



2023

74TH ANNUAL MEETING IN REVIEW

WHERE I BELONG.

PROVIDING QUALITY MEMBER SERVICE FOR 74 YEARS.

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CORRESPONDENCE
P.O. BOX 608
BYNUM, AL 36253



KEY FINANCIALS
(as of 02/29/2024)

Total Assets:
\$431,176,427.27

Total Loans:
\$230,633,487.40

AODFCU.COM

74th Annual Meeting In Review:

Thank you for joining us at the 74th Annual Meeting of AOD Federal Credit Union, held on February 27, 2024, at the Oxford Civic Center. It is evident that despite the challenges faced in 2023, the credit union has persevered and continued to serve its members effectively. The commitment to enhancing digital channels for financial transactions reflects a proactive approach to meeting the evolving needs of members in an increasingly digital world.

The dedication of the Board of Directors, Supervisory Committee, Management, and Staff to the growth and success of the Credit Union is commendable and underscores the importance of teamwork in achieving organizational goals. The longstanding commitment of 74 years to serving members demonstrates stability and trustworthiness, qualities that are crucial in the financial services industry.

Providing access to the Annual Report and video online ensures transparency and allows members to stay informed about the credit union's performance and initiatives. This commitment to communication and openness strengthens the relationship between the credit union and its members.

The Annual Meeting was a successful event, combining both in-person and virtual participation to accommodate the diverse needs of the membership. It's evident that AOD Federal Credit Union remains dedicated to its mission of serving its member-owners and adapting to the changing landscape of financial services.

You may review the Annual Report and video online at www.aodfcu.com/annual-reports/.

Free! MEMBER SHRED DAY!

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

LIMIT TO 6 BAGS

12 ELM ST. OXFORD, AL 36203

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COMMUNITY INVOLVEMENT



Kiwanis Pancake Day 2024



Anniston High School Financial Literacy



Big Brothers Big Sisters NE Alabama Bowling for Kid's Sake 2024

PROGRESS NEVER TASTED SO GOOD!

Visit your local branch to enter to win a lunch with leaders of AODFCU to share your thoughts and ideas.

Winners are drawn quarterly. If your name is drawn, an employee of AODFCU will contact you with further details. Membership Required.

"AOD Credit Union is excited to announce the launch of a new opportunity for its members: the chance to have lunch with credit union leadership. This initiative aims to foster open communication between leadership and members, providing a platform for valuable feedback that can lead to improvements in the services and offerings provided by the credit union. By engaging with members in this manner, AOD Federal Credit Union is committed to enhancing the overall experience and satisfaction of its membership base."



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
MICHAEL PHILLIPS

- 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, May 27th
Memorial Day

Wednesday, June 19th
Juneteenth



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
150 Bill Robison
Pkwy.
Anniston, AL
36206

OXFORD
12 Elm St.
Oxford, AL
36203

PELL CITY
275 Vaughan Ln.
Pell City, AL
35125



The Main Olive is located on Main St. in the Historic Downtown Oxford. They are a unique and affordable gourmet food store and tasting experience. The Main Olive offers several varieties of olive oils, vinegars, seasonings and spices, jams, BBQ sauces, salsas, locally made or sourced items, and so much more! You can purchase your gourmet food and other items in-store or online. The Main Olive hosts several events throughout the year, and the owners are exceptionally knowledgeable and friendly!

SEG Spotlight

Learn more at: <https://www.themainolive.com/>
Or visit The Main Olive at: 508 Main St. Oxford, AL 36203

**RIGHT WHERE
THEY DISTRIBUTE
EARNINGS INSTEAD
OF POCKETING THEM.
I BELONG.**



Learn more at www.aodfcu.com

THE FACT ACT

The Fair Credit Reporting Act is designed to aid in the fight against identity theft, increase the accuracy of consumer reports and limit the type and amount of marketing solicitations that you receive.

NOTICE

Furnishing Negative Information to Consumer Reporting Agencies

- We may report information about your account to credit bureaus.
- Late payments, missed payments, or other defaults on your account may be reflected in your credit report. (This notice has been provided to you as required by Section 217 of the Fair and Accurate Transactions Act of 2003)

Your credit report provides insight on how financially responsible you are. Your financial well-being depends heavily on maintaining a clean credit report. Negative information in your credit report will lower your credit score. Low credit scores generally result in denial of future credit, lower credit limits, and higher rates on the credit you receive.

Please make your payments on time and always pay at least the minimum amount due to insure that negative information regarding your accounts with AOD Federal Credit Union will not appear on your credit report.

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