



## Mobile Financial Center Ribbon Cutting!

Banking that comes to you! Our Mobile Financial Center is equipped and ready to serve our community by bringing convenient financial services directly to the people who need them most. From community events to times of need, we're committed to being there for our members every step of the way.

## MEET THE CANDIDATES For AODFCU's Board of Directors

Three AOD Federal Credit Union Board of Directors positions must be filled in 2027.

Nominations for vacancies may also be made by petition signed by 1% of the membership, with a minimum of 20 and a maximum of 500. Each nominee by petition must submit a completed Nomination by Petition packet, which may be acquired at any AOD Federal Credit Union branch location or by calling (256)237-9494. Nomination by Petition packets must be received by the Board Secretary by November 06, 2026, by mailing the completed packet to AOD Federal Credit Union Nomination Committee Attn: Executive Assistant, P.O. Box 608 Bynum, AL 36253. Elections will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.

### 2026 NOMINATING COMMITTEE

**CHAIRMAN**  
Jim Webb

**MEMBER**  
Tony Burdell

**MEMBER**  
Bobby Israel

**MEMBER**  
Charlene Stallings

**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 08/31/2026)

**Total Assets:**  
\$466,056,326

**Total Loans:**  
\$251,011,238

**AODFCU.COM**



## MEET THE CANDIDATES For the Board of Directors



### Robert Curry

I am married and have 2 girls and 4 grandchildren. After High school I entered the United States Army and served in the Medical Corp. I served for 4 years of active duty and I then served 12 more years in the Ready Reserve. I attended Jacksonville State University and completed my Safety and Occupational Health and Industrial Management programs. I first worked at the Anniston Army Depot (ANAD) Health Clinic for 5 years after my active-duty service. I applied to the Safety and Occupational Health Internship with the federal government and was accepted. After the 2-year education program I was assigned to ANAD and worked as a Safety and Occupational Health Specialist. Later I was promoted to the Health Physicist position within the Safety Office where I worked until my retirement in late 2012. In 1990 I ran for and was elected to the Board of Directors to AOD Federal Credit Union (AODFCU) where I served for 3 years. I completed all recommended National Federal Credit Union training courses during that time. In 2024 I was again selected to serve as a AODFCU Board of Director till present, for a total of 5 years now. At the beginning of my career at ANAD, I joined the AOD Federal Credit Union (AODFCU) and have been a member since the early 80's. The many services and help offered by this Credit Union were crucial to me and my young family at this stage of my life. I'm sure the Credit Union has helped thousands of other members like myself and for me, it had a family feel and not just a business. I would like to continue to serve as a AODFCU Board of Director to continue our Credit Union's growth and strength into the future.



### Gordon "Doc" Williamson

Have served on the Board of Directors at AODFCU since 1980. During these 46 years I served as President/Chairman of the board for 22 years, during which time, four branches were opened during my tenure. I take no personal credit for the success of the credit union as I am only one of nine directors who work for the membership. "Nuff said" as my deceased friend "Eli" Henderson would say.



### Donté Vincent

Donte Vincent is a retired law enforcement officer, military veteran, and honors graduate of Jacksonville State University. He retired as a Lieutenant from the Alabama Department of Public Safety (DPS) following 25 years of distinguished service as an Alabama State Trooper. Throughout his DPS career, Donte developed and managed federal and state grants, implemented departmental policies, and established strategic operational procedures. This extensive public service background solidified his expertise in administration, compliance, policy development, and organizational management. Donte began his volunteer service with AOD Federal Credit Union in 2018 on the Supervisory Committee, serving as Chair, Vice Chair, and a Policy Committee member. After serving as an Associate Board Member, he is now completing his fourth year as a Director. A NAFCU Certified Volunteer Expert, Donte completed the rigorous National Association of Federally-Insured Credit Unions course of study and examination. His formal training and years of dedicated service provided him with a comprehensive understanding of credit union operations and directorial responsibilities. During his tenure on the Board of Directors, Donte has helped craft and approve key policies that maximize member savings, improve employee retention, and ensure the credit union's long-term financial soundness. He remains deeply committed to advancing fair, responsible, and prudent policies, and considers it a profound honor to serve the members of AOD Federal Credit Union.

## Free! MEMBER SHRED DAY!

OXFORD | OCTOBER 24TH  
BRANCH | 9AM TO 12PM

LIMIT TO 6 BAGS

12 ELM ST. OXFORD, AL 36203

[AODFCU.COM](http://AODFCU.COM)



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CORRESPONDENCE

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## COMMUNITY INVOLVEMENT



**TCR & United Way  
Back To School**



**Sunny King Car Sale**



**Mobile Financial Center  
Ribbon Cutting**



**Business After Hours**



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

Limited-Time Offer. Learn more at [aodfcu.com](http://aodfcu.com)

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

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. (6) Members are required to maintain an active monthly direct deposit into their account prior to closing on an Advantage Mortgage Loan. Loans are subject to credit approval. Membership required. Limited Time Offer and may be withdrawn without notice. Certain Restrictions may apply. NMLS# 679897



### OUR BRANCHES

#### 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

[AODFCU.COM](http://AODFCU.COM) ►

### AODFCU

Leadership Team

#### BOARD OF DIRECTORS

CHAIRMAN

**BOBBY ISRAEL**

VICE CHAIRMAN

**GORDON "DOC" WILLIAMSON**

TREASURER

**JIM WEBB**

SECRETARY

**GLORIA JEAN NEWTON**

BOARD MEMBERS

**DONTÉ 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

CHIEF EXECUTIVE OFFICER

**CHRISTY MCCULLOUGH**

CHIEF OF STAFF

**VIRGINIA BOWEN**

CHIEF OPERATIONS OFFICER

**RIKKI GRABEN**

CHIEF INFORMATION OFFICER

**AARON WOODS**

CHIEF LENDING OFFICER

**TONY LARUSSA**

CHIEF FINANCIAL OFFICER

**AMBER BOYD**

### UPCOMING Holiday Closings

**11** Wednesday, November 11th  
**Veterans Day**

**26** Thursday, November 26th  
**Thanksgiving Day**

**27** Friday, November 27th  
**Day After Thanksgiving**

**24** Thursday, December 24th  
Close at 1PM  
**Christmas Eve**

**25** Friday, December 25th  
**Christmas Day**

**31** Thursday, December 31st  
Close at 2PM  
**New Year's Eve**





# Qualified Written Requests

The Credit Union requires all Qualified Written Requests (QWR) and "error notices be mailed exclusively to PO Box 608 Bynum, AL 36253. The disclosure of this address is provided annually to the membership and at loan closing.

## A QWR or ERROR NOTICE INQUIRY MUST BE:

1. In Writing, submitted by the member or an agent of the member ( Writing on a payment coupon or mortgage statement may not be considered as a notice of error); and
2. Include or provide enough information for the Credit Union to identify the name and account of the borrower; and
3. Contain a statement of reasons the member believes that the Credit Union has made an error or contain a detailed explanation as to other information relating to the servicing of the loan.



## Celebrating 32 Years of outstanding member service

AOD Federal Credit Union is proud to recognize Rikki Graben, Chief Operations Officer, for her outstanding commitment to member service and her 32 years of dedicated service to the Credit Union.

Rikki began her career with AOD Federal Credit Union 32 years ago as a teller. Through hard work, dedication, and a genuine passion for serving others, she continued to grow within the organization, ultimately advancing to the position of Chief Operations Officer.

Throughout her career, Rikki has always been known for her heart for our members. Whether assisting a member at the teller line, helping resolve a difficult situation, supporting employees, or leading Credit Union operations, she has remained committed to one of AOD's most important values – Quality Member Service.

Rikki's dedication goes far beyond simply doing her job. Over the past three decades, she has built lasting relationships with generations of AOD members and has consistently demonstrated what it means to put our members first.

Her compassion, knowledge, and willingness to go the extra mile have made a meaningful difference in the lives of countless members and employees.

In recognition of her exceptional service, Rikki was recently presented with an award for Outstanding Member Service by AOD Federal Credit Union Board Chairman Bobby Israel. Pictured: Rikki Graben receiving the Outstanding Member Service Award from Board Chairman Bobby Israel and with longtime AOD Federal Credit Union member Mr. James Williams.



# Christmas Club!

**ALL CHRISTMAS CLUB SAVINGS DISTRIBUTIONS WILL BE PROCESSED ON**

**November 1st, 2026**

*Join the Christmas Club today to put a little money away for a Happy Holiday!*



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