



800.637.0299  
AODFCU.COM



PROUDLY SERVING  
OUR COMMUNITY  
FOR 74 YEARS

THANK YOU CALHOUN COUNTY FOR VOTING US THE  
#1 BEST CREDIT UNION FOR THE PAST 9 YEARS!  
#1 BEST HOME MORTGAGE FOR THE PAST 9 YEARS!  
#1 BEST PLACE TO WORK!

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

Five AOD Federal Credit Union Board of Directors positions must be filled in 2025. Meet the candidates nominated by the Credit Union's Nominating Committee.

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 08, 2024, by mailing the completed packet to AOD Federal Credit Union Nomination Committee Attn: Chief Executive Secretary 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.

### 2024 NOMINATING COMMITTEE

<b>CHAIRMAN</b>	<b>MEMBER</b>	<b>MEMBER</b>	<b>MEMBER</b>	<b>MEMBER</b>	<b>MEMBER</b>
Tony Burdell	L. Dennis Daniel	Bobby Israel	Donte' Vincent	Doc Williamson	Chris Word

See the next page to meet the candidates.

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 08/31/2024)

Total Assets:  
\$434,317,062.26

Total Loans:  
\$231,912,314.76

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# MEET THE CANDIDATES For the Board of Directors



## Gloria Jean Newton

My husband, Alphonso and I live in Oxford, Alabama. I have served as the Secretary of the Board of Directors (BOD) at AOD Federal Credit Union since 2011. During this time I also served on the Supervisory Committee.

I would be honored to continue serving on AOD's BOD. Why? To help my community, friends, and co-workers so that their financial needs can be taught, met, and sustained. The entire team at the credit union continues to improve as the world turns. We have developed plans to grow and retain talent at AOD. We are always striving for better ways to serve our members to include investing in the best technology to keep up with the pace of change to accelerate across business.

I have worked at Anniston Army Depot for 42 years. I have worked in the Auditing, Accounting and Budgeting career fields. I earned my Bachelor of Science Degree in Finance (with honors) from Alabama State University in February 1981. My additional licenses and certificates include Financial Manager, Senior Tax Analyst and Alabama Real Estate. My military experience includes training in Supply while a member of United States Navy Reserves from January 1993 to January 2001.



## Jim E. Webb

My name is Jim Webb. I live in Oxford Alabama with my wife Joyce Short Webb. We have one son, Jason, his wife Lindsey McWilliams Webb and three precious grandchildren. -Peyton, Reagan and Chandler. I am a U S Air Force Veteran, having served four years during the Viet Nam Conflict. My wife and son are Army Veterans. I graduated from Jacksonville State University in 1974 with a BS in Psychology and in 1987 a master's degree, with honors. I retired from the Anniston Army Depot in 2012 as Director of Community and Family Activity. I was elected to the AOD Federal Credit Union Board of Directors in 1987 at the request of a group of employees from the depot. Starting in 1988 I have served on the Board of Directors for 36 years. During my tenure with the AOD Board of Directors, AOD Federal Credit Union has increased assets from \$64,670,917.00 to \$427,532,321.03, an increase of over \$363 million dollars; increased membership from 18,920 to 37,3622, an increase of over 18,700 members, added over 1,520 Select Employee Groups (SEGs). During my time on the board, I have served in every leadership capacity to include Chairman, Vice-Chairman, Secretary and Treasurer. I have held the Treasurer (Financial Officer) position for a total of 15 years. I am currently the Treasurer. I have completed all required training requirements and have contributed to the success of the AOD Federal Credit Union, which has for several years been named as the Best Financial Institution, by the Anniston Star as in Calhoun County. I am very proud of the achievements of the AOD Federal Credit Union and the incredible staff that serves our membership. I ask that you support me to continue working for our credit union and community. I am a member first representative, and I would appreciate your support.



## Robert Curry

I am a 1975 High School Graduate from which I entered the United States Army and served in the Medical Corp for 4 years of active duty. I then served for 12 more years in the ready reserve.

I worked at Anniston Army Depot (AOD) for the next 33 years until my retirement in late 2012. I first worked at the Depots Health Clinic for 5 years. I later applied for a Safety and Occupational Health Internship with the federal government and was accepted. After the 2-year program I was assigned to AOD and worked as a Safety and Occupational Health Specialist. During this time, I attended Gadsden State Jr College and then transferred to Jacksonville University where I took the Industrial Management program with minor in Safety and Occupation Health. I took many Federal Government training courses, ranging from leadership to Health Physicists subject matter. I later was promoted to the Health Physicist position within the Safety Office where I worked until I retired.

At the beginning of my time at AOD I joined AOD Federal Credit Union (AODFCU) and have been a member since the early 80's. The many services and help offered by AODFCU were crucial to me and my young family at this stage in my life. I'm sure the Credit Union has helped thousands of other members and for me, it had a family feel and not just a business.

I ran for and was elected to the Board of Directors to the Credit Union in 1990 where I served for 3 years. I completed all of the recommended Credit Union Nation Association correspondence courses during my first few months while serving on the board. I felt during my time as a director I was an asset. I feel I worked well the other directors while we helped the Credit Union with its growth and move forward to it greater success. I enjoyed those years on the board and now that I'm retired, I find I have much more free time and would like to once again join with AODFCUs Board and serve.



## Thomas A. Smith

The staff at AODFCU has always been like a family, ready to listen and help when they could. I understand that the credit union family has a broad range of wants and needs. My vision of the credit union of the future is one that recognizes these differences and yet maintains a close relationship with our members.

Education: Jacksonville State University, BS Degree 1969, Major in General Business, Minors in Economics and English, master's degree in public administration (MPA) 1992.

Experience: Human Resources Management and Administration 30 years. Includes recruitment, placement, training, employee development, placement follow-up and advisory services at Anniston Army Depot, 12 years (1969-1981). Transferred to Fort McClellan 1981. Five years as Chief Recruitment and Placement Division then five years (5) as Training Officer. I returned to ANAD as Chief of Recruitment and Placement in 1991, later merged with Technical Services, doubling the number of employees assigned to me and adding responsibility for personnel office staff of thirty-five employees.

Served six years adjunct faculty for the Army Center for Civilian Human Resources Management (ACCHRM), Lancaster PA, served as visiting instructor for the Deputy Chief for Civilian Personnel, Baltimore Region, Baltimore MD, and served thirteen weeks at the Pentagon with the Secretary of the Army while developing an employee development program for the National Capital Region.

AODFCU Supervisory Committee member, Vice Chair, and Chair. Currently board member. Member Greater Alabama Council (GAC), BSA, Executive Board.

Personal: I am married to Joyce Pilkington Smith. We have one son, Geoffrey, and one daughter, Gina. We have five grandchildren and three great grandchildren.

Awards & Recognition: Lifetime Achievement Award, State of Alabama Department of Senior Services, and the Alabama Senior Citizen Hall of Fame. Heart of an Eagle Award, the GAC, and Cheaha District as District Honoree 2017. Awarded the Silver Beaver, GAC, 2010. Highest level award that GAC can give.



## Charlene Stalings

I retired from Anniston Chemical Activity as a Program Analyst. I have thirty-five years' experience in governmental accounting, payroll, budget, finance, and audit. I studied at Gadsden State with emphasis in Business Administration.

In the community, I serve as Substitute Teacher with Oxford City School System (8 years), I was involved in the Mentoring Program within Calhoun County School System (15 years), Calhoun County Civic Choir (2 years) and I am a member of the National Active and Retired Federal Employees Association (NARFE). I have served on the Board of Directors for four (4) years and served on Supervisory Committee for seven (7) years. As a member of the Supervisory Committee, I held the offices of Chairman and Secretary. I am a National Association of Federal Credit Union (NAFCU) Certification Volunteer Expert (NVCE) and attend required training to maintain certification.

I am interested in continuing to serve on AODFCU Board of Directors because I feel it is important for members to be involved in the success of their financial institution. Also, I possess the expertise, leadership, and motivation necessary to successfully fulfill the duties of Board of Directors. AODFCU is a thriving financial organization with high values, and it is my desire to work with fellow members in sustaining its overall goals.

AODFCU is successful because of its dedication to providing quality member service, its devotion to the member's financial welfare, financial literacy and commitment to community service. I am dedicated to protecting the member's best interest and committed to working hard for its members to ensure everything AODFCU does is done so with the member's best interest in mind. I believe that my leadership skills, financial skills, passion for excellence, and commitment to make a positive difference will contribute greatly to the continuing success and growth of AODFCU.

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# COMMUNITY INVOLVEMENT



**Youth Entrepreneur Training**



**Back to School Events**



**Financial Education**



**Hispanic Festival**

## 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

-  Monday, November 11th  
**Veterans Day**
-  Thursday, November 28th  
**Thanksgiving Day**
-  Friday, November 29th  
**Day After Thanksgiving**
-  Tuesday, December 24th  
Close at 1pm.  
**Christmas Eve**
-  Wednesday, December 25th  
**Christmas Day**
-  Tuesday, December 31st  
Close at 2pm.  
**New Year's Eve**

## 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](http://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



# 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.



## Christmas Club!

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

***November 1st, 2024***



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



**WHERE THE PERFECT LOAN MEETS  
THE PERFECT GIFT. I BELONG.**

Wrap up your shopping quickly and easily.

Holiday Loan Coming Soon: November and December  
Membership Required. Certain Restrictions Apply.



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