



TOGETHER WE CAN DO SO MUCH

72ND ANNUAL MEETING *In Review | February 22, 2022*

WATCH THE VIRTUAL
MEETING & MORE
[AODFCU.COM/ANNUAL-MEETING](https://www.aodfcu.com/annual-meeting)

Thank you to all who joined us for the 72nd Annual Meeting of AOD Federal Credit Union, which was held on Tuesday, February 22, 2022. The 72nd Annual Meeting took place in-person at the Oxford Civic Center as well as 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 2021. In 2021 we continued to be faced with the challenges of a nationwide pandemic and we are pleased that AOD Federal Credit Union continued to overcome the challenges and remained open to assist our membership.

We continued to enhance our digital channels to provide our membership with a variety of ways to conduct their financial

business. Our members can open accounts, make remote electronic deposits, apply for loans, and have their questions answered through our digital channels providing additional convenience to our membership.

As we enter into 2022 the membership can rest assured that the Board of Directors, Supervisory Committee, Management and Staff of the Credit Union will remain committed to the growth and success of the Credit Union and honoring the 72-year commitment to our membership. We are honored to have the privilege of serving you our member owners.

You may review the Annual Report and video online at www.aodfcu.com/annual-reports/.

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 2/28/22)

TOTAL
ASSETS **\$428,764,826.23**

TOTAL
LOANS **\$192,739,601.99**

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

AUTO LOAN SPECIAL

NO PAYMENTS FOR 90 DAYS*

APRIL 1 - MAY 31
APPLY >> AODFCU.COM

Membership Required. Offer is subject to change and without notice. All loans are subject to credit approval. The actual terms will depend on specific request for credit. *Applies to new direct auto loans and refinancing from other financial institutions only. Special starts April 1, 2022 and ends May 31, 2022. First payment will be due 90-days after date of finance. Some restrictions apply.



REPORT CARD REWARDS

HELP FUEL THEIR FUTURE!

EARN MONEY FOR EVERY "A", "B", OR "C" YOU RECEIVE

*IN THE FOUR CORE SUBJECTS

*Certain Restrictions May Apply.

Membership required. Members may earn \$2.00 for every "A", \$1.00 for every "B", and \$0.50 for every "C" grade in the four core subjects on a student member's report card. Report Card rewards can only be redeemed in person by the student, parent or guardian, by fax, e-mail, mail or any other means. 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. Certain restrictions may apply.



free! MEMBER SHRED DAY

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

LIMIT TO 6 BAGS

12 ELM ST, OXFORD, AL 36203



AOD COMMUNITY INVOLVEMENT



**KIWANIS
PANCAKE BREAKFAST**



PANCAKE DAY Kiwanis CLUB OF ANNISTON



**BOYS & GIRLS CLUB
BOWLING**



**BOYS & GIRLS CLUB
BOWLING**



Big Brothers Big Sister of NE Alabama
BOWL FOR KIDS SAKE



**ANNISTON HIGH SCHOOL
CAREER FAIR**

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,
CHARLENE STALLINGS,
ANTHONY BURDELL

BOARD MEMBERS EMERITUS
BOBBY ISRAEL

SUPERVISORY COMMITTEE

CHAIRMAN
DONTÉ VINCENT
SECRETARY
CHARLENE STALLINGS
COMMITTEE MEMBER
THOMAS SMITH

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 30th
MEMORIAL DAY

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

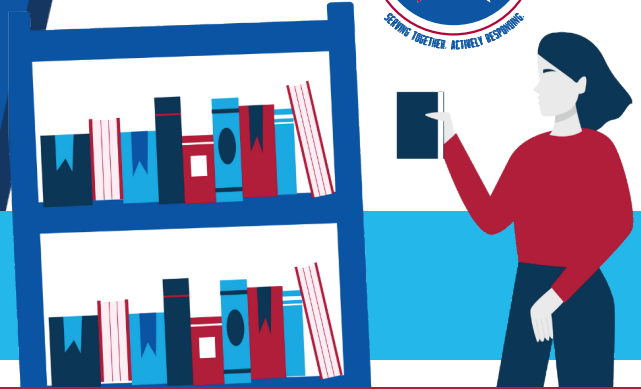
275 Vaughan Ln.
Pell City, AL
35125

LITTLE FREE LIBRARY'S

CHILDREN'S BOOK DRIVE

APRIL 1-22

ALL AODFCU BRANCHES



Help us fill up our local Free Little Libraries!

A Little Free Library is a free book-sharing box where anyone may take a book or share a book. They function on the honor system. Drop off books at any 1 of our 7 Branch locations!

*LOOK FOR A PROJECT STAR BOX IN EACH BRANCH.

*ANY EXTRA BOOKS ACQUIRED THAT ARE NOT NEEDED FOR THE LITTLE FREE LIBRARY WILL BE DONATED TO ANOTHER LOCAL NON-PROFIT OR LIBRARY.

AODFCU

SEG SPOTLIGHT

Washin
COIN LAUNDRY

Washin Coin Laundry is Calhoun County's Premier Locally-Owned Laundromats.

Did you know: Washin Laundry donates 25% of the gross income of select Washers and Dryers at each of their 5 locations to a local non-profit?

So if you have that comforter or other items you need to get washed find all the locations at WashinLaundry.com and look for the Washin For A Cause stickers and help us help the community.

Open 24 Hours a Day.



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 ensure that negative information regarding your accounts with AOD Federal Credit Union will not appear on your credit report.