



Save The Date!

AODFCU'S 73RD ANNUAL MEETING

FEBRUARY 28, 2023

5:30PM - OXFORD CIVIC CENTER

IN-PERSON & VIRTUAL ON ZOOM!

Refreshments and prizes.

HAPPY
New Year

Happy New Year from the Board of Directors, Management,
and Employees of AOD Federal Credit Union.

LOCAL
☎ (256) 237-9494

TOLL FREE
☎ (800) 637-0299

FAX
☎ (256) 237-3285

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



KEY
FINANCIALS
(as of 11/30/22)

TOTAL
ASSETS **\$411,845,303**

TOTAL
LOANS **\$203,219,023**

AODFCU.COM ▶

free! MEMBER SHRED DAY

DATE TO BE ANNOUNCED IN
THE 2ND QUARTER NEWSLETTER

LIMIT TO **6** BAGS

12 ELM ST, OXFORD, AL 36203



APPLY NOW FOR THE AODFCU

SCHOLARSHIP FOR 2023 GRADUATING SENIORS

AOD Federal Credit Union is proud to announce the 2023 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, 2023.
NO APPLICATIONS WILL BE ACCEPTED AT THE BRANCHES.



IN LOVING
Memory
.....
OF SUMMER TUCKER



SUMMER TUCKER
September 16, 1985 - December 1, 2022

The **AOD Federal Credit Union** family lost one of our own this past December. On December 1, 2022, **Summer Tucker** passed away unexpectedly. She had been a member of the **AOD Federal Credit Union** family since November 11, 2008. She began her career as a teller and most recently was serving as the **Assistant Branch Manager of the Jacksonville Branch**. She was a valued member of our team and was always ready to assist our members and fellow employees. She will be dearly missed.

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
CHIEF FINANCIAL OFFICER
GREG SMITH
CHIEF INFORMATION OFFICER
FRED CARR
CHIEF LENDING OFFICER
TONY LARUSSA

UPCOMING HOLIDAY CLOSINGS



Monday, January 16th
MARTIN LUTHER KING JR. DAY



Monday, February 20th
PRESIDENT'S 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

BOOST YOUR HOLIDAY BUDGET

Skip-A-Payment!

SKIP YOUR 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.

AODFCU

Thank you!
SELECT EMPLOYER GROUPS

Thank you to all of our **Select Employer Groups**, over 1,300 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 2023!



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