



THANK YOU FOR VOTING US

#1 BEST CREDIT UNION

#1 BEST HOME MORTGAGE

FOR THE PAST 8 YEARS!



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

Three AOD Federal Credit Union Board of Directors positions must be filled in 2024. Meet the candidates nominated by the credit union's Nominating Committee. Below is a biographical sketch in the candidates' own words.

CANDIDATE

Donte' Vincent

Donte' Vincent served eight years in the US Army Reserve as a Combat Signaler and retired from the Department of Public Safety (DPS) after 25 years as

an Alabama State Trooper Lieutenant. In 2006, Donte' graduated with honors from Jacksonville State University with a Bachelor of Science degree. During his tenure with DPS, he wrote and managed numerous federal and state grants, implemented...*(cont'd on next page)*

CANDIDATE

Gordon "Doc" Williamson

Have served on the Board of Directors at AOD FCU since 1980. During these 43 years I served as President/Chairman of the board for 22 years, during which time, four branches

were opened during my tenure. I take no personal credit for the success of the credit union as I am only one of seven directors who work for the membership. "Nuff said" as my deceased friend "Eli" Henderson would say.

CANDIDATE

Gloria "Jean" Newton

My husband, Alphonso and I live in Oxford, Alabama. I have served as the Secretary of the Board of Directors (BOD) at AOD Federal Credit Union since 2011. During this

time, I also served on the Supervisory Committee.

I would be honored to continue serving on AOD's BOD. Why? To help my community, friends, and co-workers so that their...
(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 08/31/23)

TOTAL
ASSETS **\$426,295,420.51**

TOTAL
LOANS **\$232,675,925.21**

AODFCU.COM ▶

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

CANDIDATE

Donte' Vincent

policies, and created procedures to reach department goals.

Donte' served five years on AOD Federal Credit Union's Supervisory Committee, where he held various roles such as chair, vice chair, policy committee, and committee member. Donte' also served as an associate Board member and is currently on the Board as a Director. Donte' has completed the National Association of Federally Insured Credit Unions course of study and examination. He is a National Associations of Federally Insured Credit Union's certified volunteer expert. Donte' has a comprehensive understanding of his role as a director and how the

AOD Federal Credit Union system functions. Donte' has developed the skills and experience that will support AODFCU's continued security, stability, and growth.

Donte' roles at AOD Federal Credit Union has been significant in helping members build a credit history, gain access to affordable finance, and accomplish life goals. A year ago, Donte' began serving on the board of directors to ensure credit policies are fairly and prudently applied. It has been a pleasure to serve as a part of AOD's Credit Union's Board of Directors.

CANDIDATE

Gloria "Jean" Newton

financial needs, can be taught, met, and sustained. The entire team at the credit union continues to improve as

the world turns. We have developed plans to grow and retain talent at AOD. We are always striving for better ways to serve our members to include investing in the best technology to keep up with the pace of change to accelerate across business.

I have worked at Anniston Army Depot for 41 years. I have worked in the Auditing, Accounting, and Budgeting career fields. I earned my Bachelor of Science Degree in Finance (with honors) from Alabama State University in February 1981. My additional licenses and certificates include Financial Manager, Senior Tax Analyst and Alabama Real Estate. My military experience includes training in Supply while a member of the United States Navy Reserves from January 1993 to January 2001.

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 10, 2023, by mailing the completed packet to AOD Federal Credit Union Nomination Committee Attn: Executive Administrative Assistant 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
DISTRIBUTIONS WILL BE PROCESSED ON**

November 1st, 2023



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

INSURED BY NCUA.



COMMUNITY INVOLVEMENT



Gross Out Camp
PELL CITY



Lakeside Live
PELL CITY



Salute to Industry
OXFORD BRANCH



Business After Hours
OXFORD BRANCH



Branch Opening
ANNISTON 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
Pky.
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
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

-  Friday, November 10th
VETERANS DAY
-  Saturday, November 11th
VETERANS DAY
-  Thursday, November 23rd
THANKSGIVING DAY
-  Friday, November 24th
THANKSGIVING
-  Monday, December 25th
CHRISTMAS DAY
-  Monday, January 1st
NEW YEAR'S DAY

free! MEMBER SHRED DAY

OXFORD BRANCH

OCTOBER 14TH AT 9AM TO 12PM

LIMIT TO **6** BAGS

12 ELM ST, OXFORD, AL 36203



Thank you!

AODFCU

SEG SPOTLIGHT



RMC
HEALTH SYSTEM



To Learn More Please Visit their Website:
<https://rmccares.org/>

Northeast Alabama Regional Medical Center (RMC) is the premier regional health care provider for a five-county service area in northeast Alabama.

They have a long, strong history of serving the local communities, including not only the city of Anniston, but also residents of Oxford, Jacksonville and the expanse of Calhoun County and surrounding areas. More than 2,000 employees, 300 volunteers and over 200 physicians, who represent a full range of medical specialties, including: cardiac, women's, orthopedics, oncology and emergency services, provide state-of-the-art healthcare to patients with integrity, skill and compassion. RMC's Cancer Program is accredited by the American College of Surgeons' Commission on Cancer and is an affiliate in the University of Alabama (UAB) Cancer Care Network – based out of Birmingham. RMC's Orthopedics program is recognized by Blue Cross and Blue Shield® of Alabama as a Blue Distinction Centers+ for Knee and Hip Replacement®. RMC's OB/maternity program is the first designated Baby-Friendly birthing facility in the state of Alabama.

It's the MOST
Wonderful
Time of the Year!

Winter 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, 2023 for December 2023 skips and January 31, 2024 for January 2024 skips.

