



## WHERE WE CAN LOCK IN A RATE NOW AND LOWER IT LATER. I BELONG.

Advantage Mortgage, one time, no-refinance rate  
reduction. Buy your home with confidence.

LIMITED-TIME OFFER. NMLS #519897. SEE ASSOCIATE FOR ADDITIONAL LOAN INFORMATION.



Advantage Mortgage Loan is a 30-year fixed rate mortgage loan with a one-time no-refinance rate reduction throughout the life of the loan. To receive an Advantage Mortgage Loan, you must meet the following criteria: (1) The Advantage Mortgage loan is available for the purchase or refinance of single family, primary residences only. The refinance of existing AODFCU mortgage loans must be CASH OUT. (2) Members are responsible for monitoring AODFCU's rates and deciding when to exercise their no-refinance rate reduction. (3) To be eligible for the no-refinance rate reduction you must exercise the following: (a) You must contact AODFCU and request the rate reduction option. (b) Your loan must be current with no more than 30 days past due. (c) You do not have an active bankruptcy case pending or you have not filed for bankruptcy protection within 6 months of your request. (d) You must pay a \$250.00 rate reduction fee. (4) Mortgage loan interest rates are determined by Member's qualifying credit score at the time of application (risk-based pricing). The interest rate for the Advantage Mortgage Loan rate reduction will be determined by one of the following: Member's qualifying credit score at the time of the original loan or, the Member may elect for AODFCU to obtain a new tri-merged residential mortgage credit report at the time of the request for reduction of rate to be determined if Member qualifies for a better rate than rate based on the original qualifying credit score (meaning the qualifying credit score has improved to a higher tier for pricing since the original credit report). If Member opts for new credit report, the rate will be based on the new report (whether qualifying score is higher OR lower) and the Member agrees to pay for the report. (5) The one time no-refinance rate reduction will reduce your interest rate, and the remaining principal and interest payments on your loan. It will not modify any other terms contained in your original loan documents. Including but not limited to: Principal balance, maturity date, and additional amounts due for escrows. Consult a tax adviser for further information regarding the deductibility of interest and charges. Loans are subject to credit approval. Membership required. Limited Time Offer and may be withdrawn without notice. Certain Restrictions Apply.

## Third Quarter Board Elections

Five AOD Federal Credit Union Board of Director positions must be filled in 2025. 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, it must be mailed to the address below. Nomination forms must be received no later than: August 12, 2024.

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

### 2024 NOMINATING COMMITTEE

**CHAIRMAN**  
Tony Burdell

**MEMBER**  
Donte Vincent

**MEMBER**  
Doc Williamson

**MEMBER**  
Bobby Israel

**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 03/31/2024)

**Total Assets:**  
\$434,454,963.83

**Total Loans:**  
\$231,344,691.78

**AODFCU.COM**



Pictured: Miani Burton - Saks High School; Peyton Whitelaw - Donoho; Ja'Miah Heard - Oxford High School; Dylan Martin - Weaver High School; Dakota Frank - Munford High School; Charity Davidson - Homeschool; Jackson Hill - Oxford High School; Caleb Walker - Jacksonville High School; Emma Turner - Munford High School; Sarah Edwards - Oxford High School; Gracelyn Tidwell - Lincoln High School; Timothy Mayes - Faith Christian School; Alexis Tarrance - Alexandria High School; Logan Smith - Munford High School; Alexis Lynn - Alexandria High School; Gina Sparks - Oxford High School; Jacob Haynes - Piedmont High School; Gavin Barnes - White Plains High School; Joshua Henry Simning - Jacksonville High School; Cameron Almon - White Plains High School; Landon Carroll - Oxford High School; Kaelyn Crossley - Oxford High School; Tatum Starling - Oxford High School; Raven Leftwich - Alexandria High School; DaMonte Sinclair - Jacksonville High School; Brady Laros - Pleasant Valley High School; Chase Truitt - Oxford High School; Anthony Bothwell - Saks High School; Dontavious Jordan - Piedmont High School; Ava Smith - Donoho; Diya Patel - Oxford High School; Peyton Webb - Donoho

Not Pictured: Cori Austin - Cleburne County High School; Ellamae Kines - Weaver High School; Aiyanna Cannon - Saks High School; Jakarian Jackson - Anniston High School; Berkley Mooney - Oxford High School; Shayla Murray - White Plains High School; Joshua Baker - Oxford High School; Christian Hess - Alexandria High School; Brody Moore - Donoho; Wyatt West - Welborn High School; Joshua Todd - Saks High School; Jason Wallace Jr - Donoho; Luke Gable - Oxford High School; Nathan Carney - Munford High School; Austin Winton - Munford High School; Andrew Freeland - White Plains High School; Zykiah Kirksey - Anniston High School; Samantha Cash - Jacksonville Christian; Cassidy Arnold - White Plains High School; Ian Cartwright - Alexandria High School; Kenzie Magouryk - James Clemons High School



20  
24

# SCHOLARSHIP WINNERS!

## CONGRATULATIONS SENIORS, THIS IS ONLY THE BEGINNING!



Mingledorff's Inc. is a leading HVAC wholesaler in the United States. Established in 1939, the company has expanded to over 41 locations across the Southeast, including several in Alabama. Committed to delivering the best experience to their customers, partners, and employees, Mingledorff's mission is to "Equip HVAC Professionals to Succeed." In addition to their prominence in HVAC wholesaling, they are renowned for their exceptional community service. More information about their community events and partnerships can be found on the Mingledorff's website. AODFCU is proud to have Mingledorff's as one of our Select Employer Groups (SEGs).

Learn more at: <https://www.mingledorffs.com/>

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## COMMUNITY INVOLVEMENT



**Spring Shred Day 2024**



**Jacksonville CDC Financial Literacy**



**Pell City Block Party 2024**



**Senior Citizen Fraud Awareness  
AOD & NARFE / AOD Branch**

## 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."



### 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

## 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  
ANGIE COLEY  
TOM SMITH**

### SUPERVISORY COMMITTEE

CHAIRMAN  
**MICHAEL PHILLIPS**

SECRETARY  
**CHARLENE STALLINGS**

COMMITTEE MEMBER  
**L DENNIS DANIEL**

COMMITTEE MEMBER  
**CHRIS WORD**

### SENIOR MANAGEMENT

CHIEF EXECUTIVE OFFICER  
**VIRGINIA BOWEN**

CHIEF OPERATIONS OFFICER  
**RIKKI GRABEN**

CHIEF EXECUTIVE ASSISTANT  
**CHRISTY MCCULLOUGH**

CHIEF FINANCIAL OFFICER  
**GREG SMITH**

CHIEF INFORMATION OFFICER  
**FRED CARR**

CHIEF LENDING OFFICER  
**TONY LARUSSA**

## UPCOMING Holiday Closings

**04** Thursday, July 4th  
**Independence Day**

**02** Monday, September 2nd  
**Labor Day**



FEDERAL CREDIT UNION

# 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/UPLOADEDFILES/FILE/PRIVACYNOTICE2015.PDF](https://www.aodfcu.com/uploadedfiles/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

# WHERE INSTEAD OF MAKING A PAYMENT I'M MAKING MEMORIES. I BELONG.

## Skip your July or August loan payment and enjoy the summer. Apply today!

By participating in AOD Federal Credit Union's Skip-A-Pay<sup>®</sup> 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 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, 2024 for July 2024 skips and Aug. 31, 2024 for Aug. 2024 skips.



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