

Happy New Year



**A GIFT TO YOU
FOR OUR
SHARED SUCCESS!**

\$25
BONUS DIVIDEND

**Membership
Has Its Benefits**



Member account must be in good standing to receive bonus dividend. Accounts not in good standing include: accounts with bankruptcy, charge-offs, foreclosures, dormancies, a balance lower than the \$25 minimum, and accounts with loans more than 30 days delinquent. Account must be open for at least 90 days to qualify. Bonus dividend will be provided no later than 12/31/2023. Certain restrictions apply. Membership required. Insured by the NCUA.



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 11/30/2023)

Total Assets:
\$432,735,058.59

Total Loans:
\$233,388,832.72

AODFCU.COM

VIRTUAL & IN-PERSON

February 27th
@5:30pm

Stay Tuned 

For more info coming from the AOD
Website, Email, and Social Media.
Visit **AODFCU.COM**

SAVE THE DATE!

74th

Annual Meeting



AOD Federal Credit Union's Annual Meeting will be held February, 27, 2024, at the Oxford Civic Center. Doors will open at 5:30pm, meeting will begin at 6:00pm.. The past year will be reviewed. Refreshments will be served, and door prizes will be given away. Everyone is invited! Please note that this year's election will not be conducted by ballot and there will be no nominations from the floor since there was only one nominee for each position to be filled.

APPLY NOW FOR THE AODFCU

SCHOLARSHIP FOR 2024 GRADUATING SENIORS

2023 Applications are available now at <https://www.aodfcu.com/scholarship-program/>

APPLICATIONS ARE BEING ACCEPTED NOW

AOD Federal Credit Union is proud to announce the 2024 AOD Scholarships for graduating student AODFCU members!

AOD Federal Credit Union is proud to announce the 2024 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.

Mailing Address: AODFCU, Attn: Christy
McCullough, P.O. Box 608 Bynum, AL 36253

TO QUALIFY:

Member of AOD Federal Credit Union
For at least 1 year.
(Must include the account number)

APPLICATION PACKAGE:

NEEDED:

- 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

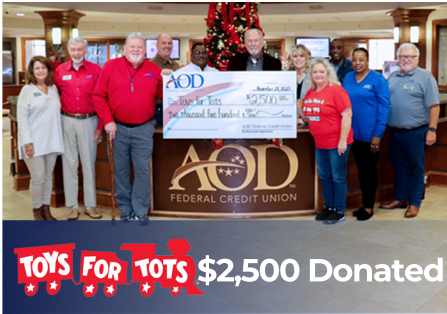
APPLY TODAY!

Visit [aodfcu.com/scholarship-program/](https://www.aodfcu.com/scholarship-program/) or come by one of our AODFCU Branches to pick up an application.

PACKAGE MUST BE POST MARKED NO LATER THAN FEBRUARY 15, 2024. NO APPLICATIONS WILL BE ACCEPTED AT THE BRANCHES.



COMMUNITY INVOLVEMENT



TOYS FOR TOTS \$2,500 Donated



MORTGAGE DEPT.
Calhoun County Board of Realtors Christmas Breakfast



SHAYNA BUSSEY
Branch Manager
Lenlock Branch

2023 graduate of the Calhoun County Area Chamber of Commerce LCC
Congratulations Shayna!



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

15 Monday, January 15th
Martin Luther King Jr. Day

19 Monday, February 19th
President's Day



free! MEMBER SHRED DAY

OXFORD BRANCH | APRIL 27TH FROM 9AM TO 12PM

LIMIT TO 6 BAGS
12 ELM ST, OXFORD, AL 36203
AODFCU.COM

OUR BRANCHES

AODFCU.COM ▶

BYNUM
334 Victory Dr.
Bynum, AL
36265

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
1150 Bill Robison
Pkwy.
Anniston, AL
36206

OXFORD
12 Elm St.
Oxford, AL
36203

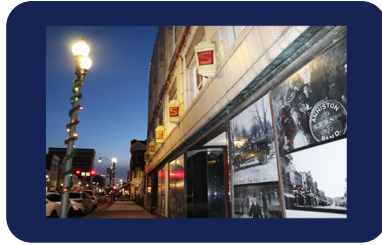
PELL CITY
275 Vaughan Ln.
Pell City, AL
35125

THE KRESS SEG Spotlight

The historic Kress building, located on Noble St in Anniston, AL, houses one of the region's most beautiful event venues, boasting eighteen-foot-high ceilings, dark rich wood floors and every inch of the original Art Deco moldings.

Visit <https://www.thekressanniston.com/> for more info.

The Kress is Calhoun County's best kept secret when it comes to event space. Business Partners Andrew Koehler and Toby Kilpatrick have done an amazing job renovating and updating this great building in the heart of Anniston on Historic Noble Street. For information about reserving the Kress for your next Wedding, Family Runion, Prom and more call 404-884-1826 and tell them Tony at AOD sent you. ~ Tony LaRussa CLO



It's the MOST Wonderful Time of the Year!

Winter Skip-a-Payment December/January ONLY

DISCLAIMER

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. 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.



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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 debit 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 Funds 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 OR TOLL FREE 800-637-0299