



INSIGHTS

2025

HAPPY NEW YEAR

VIRTUAL & IN-PERSON

February 25th
@5:30pm

Stay Tuned

For more info coming from the AOD Website, Email, and Social Media. Visit AODFCU.COM

SAVE THE DATE!

75th

Annual Meeting



AOD Federal Credit Union's Annual Meeting will be held February, 25, 2025, at the Oxford Civic Center. Doors will open at 5:30pm, meeting will begin at 6:00pm.. The past year will be reviewed. Refreshments will be served, and door prizes will be given away. Everyone is invited! Please note that this year's election will not be conducted by ballot and there will be no nominations from the floor since there was only one nominee for each position to be filled.

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 11/30/2024)

Total Assets:
\$431,717,219.41

Total Loans:
\$232,615,408

AODFCU.COM

APOTHECARY DRAFT HOUSE

The Credit Union is honored to feature Apothecary Draft House as our Select Employer Group Spotlight. "Apothecary Draft House, a vibrant addition to Downtown Jacksonville's historic Public Square. "The 'Pothe'" is a self-serve taproom offering a rotating selection of 42 craft beer, wine, ciders, and more, catering to both connoisseurs and newcomers. The establishment's modern, rustic ambiance provides a welcoming space for patrons to relax and enjoy.

Beyond its diverse offerings, Apothecary Draft House hosts engaging events throughout the week, including trivia nights, bingo, karaoke, and live music every weekend. Patrons can also enjoy amenities like a pool table, indoor corn hole, and a variety of board games, and two gorgeous patios, making it an ideal spot for social gatherings.

Guests are encouraged to bring their own food or order from nearby restaurants for table-side delivery, or let them make you a charcuterie board for snacking. If you find a drink you like and want to enjoy it in the comfort of your home, growlers are also available!

We encourage AODFCU members to visit the Apothecary Draft House at 7 Public Square East, Jacksonville, AL, and experience this unique venue that has quickly become a local favorite. For more information on their current tap list and upcoming events, visit their website at apothecaryjax.com, or follow them on Facebook, Instagram, and TikTok. Members can also text CHEERS to 833-738-0900 to receive weekly updates and special coupons." - Josh Stearns, Owner.



APPLY NOW FOR THE AODFCU

SCHOLARSHIP FOR 2025 GRADUATING SENIORS

2025 Applications are available now at <https://www.aodfcu.com/scholarship-program/>

APPLICATIONS ARE BEING ACCEPTED NOW

AOD Federal Credit Union is proud to announce the 2025 AOD Scholarships for graduating student AODFCU members!

AOD Federal Credit Union is proud to announce the 2025 AOD Scholarships for graduating student AODFCU members! This year there will be two separate categories of scholarships that a graduating student member may apply for. The first scholarship is the AODFCU **Star of Excellence Scholarship** for academic excellence and second is the **Spirit of AODFCU Scholarship** which is based on the student's stated financial needs. Both scholarships are for students who desire to further their education to universities, community colleges, trade schools or educational certification programs. Any graduating AODFCU student member may apply for one or both scholarships. If a student is chosen in both categories, the student will be awarded both amounts.

Mailing Address: AODFCU, Attn: Christy McCullough, P.O. Box 608 Bynum, AL 36253

TO QUALIFY:

- Member of AOD Federal Credit Union
- For at least 1 year.
- (Must include the account number)

APPLICATION PACKAGE:

NEEDED:

- Transcript indicating grade point average
- ACT documentation for verification of ACT score
- Essay - Typewritten essay of the applicant's personal and/or family involvement/relationship with AODFCU

APPLY TODAY!

Visit [aodfcu.com/scholarship-program/](https://www.aodfcu.com/scholarship-program/) or come by one of our AODFCU Branches to pick up an application.

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COMMUNITY INVOLVEMENT

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
TOM SMITH

SUPERVISORY COMMITTEE

CHAIRPERSON
CHRIS WORD

SECRETARY
CHRIS WORD

COMMITTEE MEMBER
L. DENNIS DANIEL

COMMITTEE MEMBER
MICHAEL PHILLIPS

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, January 20th
Martin Luther King Jr. Day
-  Monday, February 17th
President's Day



TOYS FOR TOTS



Oxfordfest



Community Financial Wellness Fair

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

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

WHERE I CAN SKIP INTO THE NEW YEAR WHILE SKIPPING A PAYMENT, I BELONG.

Celebrate 2025 by skipping a loan payment.

Limited-time offer: December and January. Certain restrictions may apply.*
See an Associate for Details.

By participating in AOD Federal Credit Union's Skip-A-Pay* 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 December 31, 2024, for December 2024 skips and January 31, 2025, for January 2025 skips.



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/privacy/>

OR WE WILL MAIL YOU A FREE COPY UPON REQUEST IF YOU CALL US AT

256-237-9494 OR TOLL FREE 800-637-0299

Free! MEMBER SHRED DAY!

OXFORD | APRIL 26TH
BRANCH | 9AM TO 12PM

LIMIT TO 6 BAGS

12 ELM ST. OXFORD, AL 36203

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