, her management team, and our dedicated employees; **THANK YOU** for making 2020 a very successful year. I am honored to serve as Chairman of the AOD Federal Credit Union Board of Directors as we embark on a new year.

Excitement is in the air at our Credit Union as we look forward to another bright and productive year in 2021.



**Delle Bean**, Chairman

## We are **Expanding Our Membership!**

*61 NEW UNDERSERVED CENSUS  
TRACKS & 10 NEW COUNTIES IN  
EAST ALABAMA!*

We are thrilled to announce that we will be expanding membership opportunities to 61 new underserved census tracks located within 10 new counties in East Alabama that are in close proximity to our branches. We are owned by our members, so we have expanded our reach to create

more opportunity for our own members. Our goal is to make it easier for individuals who live, work, worship or go to school within the Census Tracts to enjoy the benefits of AOD Federal Credit Union. What this means? More opportunity to serve more people in Northeast Alabama!



**KASASA LOANS** | TAKE BACK BANKING™



## WHEN YOUR PERSONAL LOAN HAS TAKE-BACKS™, YOU HAVE OPTIONS.

Pay ahead, access that cash later. A Kasasa Loan puts you in control.

Membership required. All loans subject to credit approval. Some restrictions apply. Kasasa and Kasasa Loans are trademarks of Kasasa, Ltd. Registered in the U.S.A. "Take back banking" is a trademark of Kasasa Ltd. Registered in the U.S.A.