



THANK YOU FOR VOTING US

#1 BEST FINANCIAL INSTITUTION

#1 BEST HOME MORTGAGE

FOR THE PAST 7 YEARS!



Meet The Candidates *For AODFCU's Board of Directors*

Two AOD Federal Credit Union Board of Directors positions must be filled in 2023. 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

Anthony Burdell



Anthony Burdell, a native of Winchester, Kentucky, is a 1982 graduate of Eastern Kentucky University. After graduation, he did a two-year stint at Kentucky Educational Television (KET). In 1984, he was accepted in the QASAS (Quality Assurance Specialist in Ammunition Surveillance) program at

the U.S. Army Defense Ammunition Center & School in Savanna, Illinois. Following a 16-month internship, he was placed in a job training status. He arrived at Anniston Army Depot in 1985. After a brief period as a QASAS intern, he was assigned as a journey person in the chemical branch. In 1990, he was selected as Anniston Army Depot's Chemical Surety Officer and became responsible for the...(cont'd on next page)

CANDIDATE

Bobby J. Israel



He is an Anniston Army Depot retiree with over 29 years service. He began serving on the AOD Federal Credit Union Board in 1990. He has held the positions of Chairman, Vice-chairman and Treasurer.

In addition to serving on the Board, he served as Chairman of the Supervisory Committee. During this period of time, he

was able to reduce audit expenditures by \$20,000.

He and his wife, Diane, have two sons, Brenton and Ethan (Brittany) and two granddaughters, Lillian and JoAnna. Bobby is a member of Grace Episcopal Church in Anniston. If reelected, Bobby promises to continue serving all members, working hard to provide the membership.... (cont'd on next page)

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 08/31/22)

TOTAL ASSETS **\$423,730,403**

TOTAL LOANS **\$209,078,776**

AODFCU.COM ▶

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

CANDIDATE

Anthony Burdell

management of the chemical surety program. In July 2007, he was selected as the Deputy to the Commander for the Anniston Munitions Center on the installation. As the Deputy, he provided oversight of ammunition operations and management of related funds. He retired from federal service in December 2021. He serves as a deacon and financial secretary at Friendship Missionary Baptist Church. He is married to the former Clester McLain of Anniston, Alabama and they have one son, Christopher.

CANDIDATE

Bobby J. Israel

expanded services, ensuring that the membership receives all the services required to meet their needs and are served with the respect and professionalism they are entitled to. He will join with other Board members to ensure the AOD Federal Credit Union continues to improve its technological capabilities creating a user-friendly environment to both the employed and retiree community. He will continue to make himself available to discuss and assist in any members concerns.

Bobby is requesting your support in reelecting him to the Board, but if for some reason, you cannot support him, he urges each member to vote for someone they feel will keep this Credit Union as progressive as it has become during his tenure on the Board. This is your opportunity to make your voice heard by voting; this is your Credit Union; you own it.

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 a completed Nomination by Petition packet, which may be acquired at any AOD Federal Credit Union branch location or by calling (256) 237-9494. Nomination by Petition packets must be received by the Board Secretary by November 11, 2022, by mailing the completed packet to AOD Federal Credit Union Attn: Board Secretary P.O. Box 608 Bynum AL 36253. 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.

Christmas Club!

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

November 1st, 2022

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



Ho-Ho-Holiday LOAN SPECIAL

AS LOW AS

4.99% APR* **UP TO \$5,000
FOR 12 MONTHS**



APPLY TODAY FOR A HOLIDAY LOAN IN NOV & DEC!

*APR (Annual Percentage Rate) 4.99% available only with payroll deduction or automatic transfer or current rates will apply. Loan amount offered is up to \$5,000 for 12-month term only. Sample monthly payment for a \$2,000 loan over 12-month term at 4.99% is \$171.20. Promotion valid 11/01/22 to 12/31/22. All loans subject to credit approval. Rates, terms, and conditions are subject to change without notice. For more info. Visit aodfcu.com. Certain restrictions may apply. Membership required.

COMMUNITY INVOLVEMENT



Heart of the City
Pell City



Salute to Industry
GOLF TOURNAMENT



YPG Fundraiser
BIG BROTHERS, BIG SISTERS OF NEAL



Branch Opening
ANNISTON HIGH SCHOOL



Branch Opening
WELLBORN HIGH SCHOOL



Branch Opening
WELLBORN HIGH SCHOOL

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

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

AODFCU LEADERSHIP TEAM

BOARD OF DIRECTORS

CHAIRMAN
BOBBY ISRAEL
VICE CHAIRMAN
JAMES DAUGHTERY
TREASURER
JIM WEBB
SECRETARY
GLORIA "JEAN" NEWTON
BOARD MEMBERS
GORDON "DOC" WILLIAMSON,
CHARLENE STALLINGS,
ANTHONY BURDELL

SUPERVISORY COMMITTEE

CHAIRMAN
DONTÉ VINCENT
SECRETARY
CHARLENE STALLINGS
COMMITTEE MEMBER
THOMAS SMITH

SENIOR MANAGEMENT

CHIEF EXECUTIVE OFFICER
VIRGINIA BOWEN
CHIEF OPERATIONS OFFICER
RIKKI GRABEN
INTERIM CHIEF FINANCIAL OFFICER
GREG SMITH
INTERIM CHIEF INFORMATION OFFICER
FRED CARR

UPCOMING HOLIDAY CLOSINGS



Friday, November 11th
VETERANS DAY



Thursday, November 24th
THANKSGIVING DAY



Friday, November 25th
THANKSGIVING



Monday December 26th
CHRISTMAS DAY



Monday, January 2nd
NEW YEAR'S DAY

Save The Date!

AODFCU'S 73RD ANNUAL MEETING

FEBRUARY 28, 2023
5:30PM - OXFORD CIVIC CENTER

IN-PERSON & VIRTUAL ON ZOOM!

Refreshments and prizes.

AODFCU

SELECT EMPLOYER GROUPS

Thank you!

We are proud to welcome our new SEGS for the months of July-September

Sean's Lawns, Creation Forge 3D Printing, I5812, Investment Property Unlimited, Starz Bling and Thing, Fellowship Church, Professional Auto Body, The Devine Truth Associattes, Politicians Dependent on All Citizens, LittleJohn & Sons Services, No Future Tattoo and Piercing Studio, Outta Ya Body Bartending, Hammers Grading & Landscaping, Impressed, DLS Properties, Cheaha Customs, Cheaha Tines Whitetails, Se7en Roses, Odd Jobs Land Works, TAP Ventures, Excel Education Consulting & Coaching, Mountains Bluebird, Newman Transportation, She's So Sassi Boutique, Summer Heat Lawn Care, Eastridge, X&J Santana, Shaddix Roofing and Remodeling, XES Logistics, Tricounty Small Engine, Alabama Attaboys, Nelson Counseling, Susan Rae's Early Learning Center, J&D Multiservice Center, Elevate M.E. Counseling, Resolute and Refresh Ladies Ministries, Story Enterprises, Greater Pell City Chamber of Commerce Inc, Johnson Reconstruction, Unlimited Supply & Materials, Butterfly Home Care ★

BOOST YOUR HOLIDAY BUDGET

Skip-A-Payment!

**SKIP YOUR DECEMBER
OR JANUARY LOAN PAYMENT(S)!**

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 Automatic 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, 2022 for December 2022 skips and January 31, 2023 for January 2023 skips.

