



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

Two AOD Federal Credit Union Board of Directors positions must be filled in 2022. 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

#### Jim Webb



I, Jim Webb have been a member of AOD Federal Credit Union for over fifty years and have served as a board member for the credit union for the past thirty-two years. I have been proud to be a part of the AOD Credit Union's success over

these many years, growing from a sixty million dollar credit union to now a four hundred million credit union. My wife, Joy and I live in the Oxford area. We were both born and raised in this area. I have one son, Jason Webb his wife Lindsey and three grandchildren, who live in Oxford also. I am an Air Force veteran... *(cont'd on next page)*

### CANDIDATE

#### Charlene Stallings



I retired from Anniston Chemical Activity as a Program Analyst. I have thirty-five years experience in governmental accounting, payroll, budget, finance, and audit. I studied at Gadsden State with emphasis in Business Administration.

In the community, I serve as Substitute Teacher within Oxford City School System (5 years), I was involved in the Mentoring Program with Calhoun County School System (15 years), I was a member of Calhoun County Civic Choir (2 years) and I am a member of National Active and Retired Federal... *(cont'd on next page)*

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 08/31/21)

TOTAL  
ASSETS \$419,777,462

TOTAL  
LOANS \$195,914,850

AODFCU.COM ►

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

CANDIDATE

**Jim Webb**

and my Joy is an Army veteran, as is my son. I have served in every official capacity on the AOD Board of Directors and I am asking to serve one more term. I promise to work hard and serve the AOD membership, if elected I thank everyone for the support I have received in the past and may receive in the future.

CANDIDATE

**Charlene Stallings**

Employees Association (NARFE). Currently, I am serving as Chairman, AOD Federal Credit Union (AODFCU) Supervisory Committee.

I am interested in serving on AODFCU Board of Directors because I feel as if it is important for members to be involved in the success of their financial institution. Also, I possess the expertise, leadership, and motivation necessary to successfully fulfill the duties of Board of Directors. AODFCU is a thriving financial organization and it is my desire to work with fellow members in sustaining its overall goals.

AODFCU is successful because of its dedication to providing quality member service, devotion to its member's financial welfare, and commitment to community service. I am dedicated to protecting the member's best interest and committed to working hard for its members to ensure everything AODFCU does is executed with the member's best interest in mind. I believe that my leadership skills, financial skills, passion for excellence, and commitment to make a positive difference will contribute greatly to the continuing success and growth of AODFCU.

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 Compliance Officer by November 5, 2021. 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.

# Save The Date!

## 72nd Annual ANNUAL MEETING

**FEBRUARY 23RD  
@ 5:30PM  
IN-PERSON OPTION  
OR VIRTUAL**



Stay tuned for more info coming from the AODFCU website, email, and social media! Visit [AODFCU.com](https://www.aodfcu.com)

# AOD COMMUNITY INVOLVEMENT



Provided the healthcare workers at RMC Health System with goodie bags for their tireless work during the pandemic.



Provided the First Responders in our community with goodie bags for their wonderful work in our community.



## AODFCU SEG SPOTLIGHT

**The Rustic Farmhouse** is a unique small business because we offer a variety of rustic, farmhouse and primitive items for all of your home decor needs.

If you're looking for some amazing Christmas Decor this season, then you don't want to miss out on our popular Holly Jolly Christmas Event held on Saturday, October 30th, 2021.

The Rustic Farmhouse is located inside the Quintard Mall in Oxford, Alabama. The hours of operation are Monday through Saturday 10:30-7:00 and Sunday 1:00pm-6:00pm.



## 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.

## OUR BRANCHES

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### 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

- 11** Thursday, November 11th  
**VETERANS DAY**
- 25** Thursday, November 25th  
**THANKSGIVING DAY**
- 26** Friday, November 26th  
**THANKSGIVING**
- 24** Friday, December 24th  
**CHRISTMAS EVE**
- 25** Saturday, December 25th  
**CHRISTMAS DAY**
- 31** Friday, December 31st  
**NEW YEAR'S EVE**
- 1** Saturday, January 1st  
**NEW YEAR'S DAY**

# Relax



## Holiday Skip-A-Pay is here!

### 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, 2021 for December 2021 skips and January 31, 2022 for January 2022 skips.

SKIP YOUR DECEMBER OR JANUARY LOAN PAYMENT(S)!



### MAKE IT REIN!

# HOLIDAY LOAN IS HERE!

AS LOW AS

## 3.99% APY UP TO \$5,000 FOR 12 MONTHS

### APPLY TODAY FOR A HOLIDAY LOAN IN NOV & DEC!

\*APR (Annual Percentage Rate) 3.99% available only with payroll deduction or automatic transfer or 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% is \$170.30. Promotion valid 11/01/21 to 12/31/21. All loans subject to credit approval. Rates, terms and conditions are subject to change without notice. For more info, visit aodfcu.com.

# Christmas Club!

## ALL CHRISTMAS CLUB SAVINGS WILL BE PROCESSED THE WEEK OF

### November 1st, 2021



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