



INSIGHTS

PROVIDING QUALITY MEMBER SERVICE FOR 76 YEARS

2026



ANNUAL MEETING
IN REVIEW



AWESOME · OWNERSHIP · DEDICATED
Service that Empowers to Members

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 02/28/2026)

Total Assets:
\$467,983,495.77

Total Loans:
\$251,720,706.05

AODFCU.COM

76th Annual Meeting in Review

Thank You for Celebrating Our 76th Annual Meeting!

We were proud to host the 76th Annual Meeting of the Credit Union, celebrating 76 years of dedicated service to our members and communities. The meeting was held on February 24, 2026, at the Oxford Civic Center, where more than 300 members, employees, and guests gathered to reflect on the credit union's achievements and continued growth.

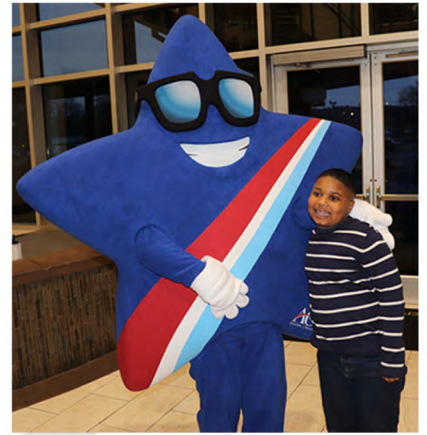
The evening provided an opportunity to review the accomplishments of 2025 and recognize the collective efforts that made the year so successful. The dedication of our Board of Directors, employees, and member-owners continues to be the driving force behind the credit union's strength and progress. Their shared commitment to our mission allows us to remain focused on providing exceptional service and financial opportunities to those we serve.

Reaching our 76th year is an important milestone that highlights the trust our members place in us. That trust inspires us to continue building strong relationships and delivering reliable financial solutions that support our members' goals.

To maintain transparency and keep our membership informed, the Annual Report and meeting video are available online for those who were unable to attend. The meeting itself was a wonderful success, with both in-person and virtual participation, allowing more members than ever to take part in this important event.

As we look ahead, we remain committed to serving our member-owners with the same dedication and integrity that have guided the credit union for more than seven decades.

You may review the Annual Report and video online:
<https://www.aodfcu.com/annual-meeting/>

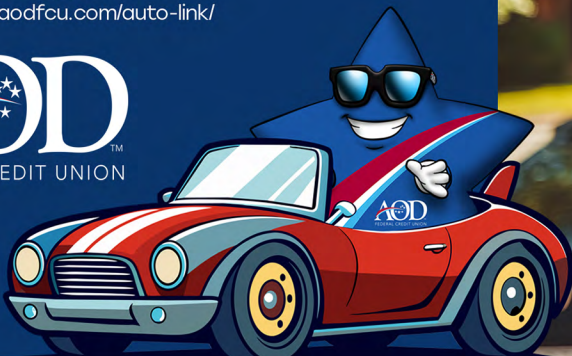


Their Future Deserves a Great Start

WITH AOD AUTO STAR!

To Learn More Visit:
<https://www.aodfcu.com/auto-link/>

AOD
FEDERAL CREDIT UNION



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COMMUNITY INVOLVEMENT



Kiwanis Pancake Breakfast



Financial Literacy: United Way



Anniston High School College & Career Day

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
ROBERT CURRY
ANGIE RICHMOND

SUPERVISORY COMMITTEE

CHAIRMAN
MIKE PHILIPS

COMMITTEE MEMBER
L DENNIS DANIEL

COMMITTEE MEMBER
ANGIE RICHMOND

SENIOR MANAGEMENT

INTERIM CHIEF EXECUTIVE OFFICER
CHRISTY MCCULLOUGH

CHIEF OPERATIONS OFFICER
RIKKI GRABEN

CHIEF FINANCIAL OFFICER
GREG SMITH

CHIEF INFORMATION OFFICER
AARON WOODS

CHIEF LENDING OFFICER
TONY LARUSSA

UPCOMING Holiday Closings

25 Monday, May 25th
Memorial Day

19 Friday, June 19th
Juneteenth

Free! MEMBER SHRED DAY!

OXFORD BRANCH

APRIL 25, 2026
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

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 FACT ACT



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.

WHERE MY DREAMS BECOME REALITIES I BELONG

Mortgage Rates as low as 4.31%**APR*

Certain Restrictions Apply. Loans Subject to Credit Approval



AODFCU.COM
800.637.0299



*APR = Annual Percentage Rate. NMLS# 519897. All loans are subject to credit approval. **The advertised rate applies to a 1/1 Adjustable-rate Mortgage (ARM) with a term of up to 360 months for borrowers with an A+ credit score. The interest rate is fixed for the first year and thereafter will be based on the annualized interest rate of U.S. Treasury securities at constant, fixed maturity with a maturity of one year plus our margin, rounded to the nearest 1/8 of 1%. We have recently used 1.23% as a margin. As of 1/20/26, rates range from 4.31% to 13.31% on adjustable-rate mortgage loans. Example: A \$150,000.00 loan with a 360-month term at 4.31% APR results in monthly payments of \$743.19 for the first year, excluding taxes and insurance. Home Equity Lines of Credit (HELOC) incur an annual fee of \$45 and a transaction fee of \$5 for each draw of less than \$500; these fees will be added to the loan balance. Call 1-800-637-0299 to learn more about our fixed-rate mortgage options and rates. Rates are subject to change without notice and some restrictions apply. Membership required.



SEG SPOTLIGHT

Select Employer Group Spotlight: EVANS FLOWER SHOP

Evans Flower Shop has been Anniston's trusted hometown florist since 1953, creating beautiful, handcrafted arrangements with care and compassion. Located in historic downtown Anniston, the shop is known for its gorgeous long lasting designs, attentive customer service, and reliable same-day delivery for every occasion, from birthdays and celebrations to sympathy and funeral services. With decades of experience and a reputation for going above and beyond, Evans Flower Shop remains a beloved local favorite for fresh flowers and thoughtful gifts.

For more information contact Evans Flower Shop at (256) 236-2589 or visit <https://evans-flowers.com/>



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