

free! MEMBER SHRED DAY



OXFORD BRANCH | APRIL 30TH FROM 9AM TO 12PM

LIMIT TO 6 BAGS

12 ELM ST, OXFORD, AL 36203

HAPPY New Year

As we begin 2022, I would like to take a moment to reflect on 2021. As the year began the county was continuing to battle the COVID-19 Pandemic. AOD was not exempt from the challenges this pandemic presented to our employees and memberships but through it all AOD remained committed to our membership and continued to provide services with minimal interruptions. I applaud our employees and their commitment to continue to provide Quality Members Service while making necessary adjustments to meet our members needs. We kept our branches operational to assist our membership and worked with our members that were facing hardships due to the pandemic. AOD responded to our community needs by providing meals to our front-line workers in the hospitals and our first responders. We will continue our commitment to our membership and community as we look forward to 2022.

As we look forward to 2022 AOD Federal Credit Union remains committed to providing the products and services that will enhance the lives of our members. AOD will be introducing new product offerings to assist our members with their borrowing needs as we remain committed to the financial well-being of our members. We will continue

FROM OUR CEO! VIRGINIA BOWEN



to expand our field of membership by continuing to add Select Employers Groups to our Field of Membership and will also be working in over 60 underserved census tracts in 10 counties to bring financial services to the underserved communities.

AOD Federal Credit Union is proud to be member owned and member operated. We make decisions through the lens of our membership and just as the 45 charter members had a vision in 1950 to establish a credit union where the member could pool their savings, lend them to one another, and own the organization where they save, borrow, and obtain related financial services; in 2022 we remain committed to that same vision. We look forward to assisting you, our membership in 2022 and beyond.

Wishing everyone a very Happy New Year and all the excitement a new year brings.

LOCAL
☎ (256) 237-9494

TOLL FREE
☎ (800) 637-0299

FAX
☎ (256) 237-3285

CORRESPONDENCE
📍 P.O. Box 608
Bryon, AL 36253



**KEY
FINANCIALS**
(as of 11/30/21)

**TOTAL
ASSETS** \$420,454,288.68

**TOTAL
LOANS** \$193,586,842.23

AODFCU.COM ▶

NEW AND IMPROVED

Credit Card Account Management Site Coming Soon!



Get Ready for a Better Credit Card Account Management Responsive Website Experience

Key takeaways:

- A new look
- A simplified experience
- Improved navigation
- Better viewing from your mobile or tablet devices
- Additional features like card lock or unlock

MORE INFO COMING SOON!



Save The Date! 72nd Annual Meeting

FEBRUARY 22ND @ 5:30PM
IN-PERSON OPTION OR VIRTUAL



Stay Tuned

For more info coming from the AODFCU website, email, and social media! Visit **AODFCU.com**.

APPLY NOW FOR THE AODFCU

SCHOLARSHIP FOR 2022 GRADUATING SENIORS

AOD Federal Credit Union is proud to announce the 2022 AOD Scholarships for graduating student AODFCU members! This year there will be two separate categories of scholarships that a graduating student member may apply for. The **first scholarship is the AODFCU Star of Excellence Scholarship** for academic excellence and **second is the Spirit of AODFCU Scholarship** which is based on the student's stated financial needs.

Both scholarships are for students who desire to further their education to universities, community colleges, trade schools or educational certification programs. Any graduating AODFCU student member may apply for one or both scholarships. If a student is chosen in both categories, the student will be awarded both amounts.

TO QUALIFY:

- AODFCU primary member for at least one year
(must include the account number)

APPLICATION PACKAGE:

- **APPLY TODAY!** Visit aodfcu.com/scholarship-program/ or come by one of our AODFCU Branches to pick up an application.
- Transcript indicating grade point average
- ACT documentation for verification of ACT score
- Essay - Typewritten essay of the applicant's personal and/or family involvement/relationship with AODFCU

Mailing Address: AODFCU, Attn: Alison Hardeman, P.O. Box 608 Bynum, AL 36253

PACKAGE MUST BE POST MARKED NO LATER THAN FEBRUARY 15, 2022.
NO APPLICATIONS WILL BE ACCEPTED AT THE BRANCHES.

AOD COMMUNITY INVOLVEMENT



Congratulations to Amie for graduating from the Calhoun County Area Chamber of Commerce Class of 2021 Leadership Calhoun County and being chosen to be a part of the LCC Advisory Committee!



Give Blood. Save a Life.

Join us for a Blood Drive in January with LifeSouth's Bloodmobile!

- January 14th @ the Oxford Branch
- January 21st @ the Jacksonville Branch

Both days are from 9am - 5pm

Sign Up Today!

» LIFESOUTH.ORG



LIFESOUTH
Community Blood Centers

OUR BRANCHES

AODFCU.COM ►

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

INTERIM BOARD MEMBER
CHARLENE STALLINGS

SUPERVISORY COMMITTEE

SECRETARY
CHARLENE STALLINGS

BOARD MEMBER
DONTÉ VINCENT

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, January 17th
MLK JR. DAY

 Monday, February 21st
PRESIDENT'S DAY

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



Relax

Holiday Skip-A-Pay is here!

SKIP YOUR JANUARY LOAN PAYMENT(S)!

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.

Thank you!

AODFCU

SELECT EMPLOYER GROUPS

Thank you to all of our Select Employer Groups, over 1200 of you, who have trusted us throughout the years to offer your employees credit union services as an added benefit.

Becoming a **Select Employer Group of AODFCU** is an outstanding free benefit business' can offer their employees. By adding credit union services to your benefits package, your employees will have access to an array of financial services. If you are a company owner or manager and would like for your company to become a **Select Employer Group**, please complete a company letter/application online and return it to the credit union. www.aodfcu.com/become-a-seg/



Christmas Club!

GET A HEAD START ON 2022!

Set Up Your Account Today!

INSURED BY NCUA.

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