

**AOD FEDERAL CREDIT UNION
P.O. BOX 608
BYNUM, AL 36253**

MINUTES OF THE BOARD OF DIRECTORS SPECIAL MEETING # 3-2023

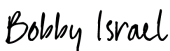
1. Date, Time, Place and Attendance:


- a. Date and Time: February 28, 2023
- b. Place: Oxford Civic Center
- c. Attendance: Present:
Bobby J. Israel, Board Chairman
Jim Webb, Board Treasurer
Gloria "Jean" Newton, Board Secretary
Gordon "Doc" Williamson, Board Director
Charlene Stallings, Board Director
Anthony "Tony" Burdell, Board Director
Donte Vincent, Supervisory Committee Chairman/Assoc
Director

- 1. The meeting was called to order by Board Chairperson, Mr. Bobby J. Israel.
A quorum was present.
- 2. This meeting was held following the 73th Annual Meeting. The Board discussed and voted on the positions to be held by the directors. The results were as follows:

Bobby Israel, Chairperson
Gordon "Doc" Williamson, Board Vice-Chairman
Jim Webb, Board Treasurer
Gloria "Jean" Newton, Board Secretary

3. *Meeting adjourned.*

DocuSigned by:

E5C057E6F2044A2
Bobby J. Israel, Chairman

DocuSigned by:

G1180DFFE4745A44
Gloria Jean Newton, Secretary

Certificate Of Completion

Envelope Id: 92D219FEF7F34D88B4045E40F4C37FBB	Status: Completed
Subject: Approved Minutes	
Source Envelope:	
Document Pages: 1	Signatures: 2
Certificate Pages: 5	Initials: 0
AutoNav: Enabled	Envelope Originator:
Envelopeld Stamping: Enabled	Christy McCullough
Time Zone: (UTC-06:00) Central Time (US & Canada)	PO BOX 608
	BYNUM, AL 36253
	cmccullough@aodfcu.com
	IP Address: 70.150.6.216

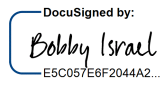
Record Tracking

Status: Original	Holder: Christy McCullough	Location: DocuSign
4/7/2023 1:33:54 PM	cmccullough@aodfcu.com	

Signer Events

Bobby Israel
 bisrael@aodfcu.com
 Security Level: Email, Account Authentication (None)

Signature


DocuSigned by:

 ESC057E6F2044A2...
 Signature Adoption: Pre-selected Style
 Using IP Address: 108.75.54.70

Timestamp

Sent: 4/7/2023 1:35:50 PM
 Viewed: 4/7/2023 7:04:06 PM
 Signed: 4/7/2023 7:04:16 PM

Electronic Record and Signature Disclosure:
 Accepted: 12/2/2022 2:44:32 PM
 ID: a8b05898-54f4-4bf5-bc65-2ad9ae1b2a31

Gloria Jean Newton
 gnewton@aodfcu.com
 Security Level: Email, Account Authentication (None)

DocuSigned by:

 1B0DFFE4745A444...
 Signature Adoption: Pre-selected Style
 Using IP Address: 172.2.195.12

Sent: 4/7/2023 1:35:50 PM
 Resent: 4/7/2023 1:40:44 PM
 Viewed: 4/9/2023 8:13:06 PM
 Signed: 4/9/2023 8:13:24 PM

Electronic Record and Signature Disclosure:
 Accepted: 4/9/2023 8:13:06 PM
 ID: 6ab08d16-f6d8-4d1a-a597-096204dfe7ae

In Person Signer Events	Signature	Timestamp
Editor Delivery Events	Status	Timestamp
Agent Delivery Events	Status	Timestamp
Intermediary Delivery Events	Status	Timestamp
Certified Delivery Events	Status	Timestamp
Carbon Copy Events	Status	Timestamp
Witness Events	Signature	Timestamp
Notary Events	Signature	Timestamp
Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	4/7/2023 1:35:51 PM
Envelope Updated	Security Checked	4/7/2023 1:40:44 PM

Envelope Summary Events	Status	Timestamps
Certified Delivered	Security Checked	4/9/2023 8:13:06 PM
Signing Complete	Security Checked	4/9/2023 8:13:24 PM
Completed	Security Checked	4/9/2023 8:13:24 PM

Payment Events	Status	Timestamps
-----------------------	---------------	-------------------

Electronic Record and Signature Disclosure

CONSUMER DISCLOSURE

From time to time, AOD Federal Credit Union (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign, Inc. (DocuSign) electronic signing system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking the 'I agree' button at the bottom of this document.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after signing session and, if you elect to create a DocuSign signer account, you may access them for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a \$0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. To indicate to us that you are changing your mind, you must withdraw your consent using the DocuSign 'Withdraw Consent' form on the signing page of a DocuSign envelope instead of signing it. This will indicate to us that you have withdrawn your consent to receive required notices and disclosures electronically from us and you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact AOD Federal Credit Union:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by email send messages to: vbowen@aodfcu.com

To advise AOD Federal Credit Union of your new e-mail address

To let us know of a change in your e-mail address where we should send notices and disclosures electronically to you, you must send an email message to us at vbowen@aodfcu.com and in the body of such request you must state: your previous e-mail address, your new e-mail address. We do not require any other information from you to change your email address..

In addition, you must notify DocuSign, Inc. to arrange for your new email address to be reflected in your DocuSign account by following the process for changing e-mail in the DocuSign system.

To request paper copies from AOD Federal Credit Union

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an e-mail to vbowen@aodfcu.com and in the body of such request you must state your e-mail address, full name, US Postal address, and telephone number. We will bill you for any fees at that time, if any.

To withdraw your consent with AOD Federal Credit Union

To inform us that you no longer want to receive future notices and disclosures in electronic format you may:

- i. decline to sign a document from within your DocuSign session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an e-mail to vbowen@aodfcu.com and in the body of such request you must state your e-mail, full name, US Postal Address, and telephone number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

Required hardware and software

Operating Systems:	Windows® 2000, Windows® XP, Windows Vista®; Mac OS® X
Browsers:	Final release versions of Internet Explorer® 6.0 or above (Windows only); Mozilla Firefox 2.0 or above (Windows and Mac); Safari™ 3.0 or above (Mac only)
PDF Reader:	Acrobat® or similar software may be required to view and print PDF files
Screen Resolution:	800 x 600 minimum

Enabled Security Settings:	Allow per session cookies
----------------------------	---------------------------

** These minimum requirements are subject to change. If these requirements change, you will be asked to re-accept the disclosure. Pre-release (e.g. beta) versions of operating systems and browsers are not supported.

Acknowledging your access and consent to receive materials electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please verify that you were able to read this electronic disclosure and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to e-mail this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format on the terms and conditions described above, please let us know by clicking the 'I agree' button below.

By checking the 'I agree' box, I confirm that:

- I can access and read this Electronic CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC CONSUMER DISCLOSURES document; and
- I can print on paper the disclosure or save or send the disclosure to a place where I can print it, for future reference and access; and
- Until or unless I notify AOD Federal Credit Union as described above, I consent to receive from exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to me by AOD Federal Credit Union during the course of my relationship with you.