



Third Quarter BOARD ELECTIONS

Two (2) AOD Federal Credit Union Board of Director positions must be filled in 2023. A three member Nominating Committee to oversee the nominating process has been appointed.

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 two 2023 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 the committee members listed below. Nomination forms must be received no later than:
August 15, 2022.

MAIL TO: AOD Federal Credit Union Nomination Committee, C/O Alison Hardeman, PO Box 608, Bynum AL 36253

2022 Nominating Committee

CHAIRMAN

Jim Webb

Gordon "Doc" Williamson

Charlene Stallings

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 5/31/2022)

**TOTAL
ASSETS** **\$426,120,965.82**

**TOTAL
LOANS** **\$204,056,826.80**

AODFCU.COM ►

WE ARE PROUD TO ANNOUNCE THE 2022 AODFCU Scholarship Winners!

Congratulations to the class of 2022 and all your many accomplishments. We are thankful to those who applied for our scholarships and we wish all our 2022 scholarship recipients much success as they continue their educational journey. AOD Federal Credit Union has expanded the scholarship program and awarded 47 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 2023 AOD Federal Credit Union Scholarship applications will be available in November 2022. 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.

\$1,000 Ken Reid Engineering Scholarship



Jacob Benefield
WEAVER HIGH SCHOOL

\$1,000 Star of Excellence Scholarship



Anna Abernathy
OXFORD HIGH SCHOOL



Benjamin Adams
CLEBURNE COUNTY HIGH SCHOOL



Karson Coppock
WESTBROOK CHRISTIAN



Elizabeth Hall
PLEASANT VALLEY HIGH SCHOOL



Dean Harrell
THE DONOHO SCHOOL



Aaron McFarland
OXFORD HIGH SCHOOL



Kyle Pilkington
OXFORD HIGH SCHOOL



Emma Ray
ALEXANDRIA HIGH SCHOOL



Maggie Ross
WHITE PLAINS HIGH SCHOOL



Anna Strautman
FAITH CHRISTIAN SCHOOL

\$500 Spirit Scholarship



Kaley Barker
ALEXANDRIA HIGH SCHOOL



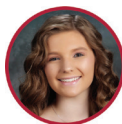
Nadaija Beck
OXFORD HIGH SCHOOL



Chloe Cram
PLEASANT VALLEY HIGH SCHOOL



Avarie Daniel
FAITH CHRISTIAN SCHOOL



Caitlynn Daniel
WALTER WELLBORN
HIGH SCHOOL



Brodie Dodson
FAITH CHRISTIAN SCHOOL

\$500 Spirit Scholarship (Cont'd)



Amarie Curry
JACKSONVILLE HIGH SCHOOL



Christopher Curry
LINCOLN HIGH SCHOOL



Ivy Hughston
THE DONOHO SCHOOL



Kaylin McElroy
PIEDMONT HIGH SCHOOL



Derrian McGee
OXFORD HIGH SCHOOL



Darius McGhee
SAKS HIGH SCHOOL



D'Naijah Montgomery
ANNISTON HIGH SCHOOL



Alexander Murphy
FAITH CHRISTIAN SCHOOL



Kinslee Nunn
OXFORD HIGH SCHOOL



Makenzie Oliver
JACKSONVILLE HIGH SCHOOL



Wesley Goodson
THE DONOHO SCHOOL



Katelyne Gruber
WEAVER HIGH SCHOOL



Adeline Shaw
ALEXANDRIA HIGH SCHOOL



Grace Shelton
JACKSONVILLE HIGH SCHOOL



Kaitlyn Shulch
CLEBURNE COUNTY
HIGH SCHOOL



Hailey Smallwood
OXFORD HIGH SCHOOL



Ursyla Smith
ANNISTON HIGH SCHOOL



Kathryn Snow
ALEXANDRIA HIGH SCHOOL



Adriana Sotelo
WHITE PLAINS HIGH SCHOOL



Anna Tapley
OXFORD HIGH SCHOOL

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2022 AODFCU Scholarship Winners (Continued)

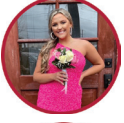
\$500 Spirit Scholarship (Cont'd)



Khamar Pickens
ALEXANDRIA HIGH SCHOOL



Emilee Sandlin
JACKSONVILLE HIGH SCHOOL



Madison Scott
OXFORD HIGH SCHOOL



Reuben Luke Wallace
LINCOLN HIGH SCHOOL



Tamaryn Pierce
SAKS HIGH SCHOOL



Kaleah Taylor
OXFORD HIGH SCHOOL



Samuel Tomlin
JACKSONVILLE HIGH SCHOOL



Luke Turley
OXFORD HIGH SCHOOL



Alivia Grace Ward
WHITE PLAINS HIGH SCHOOL



Thomas Taylor
WHITE PLAINS HIGH SCHOOL

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

COMMUNITY INVOLVEMENT



AODFCU SEG SPOTLIGHT

Thank you to our new SEGs!
WELCOME TO AODFCU!

We are proud to welcome our new SEGs for the month of April to June 2022.

Impressions Grand Events, ALA Pro, Black is Beautiful Foundation, Oxford Circle MHP, R and R Freight Logistics, Freddy's Frozen Custard and Steakburgers, AB's HVAC M.R.S., Hand Detail Car Wash, J&D Coast to Coast, JAIH, Trucking, Keep You Clean, BSG Promotions, Beyond Gloire, Fine Lines Lawn Care, CEI Services Inc., Diamonstar Hospitality, Campbells Custom Creationz, United Natural Food Inc., Vaughn Lawn Care, Nateisha L Bates Attorney at Law, Dudley's Inc., McCord Service Company, White Pine Landscaping Services, Shivah, Kilgore & Potero Property Management, Craft Lawn Management, L&M Lawn and Landscaping, Papa & Nana's Thrift Store & Used Appliance, Touchdown Kickz & Fitz, The Bend, Alabama Lawn Core, C-IT-ALL UAV, Kristi's Classics, KDK Transportation, Christian Cleaning Services, and Rockhill Crafts.

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

UPCOMING HOLIDAY CLOSINGS

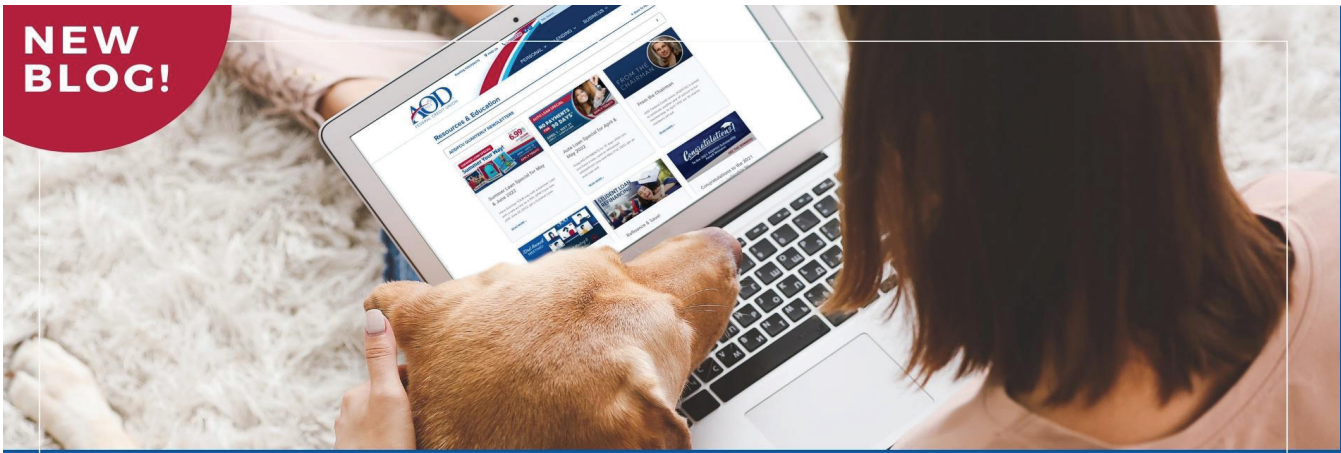


Monday, July 4th
INDEPENDENCE DAY



Monday, September 5th
LABOR DAY

**NEW
BLOG!**



Check Out Our New AODFCU Blog!

Get the full story at aodfcu.com >

Good Vibes Only! SKIP-A-PAY IS HERE!

SKIP YOUR LOAN PAYMENT*
IN JULY OR AUGUST

 **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 fewer 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 July 31, 2022 for July 2022 skips and Aug. 31, 2022 for Aug. 2022 skips.

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**