



PELL CITY BLOCK PARTY JUNE 2023

AOD
FEDERAL CREDIT UNION
INSIGHTS

Third Quarter BOARD ELECTIONS

Three (3) AOD Federal Credit Union Board of Director positions must be filled in 2024. A four member Nominating Committee to oversee the nominating process has been appointed.

Three AOD Federal Credit Union Board of Director positions must be filled in 2024. A four-member Nominating Committee to oversee the nominating process has been appointed. If you would like to be considered for nomination to one of the 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 address below. Nomination forms must be received no later than: **August 14, 2023.**

MAIL TO: AOD Federal Credit Union Nomination Committee, C/O Executive Administrative Assistant, PO Box 608, Bynum AL 36253

2023 Nominating Committee

CHAIRMAN

Jim Webb

MEMBER

Charlene Stallings

MEMBER

Tony Burdell

MEMBER

Bobby Israel

LOCAL
(256) 237-9494

TOLL FREE
(800) 637-0299

FAX
(256) 237-3285

CORRESPONDENCE
P.O. Box 608
Bynum, AL 36253

ESI INSURED BY
NCUA
EQUAL HOUSING LENDER

KEY FINANCIALS
(as of 02/28/23)

TOTAL ASSETS \$416,081,227.00

TOTAL LOANS \$219,937,711.00

AODFCU.COM ►

WE ARE PROUD TO ANNOUNCE THE **2023 AODFCU Scholarship Winners!**

Congratulations to the class of 2023 and all your many accomplishments. We are thankful to those who applied for our scholarships and we wish all our 2023 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 2024 AOD Federal Credit Union Scholarship applications will be available in November 2023. 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



Isaac Kirkpatrick
PLEASANT VALLEY HIGH SCHOOL

\$1,000 Star of Excellence Scholarship



Anna Bean
VICTORY CHRISTIAN SCHOOL



Molly Cash
LINCOLN HIGH SCHOOL



Karl Dissinger
JACKSONVILLE HIGH SCHOOL



Hannah Fitch
OHATCHEE HIGH SCHOOL



Joshua Johannson
HOMESCHOOL



Tayler Johnson
MUNFORD HIGH SCHOOL



Ethan Kirkpatrick
PLEASANT VALLEY HIGH SCHOOL



Elijah Mitchell
FAITH CHRISTIAN SCHOOL



Emilea Mitchell
ALEXANDRIA HIGH SCHOOL



Kristyn Rowe
OXFORD HIGH SCHOOL
EMPLOYEE WINNER

\$500 Spirit Scholarship



DeAndre Archie
OXFORD HIGH SCHOOL
EMPLOYEE WINNER



Stella Biddle
JACKSONVILLE HIGH SCHOOL



Trinity Carter
WEAVER HIGH SCHOOL



Luke Chapman
ALEXANDRIA HIGH SCHOOL



Curtis Collins II
PELL CITY HIGH SCHOOL



Ethan Fair
JACKSONVILLE CHRISTIAN SCHOOL

\$500 Spirit Scholarship (Cont'd)



Connor Alan George
PLEASANT VALLEY HIGH SCHOOL



Jada Giddings
JACKSONVILLE HIGH SCHOOL



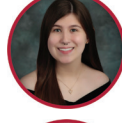
Kaleigh Glasgow
RANDOLPH COUNTY HIGH SCHOOL



Susanna Harrell
THE DONOHO SCHOOL



Savannah Helms
OXFORD HIGH SCHOOL



Jaiden Hughes
OXFORD HIGH SCHOOL



Kimora Jenkins
SAKS HIGH SCHOOL



Alexis Johnson
JACKSONVILLE HIGH SCHOOL



Daisy McElroy
PLEASANT VALLEY HIGH SCHOOL



Amberly McNeal
JACKSONVILLE CHRISTIAN SCHOOL



Autumn Parsons
WELLBORN HIGH SCHOOL



Owen Petty
SAKS HIGH SCHOOL



Rhonda Ragains
WEAVER HIGH SCHOOL



Caleb Robertson
OXFORD HIGH SCHOOL



Kinleigh Shaddix
OXFORD HIGH SCHOOL



Ansley Simmons
THE DONOHO SCHOOL



Aniyah Smith
OXFORD HIGH SCHOOL



Nathanael Smith
JACKSONVILLE HIGH SCHOOL



Braxton Snider
OXFORD HIGH SCHOOL



Mason Terrell
JACKSONVILLE HIGH SCHOOL

Cont'd on page 3

2023 AODFCU Scholarship Winners (Continued)

\$500 Spirit Scholarship (Cont'd)



Anthony Usry
WEAVER HIGH SCHOOL



Alexiya Wright
JACKSONVILLE HIGH SCHOOL

COMMUNITY INVOLVEMENT



OUR BRANCHES

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.COM ▶

AODFCU LEADERSHIP TEAM

BOARD OF DIRECTORS

CHAIRMAN
BOBBY ISRAEL

VICE CHAIRMAN
GORDON "DOC" WILLIAMSON

TREASURER
JIM WEBB

SECRETARY
GLORIA "JEAN" NEWTON

BOARD MEMBERS
DONTE' VINCENT,
CHARLENE STALLINGS,
ANTHONY BURDELL

SUPERVISORY COMMITTEE

CHAIRMAN
THOMAS SMITH

SECRETARY
CHARLENE STALLINGS

COMMITTEE MEMBER
MICHAEL PHILLIPS

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



Tuesday, July 4th
Independence Day



Monday, September 4th
Labor Day

TAKE A BREAK SKIP-A-PAYMENT

Skip your July or August Loan(s) Payment

SUMMER SKIP-A-PAY

***Certain Restrictions May Apply.**

*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, Certificate Secured Loans, Member Business Loans, delinquent loans 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. B) Payment protection and/or GAP insurance may not apply to the extended loan term. Certain restrictions may apply. The offer expires July 31, 2023 for July 2023 skips and Aug. 31, 2023 for Aug. 2023 skips.

Thank you!

AODFCU

SEG SPOTLIGHT



To Learn More Please Visit their website and schedule a tour: <https://www.proveeratgrandview.com/about/>.

Proveer at Grande View is a boutique style Senior Living Community, offering Assisted Living and Memory Care in Birmingham, AL.

The new community has been redesigned by award-winning architects and redeveloped by professional craftsmen and artisans to provide quality and comfort in the daily lives of residents. The views of Double Oak Mountain from atop the ridge are stunning, truly a scenic destination for seniors and their families! Proveer at Grandview provides family-style, farm-to-table dining with the Provisions dining program. Additional services include: medication management, activities of daily living assistance, pharmacy services, Home Health coordination, personal pendant, individualized service plans, and a specialized memory care program, Cherish. Signature Proveer Programs include: Excursions to Art and Cultural Centers, Green Thumb Gardner, Wellness Clinics, Educational Seminars and Resident Centered Events.

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**