

## 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 are. 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)

# 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

**TOLL FREE** (256) 237-9494 📞 (800) 637-0299 📞 (256) 237-3285 💡

**FAX** 

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



FINANCIALS

TOTAL **\$419,777,462** 

\$195,914,850

## 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

# 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.

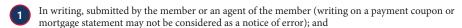
If you're looking for some amazing Christmas Decor this season, then you don't want to miss out on our popular Holly Jolly Christmas Event held on Saturday, October 30th, 2021.

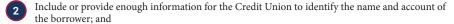
The Rustic Farmhouse is located inside the Quintard Mall in Oxford, Alabama. The hours of operation are Monday through Saturday 10:30-7:00 and Sunday 1:00pm-6:00pm.

#### **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:





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

#### AODFCU.COM▶

### **DEPOT**

**Anniston Army Depot** Bldg. 141 Anniston, AL 36201

#### **GREENBRIER**

216 E. Greenbrier Anniston, AL 36207

1060 JD & L Dr. SW Jacksonville, AL

#### LENLOCK

150 Bill Robison Pkwy. Anniston, AL

12 Elm St. 36203

#### PELL CITY

275 Vaughan Ln. Pell City, AL 35125

### **BOARD OF DIRECTORS**

LEADERSHIP TEAM

**DELLE BEAN** 

AODFCU

VICE CHAIRMAN JAMES DAUGHTERY

IIM 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

DAVID MOONEY

CHIEF OPERATIONS OFFICER RIKKI GRABEN

CHIEF INFORMATION OFFICER ROBERT GUICE

#### **UPCOMING HOLIDAY CLOSINGS**















#### BYNUM



# 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)!





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