



2011 ANNUAL REPORT

AODTM
FEDERAL CREDIT UNION
Federally Insured by the NCUA

Mission Statement

AOD Federal Credit Union is a cooperative organized for members to pool their savings, lend them to one another, and own the organization where they save, borrow and obtain related financial services.

Working Vision Statement

“Quality Member Service”

Organizational Values

- Progressive
- Commitment to a Quality Staff
- Community Service
- Integrity
- Commitment to Members’
Financial Well-Being

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Bauer Financial Institution has given AODFCU its highest 5-star rating, making AODFCU one of the strongest and most stable financial institutions in the country.

Weiss Ratings has given AODFCU a financial strength rating of "Excellent". This rating recognizes AODFCU as an outstanding credit union offering excellent financial stability.

Our History

AOD Federal Credit Union was federally chartered on April 21, 1950, as a financial cooperative to serve its members. The credit union's original charter group consisted of 45 members who were all employed by the **Anniston Ordnance Depot**. AODFCU's first day of operation was May 4, 1950, in an office located on the Depot property. Since 1950, AOD Federal Credit Union has grown to five offices, located throughout Anniston and Oxford, with more than 380 select employer groups and 12-ATM locations throughout Talladega, Oxford, Anniston, and Jacksonville. For 62 years, the credit union's goal has been to provide its members with sound savings programs, competitive lending and checking products, and a variety of other convenient services tailored to fit the needs of each individual member. AOD Federal Credit Union's 62 years of service and experience has positioned the credit union to become one of the largest and most stable credit unions in the nation.



AOD Federal Credit Union's Jacksonville office, the **Gordon L. Williamson Building**, opening in early 2012.

AOD Federal Credit Union

Original Charter Members

Foster Oliver	Freeman A. Lambert
Jack P. Butterly	Charles W. Locke
T.L. Drummonds	Mildred J. Cowan
Milton E. Harris	Leon W. Poe
S.C. Woodard	D.E. Smith
Joseph Burn	Dudley C. Ward
Rudolph K. Baerwald	H. M. Bunch
Donald C. Koehn	E.R. Perry
Edward C. O'Brien, Jr.	Nellie C. Holmberg
M.B. Jackson	Clarence A. Gilmore
John L. Carpenter	Grady L. Tew
Lincoln Gundlack	Nobie T. Martin
Elijah J. Colley	Alanzo O'Harrow
Nell M. Flanagan	James B. Perry
Lewis E. Melton	Carrie E. Dickie
Clarence W. Gober	S.S. Penuel
Billy Malcom	Margaret Jamison
Fannie D. Battles	Ruth L. Cornelius
Catherine W. Bowling	F.J. Krysiak
James B. Owen	Revy E. Higgins
Marvin H. Voges	Thomas E. Ball
Herbert C. Price	W.W. Owens
Donald Turner	

2011 Small Business
of the Year



Calhoun County
Chamber of Commerce

Reader's Choice
"Best Credit Union"

The Anniston Star
Readers
Choice

The Anniston Star

2011 Membership Appreciation Day

AOD Federal Credit Union (AODFCU) held its second annual Member Appreciation Day on Saturday, July 16th, 2011 at the Credit Union's Oxford office. The festivities planned for the day drew a crowd of more than 1,000 members and their families enjoying the celebration.



"This event is one of many ways we say thank you to our members," said Kenneth R. Reynolds, AODFCU President and CEO. "AODFCU's Member Appreciation Event exceeded all of our expectations...everyone had a great time. We were so flattered and humbled by the many member comments we received during the event."

AODFCU members were treated to a day of free food and fun that included hot dogs, popcorn, member gifts, and the chance to win fantastic door prizes including a chance to grab money in the AODFCU cash machine. The Sweetwater Road band played an exciting mix of music throughout the event.



Children had a blast in the inflatable moon bounce and got their faces painted by Sparkles the Clown. Big Sam the Balloon Man also treated the children in attendance to balloon art. Oxford firefighters were on site to offer children fire truck tours.

A free educational seminar titled, "The Evolution of Identity Theft," was offered in the morning to attendees interested in learning how to minimize their chances of becoming a victim of identity theft. The seminar featured guest speaker, Scott Hargis, from Affinion Group. In the afternoon, another free educational seminar was offered to attendees. Sergeant Jon Garlick of the Calhoun County Sheriff's Office discussed child identification via IRIS scan technology.

In addition to the seminars, AODFCU partnered with Stringfellow Memorial Hospital to offer free health screenings in an effort to encourage attendees to be proactive about their health. The Wellness Education Foundation was also on site to provide spine posture screenings and to provide information about dealing with stress and stress damage.

A CINTAS shred truck was on site to help members reduce their risk of identity theft. Members drove up to the CINTAS truck and unloaded their bags to properly dispose of bills, statements, and old documents with personal information. To ensure that members had time to both enjoy the celebration and take care of their financial needs, AODFCU's Oxford office observed extended service hours from 8 a.m. to 3 p.m.

AODFCU World War II Veterans Honor Roll

AODFCU's WWII Veterans Honor Roll recognizes the spirit, sacrifice, and commitment of members who served in the U.S. armed forces during World War II. Members were given an opportunity to register themselves or relatives, who are AODFCU members, prior to publishing of the Honor Roll. To make a submission for future publishing of the AODFCU Honor Roll, please visit www.aodfcu.com for more details.

Harold Allen
U.S. Merchant Marines
Oxford, AL
1927 - 2011

Billy Hawkins
U.S. Army
Oxford, AL
1926 - *present*

John David Nix
U.S. Army
Altoona, AL
1917 - 2003

Warren Brady
U.S. Army
Oxford, AL
1921 - *present*

Glenn D. Hester
U.S. Navy
Jacksonville, AL
1925 - *present*

Louie Sutherlin
U.S. Navy
Bynum, AL
1924 - *present*

Bill Brock
U.S. Army
Weaver, AL
1918 - 2010

Don Mohon
U.S. Naval Air
Bynum, AL
1927 - *present*

Harold Wergin
U.S. Army
Oxford, AL
1920 - *present*

Julian T. Clements
U.S. Navy
Bynum, AL
1919 - *present*

James Dan Munroe
U.S. Army
Talladega, AL
1925 - 2010

Clyde L. Wesson
U.S. Navy
Oxford, AL
1928 - *present*

Denford Davis
U.S. Army
Snead, AL
1921 - 2010

William Nestor
U.S. Army
Anniston, AL
1922 - *present*

Lowell B. Wesson
U.S. Army
Anniston, AL
1917 - 1992



*Rob Beck says
 "It's just a nice
 experience and
 friendly service."*

AOD Federal Credit Union

Past Board Chairpersons

Rudolph K. Baerwald	5/1950 - 7/1950
George Mayne	7/1950 - 1/1951
Foster F. Oliver	1/1951 - 1/1953
Woodrow W. Owens.....	1/1953 - 1/1954
C. C. Parker.....	1/1954 - 1/1955
Jack Butterly	1/1955 - 1/1956
Troy C. Mintz	1/1956 - 1/1966
Bernise R. Slay	1/1966 - 1/1968
Edson W. Laney	1/1968 - 1/1969
Randall Q. Cassity.....	1/1969 - 1/1973
Robert F. Estes	1/1973 - 1/1975
Bonnie L. McDougal.....	1/1975 - 1/1977
Samuel E. Brown.....	1/1977 - 1/1979
Evelyn J. Brooks.....	1/1979 - 1/1980
Harold M. Mooneyham	1/1980 - 1/1982
Wallace E. Self.....	1/1982 - 1/1983
Chester Webb	1/1983 - 1/1984
Gordon "Doc" Williamson	1/1984 - 2/1991
Robert E. Nicholson	2/1991 - 2/1992
Clyde L. Wesson.....	2/1992 - 3/1994
Bobby J. Israel	3/1994 - 3/1995
James Dan Munroe	3/1995 - 4/1997
Gordon "Doc" Williamson	4/1997 - 3/1998
Clyde L. Wesson.....	3/1998 - 4/2000
Gordon "Doc" Williamson	4/2000 - 3/2002
Jimmy E. Webb.....	3/2002 - 2/2003
George Moore, Jr.....	2/2003 - 2/2004
Clyde L. Wesson.....	2/2004 - 2/2008
Gordon "Doc" Williamson	2/2008 - present

Leadership Team

Board of Directors



Gordon "Doc" Williamson
Chairman



Ken Reid
Vice-Chairman



James L. Daugherty
Board Member



Bobby J. Israel
Board Member



Jimmy E. Webb
Treasurer



Clyde L. Wesson
Board Member



Randy Wiggins
Board Member

Supervisory Committee



James L. Daugherty
Chairman



Elaine Glass
Secretary/Recording
Officer



Everett Kelley
Vice-Chairman

Senior Management



Kenneth Reynolds
President & Chief Executive
Officer



Nina Gilbert
Chief Operations
Officer



Jeff Napper
Chief Financial
Officer



Victor Morales
Chief Information
Officer



*Deanda Cook says
"I have had a great
experience here with
no problems and
plan to continue for
years to come."*

62nd Annual Meeting Agenda February 21st, 2012

- Call to order
- Ascertainment that a quorum is present
- Invocation & Pledge of Allegiance - Ken Reid, Vice-Chairman
- Annual Meeting Video - *Members Matter*
- Reading and approval or correction of the minutes of the last meeting
- Report of the Directors - Gordon "Doc" Williamson, Chairman
- Report of the Treasurer - Jim Webb, Treasurer
- Report of the Supervisory Committee - Elaine Glass, Secretary/Recording Officer
- Unfinished Business
- New Business
- Special Recognition of Employees and Volunteers
- Adjournment
- Awarding of Door Prizes

**AOD FEDERAL CREDIT UNION
P.O. BOX 608
BYNUM, AL 36253**

MINUTES OF THE 61st ANNUAL MEETING #07-2011

1. Date, Time, Place and Attendance:
 - a. Date and Time: February 22, 2011, 6:30 PM
 - b. Place: Anniston Army Depot, CAC Building #47
 - c. Attendance: Board Members Present:
Gordon “Doc” Williamson, Chairman
Ken Reid, Vice-Chairman
James Daugherty, Secretary
Bobby Israel, Treasurer
Jimmy Webb, Director
Clyde Wesson, Director
Randy Wiggins, Director/Supv. Com. Chair
Everett Kelley, Secretary/Supervisory Committee
Elaine Glass, Supervisory Committee
2. Board of Directors Chairman Gordon “Doc” Williamson called the meeting to order at 6:30 p.m. He verified with Secretary James Larry Daugherty that a quorum was present and welcomed those in attendance to AODFCU’s 61st Annual Meeting.
3. The invocation was presented by Mrs. Kathy Hollingsworth who sang the “Lord’s Prayer.” Mr. Reid then led the audience in the Pledge of Allegiance to the United States of America.
4. Mr. Williamson introduced a special video presentation entitled, “Members Matter” to the audience.
5. Mr. Williamson asked the audience to review pages 9-11 of the 2010 Annual Report. *A motion was made by Mr. Wiggins and seconded by Mr. Reynolds to suspend and approve the reading of the Minutes of the 60th Annual Meeting #09-2010 as written. Motion passes. Unanimously.*
6. Chairman’s Report- Mr. Williamson stated that most of the information presented in the Chairman’s Report was contained in the video presentation, but that he wanted to expand on a couple of items. Mr. Williamson stated that during the economic downturn, AOD Federal Credit Union has remained stable and strong. He informed the audience that, in 2010, the Oxford Office was opened and an additional 2600 members joined the Credit Union. Mr. Williamson referenced the 1st bullet on page 12 of the 2010 Annual Report. He stated that the credit union provided over \$56,000 and over 300 hours volunteer service to local charitable organizations. At that time, Mr. Williamson congratulated Audrey Tinkey, Business Development Manager, for receiving the Calhoun County Chamber of Commerce’s highest award for volunteerism. Mr. Williamson stated that the Credit Union paid over \$2.9 million in dividends back to the membership and purchased a site for the new Jacksonville Office opening later this year. Mr. Williamson informed the audience that the Credit Union provided members surcharge-free access to over 28,000 ATMs in the US & Canada. Mr. Williamson also announced that the credit union would be installing a new ATM at Building 371 on the Anniston Army Depot. Mr. Williamson informed the audience of a new service offered by the Credit Union involving their debit cards. He said that if a member loses his or her debit card or has it stolen, he

61st Annual Meeting Minutes Continued...



Merdith Wilson says "Everyone is nice and friendly and go out of the way to help."

or she can go to any of our offices to replace the card immediately. This would be applicable to credit cards at a later date. Lastly, Mr. Williamson referenced pages 24 and 25 and asked the audience to review the SEG list and encourage individuals they know to apply for membership if they are an employee or an employee family member of an employee of one of our SEGs. On behalf of the Board of Directors, the Supervisory Committee, Management & Staff, Mr. Williamson thanked the members for their continued loyalty to the credit union.

7. Mr. Williamson introduced Mr. Kenneth Reynolds, CEO, to the audience and asked him to present the report from the Chief Executive Officer. Mr. Reynolds thanked everyone for coming to the meeting. Mr. Reynolds said that this is the 60th year the credit union has been serving the membership, offers various types of loan products available and has grown to over \$220 million in assets. He announced that the Credit Union was one of the largest, strongest, and most secure financial institutions in the country. Mr. Reynolds thanked the members for their support and stated that we looked forward to serving them for many years to come.
8. Treasurer's Report- Mr. Williamson introduced Mr. Bobby Israel, Treasurer, to the audience and asked him to present the Treasurer's Report. Mr. Israel said he would like to recognize his father in-law who has not been able to make it to a meeting in a while and Ms. Chris Lathem who had served with him on the Supervisory Committee previously as well as the members. Mr. Israel asked those present to review pages 14-18 of the 2010 Annual Report. Mr. Israel stated the credit union had made 1.7 million dollars in net income and had declared a bonus dividend to the membership in the amount of \$268,050 in 2010. He asked the audience if they had any questions pertaining to the Treasurer's Report. There were none.
9. Supervisory Committee Report- Mr. Williamson introduced Supervisory Committee Chairman Mr. Randy Wiggins. Mr. Wiggins informed those present that all audits were completed satisfactorily and the credit union is performing strongly. Mr. Wiggins said he felt this was just a reflection of the staff we have working at the credit union. Mr. Wiggins recognized Mr. Everett Kelley and Mr. James Dan Munroe for serving with him on the Supervisory Committee in 2010. He announced that Mr. James Dan Munroe had passed away November 27th, 2010 due to a short illness and provided an overview of many of Mr. Munroe's contributions to the credit union and our country. Mr. Wiggins announced that Mrs. Elaine Glass would be taking over Mr. Munroe's place on the Supervisory Committee. He reminded the audience that the Supervisory Committee is here to serve them and said the members are welcome to bring any issues they are having to the attention of the Committee.
10. Mr. Williamson asked those present if there was any unfinished business. There was none.
11. New Business- Mr. Williamson informed those present that two board members' terms would be coming to an end and an election was held to fill

61st Annual Meeting Minutes Continued...

them in 2011. He said that, normally, the Supervisory Committee Chairman oversees the election process. In this case, Mr. Wiggins was a candidate for re election to the board and he removed himself from the election process which included the counting of the ballots. He thanked Mr. Everett Kelley for stepping in to oversee the election process. He announced that Mr. James Daugherty and Mr. Randy Wiggins would be continuing their service as board members and congratulated them on this accomplishment.

12. Mr. Williamson asked the audience to turn to page 4 of the 2010 Annual Report. He recognized former Charter Member Mrs. Catherine Bowling and former Supervisory Committee Member Mr. James Dan Munroe. He informed those present that each of them had passed away during 2010. Mr. Williamson asked the audience to turn to page 5 of the 2010 Annual Report. He recognized some of the veterans on the page and asked the audience to let the credit union know if they new of any other veterans who should be added.
13. Mr. Williamson recognized the winners of the 10 scholarships that were awarded in 2010 including:
 - a.) Lauryn E. Goss, graduated from Spring Garden High School
 - b.) Shelby N. Howell, graduated from Alexandria High School
 - c.) Connor Read, graduated from Alexandria High School
 - d.) Hillary B. Stephens, graduated from White Plains High School
 - e.) Marley Truett, graduated from White Plains High School
 - f.) Erin Croner, graduated from Oxford High School
 - g.) CharQuila Jelks, graduated from Wellborn High School
 - h.) Miranda Senior, graduated from Saks High School
 - i.) Laura Strickland, graduated from Munford High School
 - j.) Samantha Wesson, graduated from Ocean Springs High School, MS
14. Mr. Williamson reviewed the eligibility requirements for applying for the AODFCU scholarships and reminded those present that the deadline for submissions will be March 31st, 2011.
15. Mr. Williamson recognized the Members of the credit union, the Board of Directors, the Supervisory Committee, and the CEO and Management Staff.
16. Mr. Williamson thanked Colonel Timothy Sullivan and Jack Cline for making the Berman-Varner facility available for the meeting tonight. He also recognized Nancy Smith, Depot Chef, and her catering staff for the food prepared for the Annual Meeting.
17. Mr. Williamson also thanked Mrs. Kathy Hollingworth for presenting, "The Lord's Prayer" and presented her with a token of appreciation.
18. The meeting was adjourned at 7:15 p.m.
19. After the meeting adjourned, Mr. Ken Reid conducted the drawing for door prizes. Audrey Tinkey, LaBrandon Dates and Victor Morales assisted.

Gordon "Doc" Williamson, Chairman

Sonya Heathcock, Board Recorder

Chairman's Report



As Chairman of the Board, I am honored to present the 2011 Annual report for AOD Federal Credit Union.

AOD Federal Credit Union (AODFCU) continued to grow during a difficult economic period reaching over \$228 million in assets. The skills of our management and staff along with the commitment of your Board of Directors and Supervisory Committee all combined to make AODFCU one of the safest and strongest financial institutions in the country. Financial Institution Rating Agencies Bauer Financial and Weiss Ratings recognized AODFCU with their highest awards for safety and soundness – an honor received by fewer than 2% of this nation's financial institutions.

During a time when many lenders were tightening their lending guidelines or stopped lending, AODFCU made over \$38 million in new loans to members. AODFCU offers real estate loans, auto loans, credit cards, share loans and loans for every member need.

AODFCU continued to improve the member experience. Renovations and improvements were started or completed at the Bynum, Greenbrier and Lenlock Offices. In addition, AODFCU began construction of our new Jacksonville Office – opening mid-year 2012.

AODFCU was recognized for excellence in 2011 – being named Calhoun County's Business of the Year by the Chamber of Commerce. In addition, AODFCU received the Anniston Star's 2011 Reader's Choice Award for Excellence:

Other highlights and accomplishments from 2011 include:

- Members received over \$83,000 in Cash-Back Rebates and Premium Rewards from AODFCU's credit card programs
- Awarded ten \$1,000 scholarships to deserving AODFCU members under AODFCU's "Scholarship Program"
- Donated approximately \$47,500 to over 59 community charitable organizations and provided over 300 hours of volunteer time from employees

Chairman's Report Continued...

- Offered two free loan skip-a-pay programs – saving members over \$123,000 in fees.
- Maintained some of the lowest fees in the market (NSF fees and other account charges) – saving our members millions of dollars
- Provided Advance Posting of Payrolls, Social Security, Retirement, etc. (ACH Credits) to give member quicker/early access to funds over holidays and weekends
- Offered Rate Match guarantee to the membership – guaranteeing that no member will be able to get a better loan rate from other financial institutions in our market
- Provided free Bill Pay and Internet Banking with free access to Quicken Financial
- Provided free access to FinanceWorks – AODFCU's Internet-based financial management system
- Paid out over \$1.7 million in dividends to members
- Debit Card usage exceeded 3.2 million transactions (Highest in AODFCU's history)
- Credit Card usage in 2011 exceeded 240,900 transactions for over \$15.9 million in sales volume
- Maintained a 1.05% ROA which was well above the state and national averages
- Callahan and other publications rated AODFCU as one of the highest and best performing credit unions in the country
- Added browser-based Mobile Banking and SMS/Text Banking as a convenient free option for members to access their credit union accounts from their mobile telephones
- Added a new ATM on the West side of the Anniston Army Depot

We appreciate the confidence our 380 plus company partners and our more than 30,000 member-owners have placed in AOD Federal Credit Union as you allow us to serve you. Whatever the future has in store, rest assured, AODFCU will continue to meet your needs. On behalf of the Board of Directors, Supervisory Committee, Management and staff of AODFCU, we are honored to have the privilege of serving you, our member-owners. So, congratulations to everyone who has helped make AOD Federal Credit Union a success.

Respectfully,

Gordon L. "Doc" Williamson
Chairman of the Board

Treasurer's Report

Distribution of Income

AOD Federal Credit Union had a financially successful year with \$2.3 million in net income. As a result, your credit union was able to offer great loan rates, competitive deposit rates, and reduced fee rates as compared to all other local financial institutions. The competitive loan pricing, assortment of loan products, and loan paydowns had an impact to income from loans. Between 2010 and 2011, the credit union's income from loans decreased \$655,461 or 8.15%. Since the credit union increased investment balances, investment income increased \$256,693 or 30.36%. During 2011, the credit union continued with the approved investment strategy which improved investment income. Fees and charges continued to grow during 2011 due to the success of the "Paid NSF" program. Member usage continued to rise in many credit union products in addition to the "Paid NSF" program. The debit card program had a record year with Debit Card transactions growing from 2.7 million to 3.2 million transactions or 19.6%. The success of these services increased income, but also had a direct or indirect cost to the credit union.

Income	2011	2010
Income from Loans	\$7,391,453.64	\$8,046,915.05
Investment Income	\$1,102,173.79	\$845,480.50
Fees & Charges	\$3,862,030.55	\$3,848,769.04
Misc Operating Income	\$1,064,601.51	\$1,082,060.81
SVC Income on Loans	<u>\$24,983.98</u>	<u>\$30,248.30</u>
Total Operating Income:	<u>\$13,445,243.47</u>	<u>\$13,853,473.70</u>

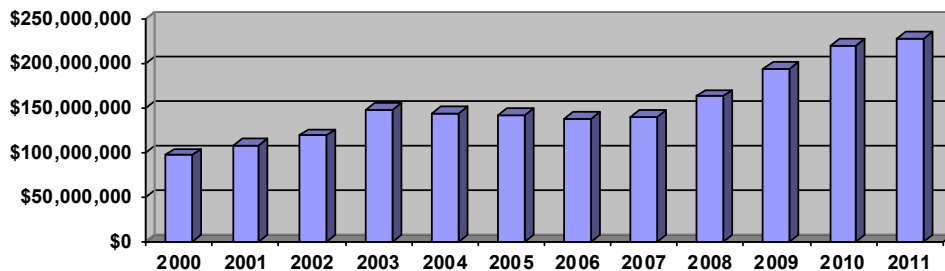
Distribution of Expenses

During 2011, the credit union had a 9.07% decline to overall expenses from the previous year. The majority of this decline was due to reduced dividend expenses due to historical low rates and deposit growth. Compensation & Benefits rose by .50% due to a cost of living adjustment of 1% and employee turnover during the year. Operating expenses increased less than 1% due to improved efficiencies and negotiated vendor costs. During 2011, the financial industry had a decline in rates which had a negative impact to member deposit rates. The historical low rates caused dividends to decline by more than \$1.1 million between 2010 and 2011. Due to changes in market conditions between 2010 and 2011, the provision for loan losses was reduced by 4.7% which continued to fully fund the allowance for loan losses. The market condition also had an impact to the NCUA assessment to stabilize the corporate credit union group. The stabilization expense increased by \$63,812 or 15%.

Expenses	2011	2010
Compensation & Benefits	\$3,437,796.11	\$3,419,403.44
Operating Expenses	\$4,532,469.73	\$4,515,229.09
Dividends	\$1,746,102.33	\$2,932,872.02
Provision for Loss	\$893,000	\$911,000
NCUSIF Stabilization Expense	<u>\$478,485.86</u>	<u>\$414,674.17</u>
Total Expenses	<u>\$11,087,854.03</u>	<u>\$12,193,178.72</u>

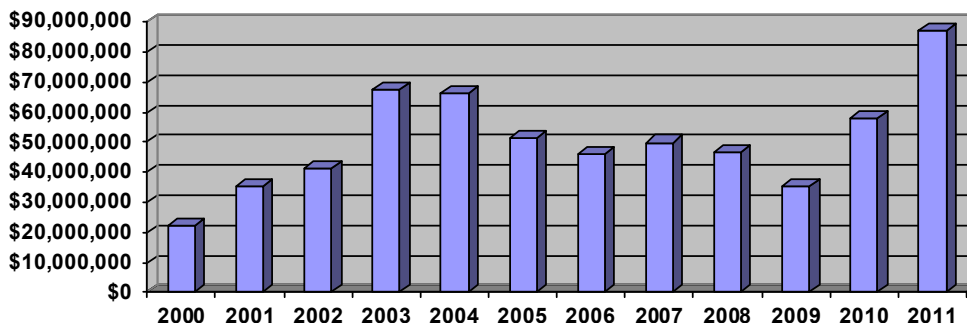
Total Assets

Between 2010 and 2011, total assets increased from \$220,039,948 to \$228,618,372. The increase of \$8.6 million or 3.90% was due to an increase in member deposits. The credit union's increase to member deposits was in all deposit categories except one. The largest increase was in share deposits in the amount of \$12.1 million. During the same period, share certificates declined by more than \$7.5 million. AODFCU continued to be a safe alternative to other financial institutions such as banks or brokerage firms during 2011. During this same period, the credit union increased Total Equity by 7.6% which allows the credit union the ability to offer new products and services, build a new Jacksonville branch, and pay competitive market rates on deposit accounts. The credit union continued to be one of the most financially stable credit unions in the nation.



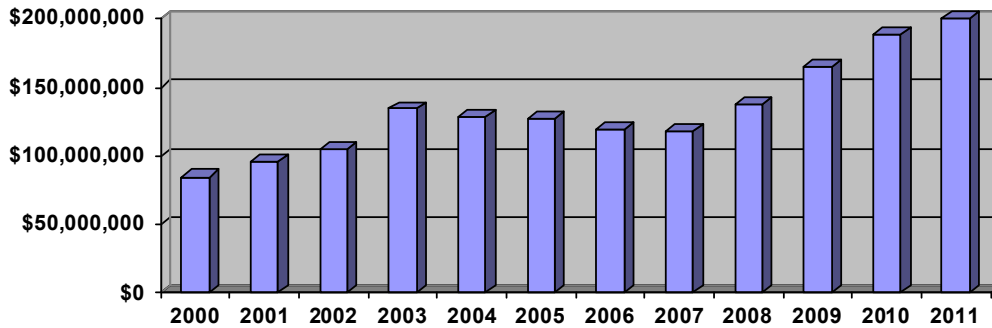
Total Investments

The credit union invests excess funding between shares and loans into the approved investment plan with the best possible returns. These funds are used to offset member withdrawals, changes to equity, and loan growth. Between 2010 and 2011, the credit union increased investment balances \$29.1 million or 50.15% due to the difference between share deposits and loan growth.



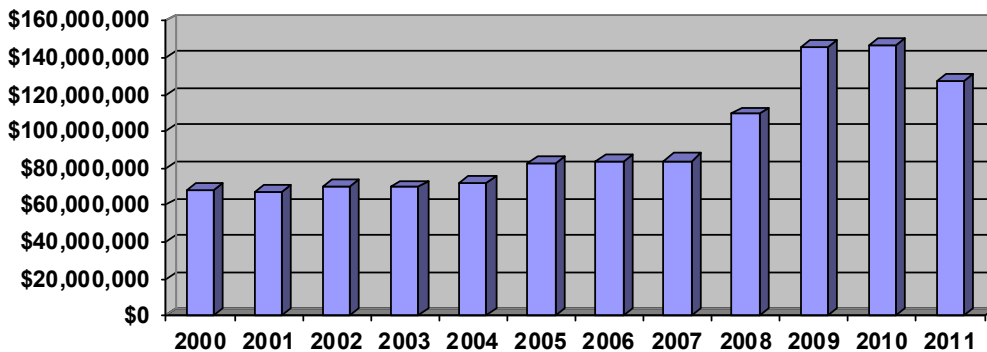
Total Member Shares and Deposits

Total Member Shares and Deposits increased \$11,090,729 or 5.88% between 2010 and 2011. The credit union had growth in all deposit categories except for share certificates. During 2011, the credit union succeeded in giving members safe alternatives to the declining market without causing additional risk to the credit union. The credit union continues to review deposit accounts to verify that we are giving the member the best value for each product and service.



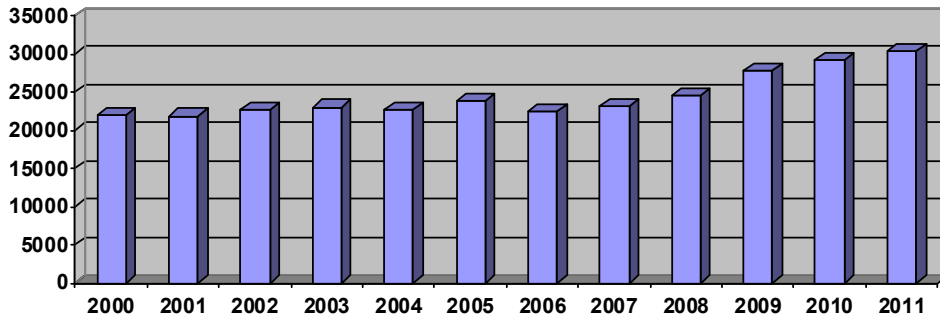
Total Loans

Member loans decreased \$19,234,143 or -13.10% between 2010 and 2011. The credit union maintained the same underwriting limits and level pricing strategy as previous years to offer competitive rates to the membership. Between changes in market conditions, additional competitors, and principal pay-downs, the credit union saw a decline in loan balances. The consistent underwriting continued to keep delinquencies well below the local, state and national levels. The credit union offered several promotions to give back to the membership and improve loan growth. These promotions included, but were not limited to, two free skip-a-pay promotions, refinance program, low rate real estate loans, and various credit card promotions which included a 0.00% balance transfer.



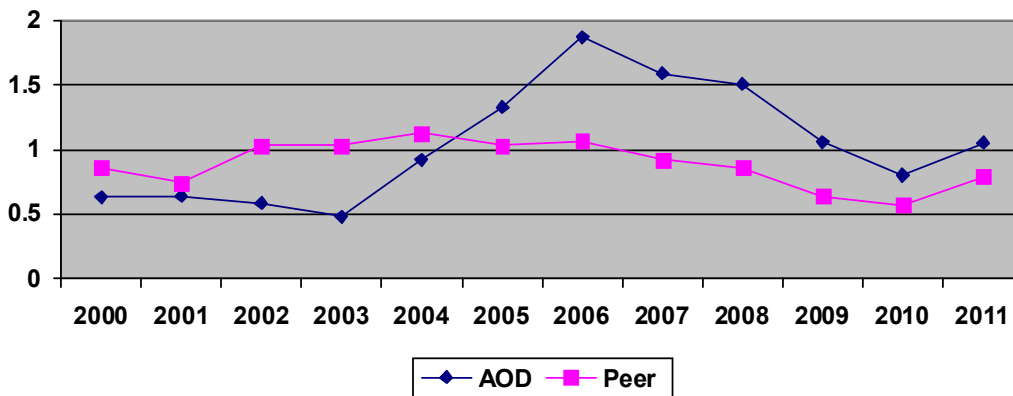
Membership

Between 2010 and 2011, the credit union had a net increase of 1,146 new members which represented an increase of 3.9%. During 2011, the credit union continued an aggressive SEG development program to increase membership and product penetration. The increase to members was in line with the membership growth strategy goal of 35,000 by 2016.



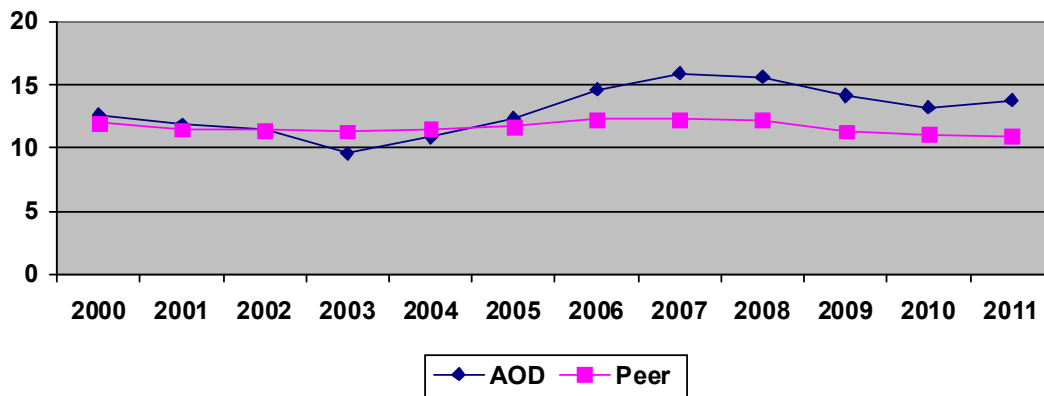
Return on Assets

The return on assets (ROA) looks at a ratio of AOD Federal Credit Union net income divided by its average total assets. The graph shows both AODFCU's ROA and that of its peer group* which is published by Callahan and Associates. Between 2010 and 2011, the credit union's ROA increased from .80% to 1.05%. This rate remained above the peer average of .79%. AODFCU's ROA of 1.05% was well above the national average of .66% reported September 2011 (latest available information). During 2011, the credit union continued to give back to the membership. The credit union gave back to the membership in many ways, such as attractive loan and deposit rates, broke ground on new Jacksonville branch, loan promotions and many other items not listed. The credit union's goal is to give back to the membership while maintaining a safe and secure financial environment for future generations at the credit union.



Net Worth Ratio

The net worth ratio is calculated as a ratio of AODFCU's regular reserve and undivided earnings divided by end of year total assets. As shown by the graph, AOD Federal Credit Union has outperformed peer averages since 2005. During 2011, the credit union's net worth ratio increased from 13.25% to 13.78% as a result of undivided earnings outpacing total asset growth. This trend is projected to change as deposit rates and total assets increase with changes in market conditions and the new Jacksonville branch. The credit union's strategy to give back to the membership will also cause Net Worth to decline. The credit union continued to be well above the state average of 10.93% for net worth.



*The peer averages were based on 126 Alabama credit unions. The 2011 peer ratios were based on September 2011 data, because December 2011 data was not available.

Supervisory Committee's Report



The Supervisory Committee is created by Federal law and is appointed by the Board of Directors according to the provisions in the Federal Credit Union Act. Committee members for 2011 included Larry Daugherty, Chairperson, Everett Kelley, Vice-Chairman, and Elaine Glass, Secretary/Recording Officer.

In accordance with the rules and regulations of the National Credit Union Administration (NCUA) and the Federal Credit Union Act, the Committee is accountable for the effective performance of certain duties and responsibilities. The Supervisory Committee is available to assist any member who encounters problems or issues while transacting Credit Union business. In addition to providing impartial and independent assistance to members, the Committee is also responsible for conducting and/or supervising audits. One of the main objectives for the Supervisory Committee is to assure that the Credit Union follows procedures to protect the Credit Union and members against carelessness, errors, and fraud.

To meet these responsibilities, the Supervisory Committee engages outside auditors to provide an independent review of the Credit Union. The 2011 Financial Audit of the Credit Union's accounts and financial records was performed by Kemp and Associates, PC. This audit validated that the financial statements presented the true and accurate financial condition of your Credit Union as of March 31, 2011 with an unqualified opinion. Kemp and Associates also performed the 2011 Agreed Upon Procedures Audit and Bank Secrecy Act Audit. These audits were completed as of April 30, 2011 with no material findings. These audits validated that your Credit Union's operational procedures and practices were adequate to secure Credit Union and member assets while following regulatory requirements and guidelines.

The Supervisory Committee wishes to thank all our members who supported the Credit Union during the year. Together, we were again able to successfully pool our resources in the true credit union philosophy of people helping people for the benefit of all members.

Larry Daugherty
Supervisory Committee Chairperson



William Thomas says, "People are always friendly and willing to help in any way with any problem."

STATEMENT OF FINANCIAL CONDITION*

For the Years Ending December 31, 2011 and 2010

	2011	2010
ASSETS		
Cash and cash equivalents:		
Non-interest bearing	\$2,818,358	\$3,605,585
Interest bearing	8,851,689	14,375,419
	<hr/>	<hr/>
Total Cash and Cash Equivalents	11,670,047	17,981,004
Securities available-for-sale	12,090,317	14,104,694
Securities held-to-maturity	45,205,330	16,295,119
CD's with other financial institutions	18,056,081	10,493,087
Loans to members, net of allowance for loan loss	126,720,667	146,034,926
Deposit in NCUSIF	1,913,943	1,742,753
Investments in corporate credit unions	866,672	866,672
Accrued income	671,936	661,922
Property and equipment	10,167,254	10,255,360
Other assets	1,256,124	1,604,410
	<hr/>	<hr/>
Total Assets	\$228,618,372	\$220,039,948
	<hr/> <hr/>	<hr/> <hr/>
LIABILITIES AND MEMBERS' EQUITY		
Members' share and savings accounts	\$199,863,516	\$188,772,788
Dividends accrued and payable	48,381	68,986
Accrued expenses and other liabilities	(3,070,150)	1,667,861
	<hr/>	<hr/>
Total Liabilities	196,841,748	190,509,635
Members' equity:		
Regular reserve, restricted	3,159,240	3,159,240
Undivided Earnings	28,351,500	25,994,111
Accumulated other comprehensive income	265,884	376,962
	<hr/>	<hr/>
Total Members' Equity	31,776,624	29,530,312
	<hr/>	<hr/>
TOTAL LIABILITIES & MEMBERS' EQUITY	\$228,618,372	\$220,039,948
	<hr/> <hr/>	<hr/> <hr/>

STATEMENT OF INCOME*
For the Years Ending December 31, 2011 and 2010

	2011	2010
INTEREST INCOME		
Interest on loans	\$7,391,454	\$8,046,915
Interest on investments	1,102,174	845,481
Total Interest Income	8,493,627	8,892,396
INTEREST EXPENSE	1,746,274	2,932,872
Net Interest Income	6,747,353	5,959,524
PROVISION FOR LOSSES	868,000	911,000
Net Interest Income After Provision for Losses	5,879,353	5,048,524
NON-INTEREST INCOME	4,951,616	4,961,078
NON-INTEREST EXPENSE		
Compensation and benefits	3,437,796	3,419,403
Operations and loan servicing	2,167,830	2,190,772
Professional & outside services	1,200,810	1,006,067
Occupancy	582,396	575,226
Other	581,263	700,270
Total Non-Interest Expense	7,970,094	7,891,739
NON-OPERATING INCOME (Expense)	(503,486)	(457,568)
NET INCOME	\$2,357,389	\$1,660,295

These financial statements were internally prepared.

STATEMENT OF MEMBERS' EQUITY*

For the Years Ending December 31, 2011 and 2010

	Comprehensive Income	Total Members' Equity	Regular Reserve	Undivided Earnings	Accumulated Other Comprehensive Income
BALANCE, December 31, 2009		\$27,959,536	\$3,159,240	\$24,333,817	\$466,480
Comprehensive income:					
Net Income	\$1,660,295	1,660,295	-	1,660,295	-
Other comprehensive income:					
Unrealized holding gains on securities available for sale	(89,519)	(89,519)	-	-	(89,519)
Total comprehensive income	<u>\$1,570,776</u>				
Transfers		-	0	0	-
BALANCE, December 31, 2010		\$29,530,312	\$3,159,240	\$25,994,112	\$376,961
Comprehensive income:					
Net Income	\$2,357,389	2,357,389	-	2,357,389	-
Other comprehensive income:					
Unrealized holding gains on securities available for sale	(111,078)	(111,078)	-	-	(111,078)
Total comprehensive income	<u>\$2,246,312</u>				
Transfers		-	0	0	-
BALANCE, December 31, 2011		\$31,776,624	\$3,159,240	\$28,351,501	\$265,884

These financial statements were internally prepared.

Ready to Roll Auto Dealers

AOD Federal Credit Union offers on-the-lot dealer financing with our *Ready to Roll* program. *Ready to Roll* is a convenient service that allows you to process your loan at our participating dealers without having to visit the credit union. Participating Dealers are listed below:

Alexander Ford

Jim Preuitt Ford Mercury

Avery Auto Sales

Kia of Gadsden

Benton Nissan

Kia Store of Anniston

Bill Stanford Cadillac GMC

Lenn Costner Auto Sales

Chrysler Jeep

Lipscomb Auto Sales

Buster Miles Chevrolet

Mullinax Auto Sales

Buster Miles Ford

Pee Wee Turner Motors

Classic Cadillac, GMC

Pierson Chevrolet

Clay Chevrolet

P.K. Brooks Used Cars

Clay County Chrysler Dodge Jeep

Sunny King Ford

Cooper Chevrolet

Sunny King Honda

Devan Lowe Cadillac GMC

Sunny King Toyota

Grissom Honda

Superior Hyundai

Highway 280 Nissan

James O'Neal Chrysler Dodge
Jeep

You are part of our *"Field of Membership"* if you are an employee or a family member of an employee of one of our *Select Employee Groups (SEGs)*

ABS BUSINESS SYSTEMS
 ACAPULCO RESTAURANT
 ADVANCE AMERICA
 ADVANCE AUTO PARTS
 ADVANCED FEDERAL SERVICES CORPORATION
 AERO MISSILE COMPONENTS
 AEROSPACE COATINGS INTERNATIONAL
 ALA BEECHING ENTERPRISES DBA THE HONEY BAKED HAM CO. & CAFE
 ALABAMA ABC 33/40
 ALAMED PULMONARY CARE SERVICES
 ALEXANDER FORD INC.
 ALEXANDER'S THE GREAT EVENTS
 ALEXANDRIA AUTO PARTS
 ALLERGY & ASTHMA CENTER LLC
 ALLSTATE INSURANCE
 AMERICAN AWARDS
 AMERICAN FIREWARE INC.
 ANAD CONTRACT AND CIVILIAN EMPLOYEES AND THEIR FAMILIES
 ANAD-MILITARY
 ANIMAL MEDICAL CENTER OF JACKSONVILLE
 ANNISTON BRIDGE ASSOCIATION
 ANNISTON CHRYSLER JEEP DODGE RAM
 ANNISTON EMERGENCY MEDICAL SERVICES INC.
 ANNISTON EXECUTIVE AVIATION
 ANNISTON FIRST WESLEYAN CHURCH
 ANNISTON FITNESS CENTER
 ANNISTON HEALTH & SICKROOM SUPPLY
 ANNISTON MEDICAL CLINIC
 ANNISTON MOTORS INC. DBA CLASSIC CADILLAC GMC
 ANNISTON MUSEUM OF NATURAL HISTORY
 ANNISTON OXFORD REALTY CO. INC.
 ANNISTON PLATING & METAL FINISHING
 ANNISTON PRINTING
 ANNISTON PUMP SHOP DBA APS PETROLEUM EQUIPMENT
 ANNISTON QUALITY MEATS
 ANNISTON RETAIL & COMMERCIAL
 ANNISTON RUNNERS CLUB
 ANNISTON VETERINARY HOSPITAL
 ANY MEMBER (RETIRED OR ACTIVE) US MILITARY OR FEDERAL CIVIL SERVICE PERSONEL IN NORTHEAST ALABAMA
 ARMY MULE
 ARRIS INC.
 AUTO CUSTOM CARPETS
 AUTOMOTIVE INTERNATIONAL INC.
 AVERY AUTO SALES INC.
 B & M AUTOMOTIVE SERVICE
 BACK YARD BURGERS
 BAE SYSTEMS GROUND SYSTEMS - ANNISTON
 BAMA BUDWEISER OF ANNISTON
 BECKWOOD MANOR
 BENTLEY GLENN FLOORING
 BENTON NISSAN
 BESHEARS TRACTOR & EQUIPMENT INC.
 BEST WAY RENT-TO-OWN
 BETTYS B-B-Q
 BIG APPLE BAGEL
 BIG CHIEFS RVS
 BIG LOTS
 BILL STANFORD CADILLAC GMC CHRYSLER JEEP
 BILLS AC & REFRIDGERATION
 BLACKS AGENCY
 BLASTCRETE EQUIPMENT CO.
 BLISS ENTERPRISES
 BLUE MOUNTAIN PALLET CO
 BONNIE RAYS BAKE SHOPPE
 BOOTS SHOES THINGS ETC. AKA S&W ENTERPRISES
 BOS HANDYMAN SERVICE
 BOSTROM SEATING INC
 BRANNON HEATING & AIR
 BRIDGEWATER INTERIORS
 BROWN ROOFING CO.
 BRYANT CLEANING SERVICE INC
 BUBBAS CAR WASH
 BURGESS CHIROPRACTIC
 BUSTER MILES CHEVROLET
 BUSTER MILES FORD
 C & D AUTOMATION & MACHINE CO. INC.
 CABLE ONE
 CALHOUN COMMUNITY PRESS
 CALHOUN COUNTY CHAMBER OF COMMERCE
 CALHOUN COUNTY COMMISSION
 CALHOUN COUNTY JUVENILE PROBATION OFFICE
 CALHOUN COUNTY SHERIFF'S OFFICE
 CARNABY STREET BEAUTY SALON
 CAROLINA LOGISTIC SERVICES
 CAROLS CREATIONS
 CARQUEST
 CENTRAL CASTING CORPORATION / TYCO FIRE & BUILDING PRODUCTS
 CENTURY 21 HARRIS-MCKAY REALTY
 CHEAHA AREA REGIONAL EMERGENCY SERVICES (C.A.R.E.S.)
 CHICK-FIL-A (OXFORD)
 CHINA LUCK RESTAURANT
 CHRISTIAN & ASSOCIATES ARCHITECTS INC.
 CITIFINANCIAL
 CITY OF OXFORD
 CITY OF WEAVER
 CIVILIAN MARKSMANSHIP PROGRAM
 CLASSIC CATERING
 CLAY CHEVROLET
 CLAY COUNTY CHRYSLER DODGE JEEP
 CLAY COUNTY COMMISSION
 CLAY COUNTY E-911
 COLDWATER SPRINGS LLC DBA SOUTHERN BOTTLED WATER
 COLOMBIAN KNIGHTS/KNIGHTS OF COLOMBUS COUNCIL 3227
 COLONIAL PINES HEALTH & REHABILITATION
 COLUMBUS FINANCE CO.
 COMFORTING TIMES LLC DBA COMFORT KEEPERS
 COMPLETE CAR WASH SYSTEMS
 COMPREHENSIVE BEHAVIORAL SERVICES
 CONTEMPORARY TILE
 CONTRACTORS STAFFING
 COOKS AUTO SALES
 COOPER CHEVROLET
 COOSA VALLEY YOUTH SERVICES
 DETENTION CENTER
 COTTAQUILLA COUNCIL OF GIRL SCOUTS
 COTTON STATES INSURANCE
 COUNTRY INN & SUITES
 COUNTRYSIDE HOSPICE
 COVALLI'S ITALIAN KITCHEN
 CROWN KIA
 CUE TIME CAFÉ & BILLIARDS
 CUSTOM PIZZA
 DAMN YANKEES OYSTER BAR
 DANKA BUSINESS SYSTEMS
 DD PIZZA L.L.C. DBA CICI'S PIZZA #398
 DEFENSE RESEARCH INC.
 DISCOUNT OPTICAL DEPOT
 DIVERSIFIED BUSINESS ENTERPRISES
 DONALD D. KING D.M.D. P.C.
 DR. DAVID CUMMINGS FAMILY DENTISTRY
 DR. JAMES JOHNSON
 DR. STEPHEN LYNCH D.M.D
 DUSTBUSTERS
 DYNABODY FITNESS
 EAST ALABAMA PORTABLES INC.
 EAST ALABAMA REGIONAL PLANNING AND DEVELOPMENT COMMISSION
 EATON PRINTING COMPANY
 EFFINAS TUSCAN GRILL
 ELITE HOME CARE
 ELITE IMAGES
 EMPLOYEES OF THE CREDIT UNION AND THEIR FAMILIES
 ERA KING REAL ESTATE CO. INC.
 EVANS FLOWER SHOP
 FAITH CHRISTIAN HIGH SCHOOL
 FAITH TEMPLE CHRISTIAN CENTER
 FAMILIES AND ORGANIZATIONS OF SUCH PERSONS
 FAMILY CHIROPRACTIC
 FAMILY CHRISTIAN BOOKSTORE
 FAMILY NISSAN
 FEDEX GROUND
 FIRST AMERICAN HOME CARE
 FIRST BAPTIST CHURCH OF WEAVER
 FITCO
 FIVE STAR FOOD SERVICE
 FOOTE BROS. CARPET & FLOORING INC. (DBA FOOTE BROS CARPET ONE - GADSDEN/ ANNISTON)
 FOOTHILLS TIMBER CO. INC.
 FORSYTH BUILDING COMPANY INC
 FOSTER BUSINESS SERVICES LLC
 FOWLER HOME MAINTENANCE
 FUN FEVER FAMILY ENTERTAINMENT
 GABLE & SON PLUMBING INC.
 GARFREDRICK'S CAFE
 GEICO INSURANCE
 GENERAL DYNAMICS ORDNANCE AND TACTICAL SYSTEMS
 GLASS HOUSE RESTAURANT & CATERING LLC
 GOLDEN CORRAL (A.K.A. YBE OXFORD LLC #2612)
 GOLDEN LIVING CENTER
 GOOD PATH AUTO
 GRACE BAPTIST CHURCH CHILD DEVELOPMENT CENTER
 GREAT AMERICAN CAR WASH
 GRISSOM MOTORS INC AKA GRISSOM HONDA
 GUIDANT INS. GROUP
 HABITAT FOR HUMANITY OF CALHOUN COUNTY
 HAGER COMPANIES

Select Employee Groups (SEGs) continued...

HALE BUILDING COMPANY INC.
 HARLEY-DAVIDSON MOTOR COMPANY
 HARMONY MOTORS INC.
 HAVARD PEST CONTROL
 HAYNES MACHINE COMPANY
 HEALTH SERVICES CENTER (A.K.A. AIDS SERVICE CENTER)
 HGS ENGINEERING
 HIGHWAY 280 NISSAN
 HIS & HER FAMILY SALON
 HOLOX LTD
 HOOVER MATERIALS GROUP INC.
 HOSPICE
 HOWARD CORE & CO.
 IDEAS PLUS
 IMPERIAL PLANTS
 INTERNAL MEDICINE ASSOCIATES P.C.
 ISOM & STANKO LLC-ATTORNEYS AT LAW
 ITY HOUSING
 J & J REMODELING
 J & J WINDOW CLEANERS
 J D BYRIDER SALES
 J SUPPLY COMPANY
 JACKSON MORTGAGE CO. INC
 JACKSONVILLE HOME CENTER
 JACKSONVILLE STATE UNIVERSITY
 JAMES N. NELSON USED TRACTOR
 JAMES ONEAL CHRYSLER DODGE JEEP
 JANE ROBINSON NOTEREADER
 JIM COLLINS MANAGEMENT SEARCH
 JIM PREUITT FORD
 JIMS QUINTARD TRANSMISSION
 JO ANNS BARBER SHOP
 K & K AUTO SALES
 K L BROWN MEMORY CHAPEL
 KALLIS LOVE STUFF
 KELLY GROUP MORTGAGE
 KELLY SERVICES
 KEMPS OFFICE CENTER
 KERR CABINET COMPANY INC.
 KIDS FIRST CHILDCARE
 KIDZ DAY OUT INC.
 KLASSIC KANDLES
 KRONOSPAN LLC
 LANEY AIR CONDITIONING
 LASER FABRICATION & MACHINE CO. INC.
 LAWN DOCTOR/JIM RAY ENTERPRISES INC
 LAYTON PLACE RESTAURANT
 LEES HEATING & AIR CONDITIONING
 LENN COSTNER AUTO SALES
 LESCO INC.
 LIFETIME EYE HEALTH CARE
 LIFETIME WINDOWS
 LINDAHL'S SMALL ENGINE REPAIR
 LIPSCOMB AUTO SALES
 LOTT CABINET SHOP
 M&H VALVE
 MAIN STREET MARKETING
 MARTIN ASSOCIATION
 MARTINS PHARMACY
 MARVEL CLEANERS
 MARVINS BUILDING SUPPLY
 MATTRESS OUTLET
 MCCLELLAN FAMILY CHIROPRACTIC
 MCCLELLAN PARK MEDICAL MALL
 MERRILL LYNCH
 METRO MAIL SERVICE
 MICROCHIP COMPUTER LAYOUT
 MILANO EYECARE GROUP
 MILLERS OFFICE FURNITURE
 MINTON HOME CENTER
 MODERN GRANITE & MARBLE
 MOORE PRINTING COMPANY
 MOORE REALTY
 MORRIS ALTERATIONS
 MORROW FURNITURE
 MOSES CONSTRUCTION
 MOVIE GALLERY
 MT. OLIVE VOL FIRE DEPARTMENT
 MULLINAX AUTO SALES INC

N NORTHEAST ALABAMA
 NANNY & SON INC.
 NETWORK TECHNOLOGY INC.
 NEW LEAF MARKETING
 NGC INDUSTRIES INC.
 NHC HEALTHCARE
 NOBLE SIGNS
 NOLEN COMPANY
 NUNNALLYS FRAMING
 OMNI CLINIC
 ORION TECHNOLOGY INC.
 OXFORD BLUEPRINT & REPROGRAPHICS INC.
 OXFORD EMERGENCY MEDICAL
 OXFORD LUMBER COMPANY INC
 OXFORD MACHINE & FAB COMPANY INC
 OXFORD MEDICAL CLINIC
 PARRIS MASONRY
 PEE WEE TURNER MOTORS INC.
 PEPPERS & CLICKS BARBER SHOP
 PHILLIPS MANUFACTURING CO.
 PHYSICIANS CARE CLINIC
 PINEY WOODS FURNITURE
 PINSON FLORIST
 PLAYTIME COMICS
 POTTS MARKETING GROUP LLC
 PRECISION STRIP INC
 PRECISION TUNE INC.
 PREMIER LAWN & LANDSCAPE
 PRESTIGE MEDICAL SPA
 PRIMERICA FINANCIAL SERVICES
 PRINT PARCEL AND POST
 PRYOR GIGGEY COMPANY
 PUROHIT PEDIATRIC CLINIC LLC
 QUAD CITIES VOLUNTEER FIRE DEPARTMENT
 QUINCYS LENLOCK
 QUINTARD MALL
 QUIZNOS SUBS
 RAINBOW OMEGA
 RAMADA INN
 REMODELERS OUTLET/ ADVANCED FENSTRATION PRODUCTS
 RENAISSANCE SALON
 RESORT ADVERTISING
 REX TV AND APPLIANCES
 RICE RICE & SMITH P.C.
 ROBBINS GIOIA
 ROBERTS RENTALS LLC
 RON NEWTON PONTIAC-CADILLAC
 RONS BAR-B-Q
 ROSWERS DAYTIME PRODUCTIONS
 ROY HANNER AGENCY
 RUSSELL MACHINE CO.
 SAIC (SCIENCE APPLIATIONS INTERNATIONAL CORPORATION)
 SAMS AUTO SERVICE
 SANDERS CABINETRY
 SAVE YOUR DATA LLC
 SECURITY SOUTH COMPANY
 SENSATIONAL STYLES & TAN
 SENTINEL CONSUMER PRODUCTS
 SERVICE REALTY COMPANY
 SERVICEMASTER BY MIMSCO
 SHAFER USED CARS
 SHAWN SNIDER STATE FARM
 SHINE THROUGH JANITORIAL TECH
 SIGN GRAPHICS INC.
 SILVER LAKES GOLF COURSE
 SNEAKY PETES AKA RANNOV INC
 SOUTHERN WASTE SYSTEMS INC
 SOUTHWIRE MEDIUM VOLTAGE
 SPIRIT OF ANNISTON
 SPORTS TRAILERS INC
 SPRINGS INDUSTRIES INC
 STATE BEAUTY SUPPLY
 STILL MID-TOWN CERAMICS
 STING CO./WVOK 97.9
 STRINGFELLOW HOSPITAL
 SUNNY KING MOTOR COMPANY

SUPERIOR AUTOMOTIVE
 SUPERVALU/WESTERN SUPERMARKETS
 SUPERVISORY OFFICE--US DEPT OF AGRICULTURE SOIL CONSERVATION SERVICE IN AUBURN
 SYSTEMS BY DESIGN
 TAGERT INSURANCE GROUP/FARMERS INSURANCE
 TALLADEGA ACE HOME CENTER
 TALLADEGA INTERNATIONAL TRUCK & TRACTOR CO. INC.
 TALLADEGA OB-GYN
 TAYLOR CORP
 TEMPFORCE
 THE ANNISTON STAR
 THE CHILDRENS PLACE
 THE DONOHOS SCHOOL
 THE KIA STORE GADSDEN
 THE KIA STORE OF ANNISTON
 THE MOELLER LAW FIRM
 THE OFFICE CORP. OF ANNISTON
 THE SUPPLY ROOM
 THE SURGERY CENTER
 THE THISTLEDOWN GROUP INC.
 THE UPS STORE
 THE VILLAGE STATIONER
 THREE DUDES SEAFOOD
 TOMMY GRIFFIN AUTO
 TOP O THE RIVER
 TRACTOR & EQUIPMENT
 TRACY J. CYCLES INC.
 TRI STAFFING
 TRI-CITY HOUSING
 TRINITY BAPTIST MINISTRIES
 TWILLEY & ASSOC
 TYSON ART & FRAME AND THE WINE CLOSET
 UNIQUE BEAUTY SALON
 UNITED WAY OF EAST CENTRAL ALABAMA
 UNREMARKED SPOUSES OF DECEASED MEMBERS OF THE CREDIT UNION
 US BANKRUPTCY COURT
 US DEPARTMENT OF AGRICULTURE HEFLIN
 VALLEY MACHINE CO. INC
 VALLEY PHOTOGRAPHY
 VAL-PAK COUPONS
 VAULT BUILDERS
 WAFFLE HOUSE
 WALLACE METALS
 WAL-MART ANNISTON
 WAL-MART JACKSONVILLE
 WAL-MART OXFORD
 WATER WORKS SEWER BOARD OF THE CITY OF HEFLIN
 WDNG RADIO
 WELDTEK TESTING LABS
 WELLNESS FOUNDATION
 WESTERN SIZZLIN OF OXFORD
 WHMA RADIO
 WHOG RADIO
 WIDENET CONSULTING LLC
 WILHOITE & ASSOCIATES
 WILL STAFF SNELLING
 WILLS AIR FREIGHT
 WJXS- TV 24
 WOODARD BROADCASTING CO./WVOK 97.9
 WOODMEN OF THE WORLD
 WOODS BODY SHOP
 YOUNG WOLLSTEIN JACKSON & WHITTINGTON LLC
 YOUNGS DENTISTRY

Products and Services



AODFCU continues to seek new ways to provide quality member service while introducing new products and services such as Mobile banking and Finance Works.

*Pictured:
Harold Caudle Jr.*

Share Accounts	Credit Disability Insurance
Christmas Club	GAP Insurance
Kids Club	Excess Share Insurance
Share Certificates	CoinLINK
Individual Retirement Accounts	VoiceLINK
First Choice Checking	eLINK
Freedom Classic Checking	eStatements
Plus Checking	eNotifications
Blue Ribbon Checking	Online Statements
AOD Gold Checking	Online Bill Pay
Overdraft Protection	Finance Works
Mobile Banking	Check Reordering
Paid NSF	Personalized Checks
Home Loans	Stop Payments
Manufactured Home Loans	Electronic Funds Transfer
Construction/Permanent Loans	Night Depository
Home Equity Lines of Credit	U.S. Savings Bonds
Home Improvement Loans	American Express Gift Cards
Automobile Loans	Visa Check Cards
Recreational Vehicle Loans	Notary Public
Farm Equipment Loans	American Express Travelers Cheques
Share Secured Loans	Official Checks
Certificate Secured Loans	Check by Phone
Signature Loans	Money Orders
Lines of Credit	Direct Deposit
Master Card and Visa Credit Cards	Payroll Deduction
Member's Home Owner's Insurance	Wire Transfers
Member's Auto Insurance	Safe Deposit Boxes
Accidental Death & Dismemberment Insurance	Shared Branching
Credit Life Insurance	Ready to Roll
	Surcharge Free ATMs

Community Involvement

Sunny King Charity Classic

AODFCU was a Corporate Sponsor for the 33rd Annual Sunny King Charity Classic Golf Tournament. The tournament provides support to over 20 local non-profit charitable organizations each year. Pictured are the AODFCU members who won tickets to play on behalf of AODFCU in the three day tournament.



Bob & Cody Crisp (l-r)



Joe & Ricky Folsom (l-r)

AUSA Summer Golf Outing

AODFCU was also a Gold Sponsor for the Association of the United States Army Summer Golf Outing. The tournament raises funds to create Christmas care packages to send to deployed soldiers.



*David Morgan, Tony Green, Chris Reaves,
Dennis Williams (l-r)*

James “Dan” Munroe Walking Trail



James Dan Munroe was born in Talladega, Alabama on January 14th, 1925. After graduating from Auburn University in 1950, Mr. Munroe was employed by the Anniston Army Depot until his retirement.

Mr. Munroe served our country in the military during World War II in the Fourth Infantry - 12th Regiment which is one of the oldest and most decorated units of the United States Army. He was awarded the Purple Heart for wounds received in action.

Mr. Munroe became a member of AOD Federal Credit Union in 1963 and served as a credit union volunteer for over 32 years. He actively participated in various roles and served as Board Chairman, Vice-Chairman, Treasurer, and on the Supervisory Committee. AODFCU is proud to recognize Mr. Munroe for his contributions to his country, community, and credit union.

Office Information

Bynum • 334 Victory Drive • Bynum, AL 36253

Depot • Anniston Army Depot Building 141 • Anniston, AL 36201

Greenbrier • 216 E. Greenbrier Dear Road • Anniston, AL 36207

Jacksonville • 1060 JD & L Drive S.W. • Jacksonville, AL 36265

Lenlock • 150 Bill Robison Parkway • Anniston, AL 36206

Oxford • 12 Elm Street • Oxford, AL 36203

Office Hours

Bynum

Monday – Friday
9:00 a.m. – 5:00 p.m.

Depot

Monday – Friday
8:00 a.m. – 4:00 p.m.
Closed for Lunch
1:30 p.m. – 2:00 p.m.

Greenbrier

Monday – Friday
9:00 a.m. – 5:00 p.m.
Drive Thru open until 6:00 p.m. Friday
Saturday Hours
8:00 a.m. – 12:00 p.m. (*Drive Thru Only*)

Lenlock

Monday – Friday
9:00 a.m. – 5:00 p.m.
Drive Thru open until 6:00 p.m. Friday
Saturday Hours
8:00 a.m. – 12:00 p.m. (*Drive Thru Only*)

Correspondence Address:

Please be sure to use AODFCU'S correspondence address (P.O. Box) when communicating by mail.

**P.O. Box 608
Bynum, AL 36253**

Oxford

Monday – Friday
9:00 a.m. – 5:00 p.m.
Drive Thru open until 6:00 p.m. Friday
Saturday Hours
8:00 a.m. – 12:00 p.m. (*Lobby & Drive Thru*)

Website

www.aodfcu.com

Phone

(256) 237-9494
(800) 637-0299
(256) 237-3285 – fax

Team



Thank You Members!



AODTM

FEDERAL CREDIT UNION

Federally Insured by the NCUA



**EQUAL HOUSING
LENDER**
We do business in accordance with
the Federal Fair Housing Law and the
Equal Credit Opportunity Act



**Excess Share
Insurance Corporation**
Your savings. All protected by excess.
For an additional \$250,000 by
Excess Share Insurance
Corporation (ESI). ESI is a subsidiary
of American Share Insurance.