

1950-2025

2025

ANNUAL MEETING IN REVIEW

PROVIDING QUALITY
MEMBER SERVICE
FOR 75 YEARS



75th **AOD**
FEDERAL CREDIT UNION
1950-2025



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 02/28/2025)

Total Assets:
\$438,820,766.93

Total Loans:
\$232,805,199.98

AODFCU.COM

75th Annual Meeting in Review

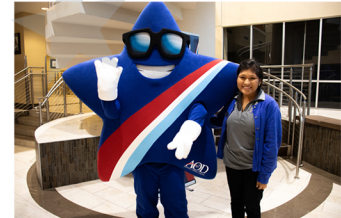
Thank You for Celebrating Our 75th Annual Meeting!

We're thrilled to have celebrated the 75th Annual Meeting of AOD Federal Credit Union marking an incredible milestone of serving our members for 75 years! With over 300 members and employees in attendance, it was a record-breaking turnout. The event, held on February 25, 2025, at the Oxford Civic Center, provided a great opportunity to reflect on the credit union's successes in 2024.

Thanks to the hard work and dedication of the Board of Directors, Members, and Staff, 2024 was a highly successful year for the credit union. The teamwork and commitment demonstrated by all parties were pivotal to this success and highlight the importance of collaboration in reaching our goals. Our 75 years of service to members is a testament to our stability and trustworthiness, which are essential qualities in the financial services industry.

We are proud to provide access to the Annual Report and video Online, ensuring transparency and keeping members informed about the credit union's performance and future initiatives. This commitment to clear communication strengthens our relationship with our valued members. The Annual Meeting was a wonderful success, with both in-person and virtual participation to meet the diverse needs of our membership. It's clear that our credit union remains dedicated to serving our member-owners while evolving to meet the changing needs of the financial landscape.

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



MEMBER APPRECIATION DAY!

April 26, 2025 • 11am to 2pm • Oxford Branch Location



WE LOOK FORWARD TO CELEBRATING WITH YOU!

To show our appreciation, AOD Federal Credit Union would like to invite you to join us for **MEMBER APPRECIATION DAY!!**

Come and Enjoy
Bouncy Houses
Games
& Entertainment

Food & Prizes
While Supplies Last

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COMMUNITY INVOLVEMENT



Kiwanis Pancake Day



AHS College & Career Fair



CREATE Financial Literacy

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
ROBERT CURRY



SUPERVISORY COMMITTEE

- CHAIRMAN
MIKE PHILIPS
- COMMITTEE MEMBER
L DENNIS DANIEL
- COMMITTEE MEMBER
ANGIE COLEY

SENIOR MANAGEMENT

- CHIEF EXECUTIVE OFFICER
VIRGINIA BOWEN
- CHIEF OPERATIONS OFFICER
RIKKI GRABEN
- CHIEF EXECUTIVE ASSITANT
CHRISTY MCCULLOUGH
- CHIEF FINANCIAL OFFICER
GREG SMITH
- CHIEF INFORMATION OFFICER
FRED CARR
- CHIEF LENDING OFFICER
TONY LARUSSA

UPCOMING Holiday Closings

-  Monday, May 26th
Memorial Day
-  Thursday, June 19th
Juneteenth

Free! MEMBER SHRED DAY!

OXFORD
BRANCH

APRIL 26TH FROM
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.



LIFE HAPPENS,

AOD has you covered.

Fast, Easy, Reliable Signature Loan

- \$300-\$1000
- 12-month Term
- Apply Online or by Mobile Phone
- Apply 24/7/365

Certain Restrictions Apply



For more information: visit AODFCU.COM or call 800.637.0299

APR = Annual Percentage Rate. EZ loans are only available for Primary members, age 18 and over, with an account in good standing. The following accounts are not eligible: Kids Club, Member Business Accounts, Rising Star Teen Checking or the High School Branch Share. Membership must be open for at least 90 days prior to application. You must apply online or via mobile app. Offer is subject to change without notice. Sample monthly payment for a \$1000 EZ Cash Loan over a 12-month period at 27.99% APR is \$96.51 per month.

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