



Third Quarter BOARD ELECTIONS

Two (2) AOD Federal Credit Union Board of Director positions must be filled in 2022. A three member Nominating Committee to oversee the nominating process has been appointed.

**Mr. Ronald
Self**

P.O. BOX 608
BYNUM AL 36253
800-637-0299

CHAIRMAN

**Mr. James
Daugherty**

P.O. BOX 608
BYNUM AL 36253
800-637-0299

**Mr. Gordon
"Doc" Williamson**

P.O. BOX 608
BYNUM AL 36253
800-637-0299

A three member Nominating Committee to oversee the nominating process has been appointed. If you would like to be considered for nomination to one of the Board vacancies, an application may be picked up at any AOD Federal Credit Union branch or by contacting

any Nominating Committee member. Once you have completed the application, mail it to any of the committee members listed above. Nomination forms must be received no later than: **August 10, 2021.**

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 5/31/2021)

**TOTAL
ASSETS \$413,366,216.00**

**TOTAL
LOANS \$196,324,345.00**

AODFCU.COM ►

WE ARE PROUD TO
ANNOUNCE THE
**2021 AODFCU
Scholarship Award
Winners!**

\$1,000 Ken Reid Engineering Scholarship



Bryan Wynn
ANNISTON HIGH SCHOOL

\$1,000 Star of Excellence Scholarship



Haley Barker
ALEXANDRIA HIGH SCHOOL



Mikaile Caulder
WEAVER HIGH SCHOOL



Anna Knight
OXFORD HIGH SCHOOL



Abbie Lewis
WHITE PLAINS HIGH SCHOOL



Maggie Miller
THE DONOHO SCHOOL



Rio Murray
MUNFORD HIGH SCHOOL



Isabella Nelson
THE DONOHO SCHOOL



Oakley Pate
FAITH CHRISTIAN SCHOOL



Hannah Robertson
OXFORD HIGH SCHOOL



Allison Thompson
JACKSONVILLE HIGH SCHOOL

\$500 Spirit Scholarship



Michael Amaya-Daniel
CLEBURNE HIGH SCHOOL



Hunter Ballard
OXFORD HIGH SCHOOL



Summer Booth
FAITH CHRISTIAN SCHOOL



Madison Borders
PLEASANT VALLEY HIGH SCHOOL



Kayla Broom
JACKSONVILLE HIGH SCHOOL



Lauren Burkett
JACKSONVILLE HIGH SCHOOL



Grace Camp
TEMPLE HIGH SCHOOL



Corrie Campbell
WHITE PLAINS HIGH SCHOOL



Anna Dunteman
WEAVER HIGH SCHOOL



Haven Freeman
CLEBURNE COUNTY HIGH SCHOOL

\$500 Spirit Scholarship (Cont'd)



Lauren Gallahar
OXFORD HIGH SCHOOL



Amelia Griffin
WHITE PLAINS HIGH SCHOOL



Savanna Lambert
OXFORD HIGH SCHOOL



Tamiya Martin
JACKSONVILLE HIGH SCHOOL



Macy Martin
COOSA CHRISTIAN ACADEMY



Dalton McElroy
PLEASANT VALLEY HIGH SCHOOL



Callie McFall
JACKSONVILLE HIGH SCHOOL



Victoria Perry
OXFORD HIGH SCHOOL



Stephen Ray
SAKS HIGH SCHOOL



James Reaves
HOMESCHOOL



Jansen Reid
GADSDEN CITY HIGH SCHOOL



Austin Roberts
WHITE PLAINS HIGH SCHOOL



Ella Sanders
JACKSONVILLE HIGH SCHOOL



Kaylee Spurlin
OXFORD HIGH SCHOOL



Lisa Montgomery
OXFORD HIGH SCHOOL



Trey Mooney III
OXFORD HIGH SCHOOL



Ashley Morriss
JACKSONVILLE HIGH SCHOOL



Coleman Oliver
JACKSONVILLE HIGH SCHOOL



Amara Parker
ANNISTON HIGH SCHOOL



William Waldrop
WALTER WELLBORN



Matthew Walker
WHITE PLAINS HIGH SCHOOL



Joshua Whaley
OXFORD HIGH SCHOOL



Kaitlyn Williamson
HAZEL GREEN HIGH SCHOOL



Blake Willingham
THE DONOHO SCHOOL

2021 AODFCU Scholarship Winners (Continued)

\$1,000 AOD Employee Scholarship



Trey Mooney III
OXFORD HIGH SCHOOL



Brenton Young
MUNFORD HIGH SCHOOL

Congratulations to the class of 2021 and all your many accomplishments. We are thankful to those who applied for our scholarships and we wish all our 2021 scholarship recipients much success as they continue their educational journey. AOD Federal Credit Union has expanded the scholarship program and awarded 31 scholarships to include The Star of Excellence Scholarship for academic excellence for \$1,000 dollars, which includes one (1) Scholarship specific to the pursuit of a degree in Engineering and The Spirit of AOD Award which is based on the student's request for financial assistance for \$500 dollars.

The 2022 AOD Federal Credit Union Scholarship applications will be available in November 2021. To learn more about this program, or to become a member-owner, call (800) 637-0299, visit aodfcu.com or visit your local AODFCU branch.



SUMMER SKIP-A-PAY!

AODFCU.COM 800.637.0299

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 June 30, 2021 for July 2021 skips and July 31, 2021 for August 2021 skips.



CYBER SECURITY & FRAUD

LEARN MORE AODFCU.COM

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
DELLE BEAN

VICE CHAIRMAN
JAMES DAUGHTERY

TREASURER
JIM WEBB

SECRETARY
GLORIA "JEAN" NEWTON

BOARD MEMBERS
GORDON "DOC" WILLIAMSON,
RONALD SELF

CO-BOARD MEMBERS (INTERIM)
CHARLENE STALLINGS,
CINDY TAYLOR

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, July 5th
INDEPENDENCE DAY



Monday, September 6th
LABOR DAY

WE'VE GOT Summer FUN COVERED!

LOW RATE SUMMER LOAN SPECIAL

AS LOW AS
3.99%
APR*

UP TO **\$5,000**
FOR 12 MONTHS!

APPLY TODAY!

JULY & AUGUST

VISIT [AODFCU.COM](https://www.aodfcu.com)  800.637.0299

*APR (Annual Percentage Rate) 3.99% available only with payroll deduction or automatic transfer. Current rates will apply. Loan amount offered is up to \$5,000 for a 12-month term only. Sample monthly payment for a \$2,000 loan over 12-month term at 3.99% APR is \$170.30. Promotion valid 7/01/2021 to 8/31/2021.

AODFCU **SEG SPOTLIGHT**



Heirloom Taco is family owned and operated by Stan Gowen, Sandra Gowen, Aurelia Ugarte and Shane Gowen.

We showcase a menu revolving around authentic handmade tacos and other Mexican cuisine. Heirloom Taco is a place to bring your friends, family and colleagues to enjoy a great meal with great company. After all, the name heirloom taco came from the idea of carrying on traditions with family and friends. **We are located at** 111 Ladiga St. SE Jacksonville, Alabama 36265; **Call Us** at (256)644-5065; **Visit Online** at [HeirloomTaco.com](https://www.heirloomtaco.com); **Email Us** at: heirloomtaco@gmail.com.

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