



**BRAND STORY**



*Catherine Bowlin and Robert Estes*

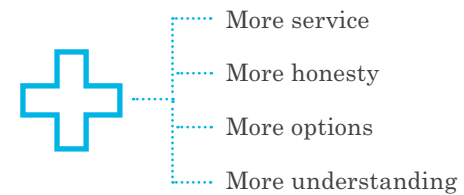
## HISTORY

**In 1950, AODFCU was founded by 45 members of the Anniston Ordnance Depot in Bynum, Alabama. Their purpose: take ownership of their financial future, control their destiny, and serve each other.**

Our founder's did not want to be beholden to a bank, whose primary purpose would be to serve its own interest. Instead, they banded together to serve each other.

They wanted more for their money.

Not just more return on their investments in the form of better rates, but more for their community:



And, most importantly, more opportunity for our members and our community.

**OUR FOUNDERS UNDERSTOOD A  
SIMPLE PRINCIPLE THAT IS AS  
TRUE TODAY AS IT WAS IN 1950:**

**NO ONE IS AS COMMITTED  
TO THE SUCCESS OF THE  
COMMUNITY LIKE THE  
MEN AND WOMEN OF THE  
COMMUNITY ITSELF.**

**SAID OUR WAY:**

**NO ONE CARES  
ABOUT FRIENDS  
AND NEIGHBORS  
LIKE FRIENDS AND  
NEIGHBORS DO.**



## **TODAY**

AODFCU has grown from a 45 charter member credit union to a credit union that now serves over 33,000 members.

And, true to our roots, even as we have grown, we have remained tightly connected and wholly committed to our communities. We are owned, led, and operated by members for members.

## **FROM OUR BRANCH STAFF TO OUR BOARD MEMBERS TO OUR CEO AND SENIOR MANAGEMENT, WE ARE NOT JUST EMPLOYEES, WE ARE MEMBERS.**

And like the original 45 members that formed AODFCU, our commitment is to each other — not some far away corporate headquarters or to New York stock brokers.

On the surface, the products we offer are quite similar to products one might find at most financial institutions. We have checking and savings accounts, personal and business loans, credit cards, and the like.

But there is a subtle difference in each product - more favorable terms, a better rate, or more access to funding. Together, these differences demonstrate the vast difference between AODFCU and a large corporate bank. Measured bit by bit, percentage by percentage, and interaction by interaction is our authentic concern for the financial well-being of each member.

**While most any financial institution would be happy to sell a product, we seek to serve, educate, and assist.**

A close-up photograph of two hands shaking over a wooden surface. The hand on the left is wearing a grey sweater with a white cuff. The hand on the right is bare. The background is a blurred wooden table.

**THERE IS NO  
"US" AND "THEM,"  
JUST "WE."**

# R.O.I. vs R.O.R.

**MOST BUSINESSES THINK  
R.O.I. – RETURN ON INVESTMENT.  
WE'RE A NOT-FOR-PROFIT  
COMMUNITY RESOURCE SO WE  
THINK R.O.R. – RETURN ON  
RELATIONSHIP. DID WE IMPROVE  
THE LIFE OF A MEMBER?**

**AT A GLANCE**

**AODFCU is a federally chartered credit union serving members in select communities and employer groups throughout East Central Alabama.**

ESTABLISHED IN  
**1950**

**33,000+**  
**MEMBERS**

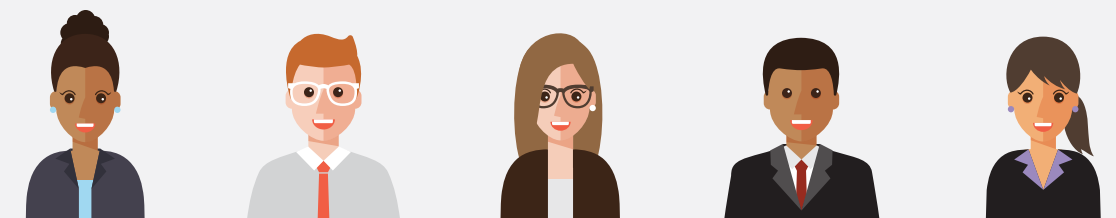
ABOUT 80 OF WHICH ARE EMPLOYED HERE

**OVER \$300**  
**MILLION**  
IN ASSETS

**7+**  
LOCATIONS

MEMBERSHIP RECOGNIZED AT OVER

**2,000**  
CREDIT UNIONS ACROSS THE U.S.



## WHO WE ARE

We are member owned and member operated.

This means every member of our credit union has a stake in our success and a voice in the way we do business.

## AS A NOT-FOR-PROFIT ORGANIZATION

We are, by law and by nature, compelled to put money back in the pockets of our members rather than in the pockets of a corporation.

## AS A COMMUNITY CREDIT UNION

We can only grow if the communities we serve grow.

## AS A FINANCIAL INSTITUTION

We are entrepreneurial, and that spirit is keenly focused on a very specific region. While bigger corporations can have good markets and bad markets and can off-set struggling communities with revenues from prosperous ones – we have one market, East Central Alabama, and our success depends on its success.



**FOR THESE REASONS – BOTH BUSINESS AND PERSONAL – WE SERVE OUR REGION OF THE  
WORLD AS IF IT WERE THE ONLY REGION OF THE WORLD, BECAUSE, TO US...**

**IT IS.**

**PERCEPTION // REALITY**

**Credit Unions don't offer all the things people need to bank.**

**We have over 63 products and services. Everything from your child's first savings account to retirement planning.**

**Credit Unions are only for personal accounts and can't work with businesses.**

**We are very personal, but don't be fooled; we have a complete line of business solutions, and we count the leading businesses in East Central Alabama among our members.**

**Credit Unions are old-school and behind the times.**

**We offer e-banking, online bill pay, and all of the latest conveniences. Difference is, we also have real people who are always more than happy to sit down with you and help you navigate the options, one-on-one – the old fashioned way.**

**Credit Unions are small-town.**

**Absolutely correct. But, as anyone from around here knows, small-town doesn't mean small-minded.**



**WHETHER IT'S FOR  
YOUR FAMILY OR  
YOUR BUSINESS, IT'S  
ALWAYS PERSONAL.**

#### **WHAT WE DO**

**We offer a full suite of e-banking solutions, checking and savings accounts, retirement and investment solutions, insurance services, and a wide variety of personal and business loans.**



## WHAT WE REALLY DO

We provide our members with access to the very best financial support at more affordable rates than for-profit banks, so that they can seize opportunities, create their own financial independence, and drive economic growth in our communities.

### **FOR-PROFIT BANKS MAKE LOANS TO MAKE PROFIT.**

We make loans to help our members make things possible for their families and for their businesses.

### **FOR-PROFIT BANKS OFFER SAVINGS ACCOUNTS TO COLLECT AND HOLD OTHER PEOPLE'S MONEY.**

We offer savings accounts with higher rates of return to help families enjoy the peace of financial security.

### **FOR-PROFIT BANKS EXPAND THEIR REACH TO SATISFY STOCKHOLDERS.**

We are owned by our members, so we expand our reach to create more opportunity for our own members.

### **FOR-PROFIT BANKS SELL PRODUCTS AND SERVICES FOR PROFIT.**

We provide products and services, as well as education, insight, and support so our community can flourish.



**HOW MUCH WOULD  
YOU PAY TO GET YOUR  
CHILD OFF TO A SOLID  
FINANCIAL START?**



## **IS FIVE BUCKS TOO MUCH?**

Our starter accounts for kids come with a minimum balance of only \$5. They also come with a course in financial literacy. We are here to help your family and your money go further. So, we go further to teach kids how finances work, the importance of financial independence, how to plan for the future, and how to seek out opportunity.

**Because we know the sooner our kids understand money, the brighter the future of this community will be.**

A man with short brown hair and a slight beard, wearing a dark blue t-shirt, stands with his arms crossed in what appears to be a workshop or garage. The background is slightly blurred, showing some equipment and a window.

**GARY NEEDED  
A LITTLE HELP  
TO GET BY.**



# **WE SAID NO...**

## **AND WE GAVE HIM THE HELP TO GET AHEAD.**

These days it seems like anybody can get a cash advance or a boost on their credit card limit. In fact, there are predatory lenders all too happy to help you get by for now, knowing they will get theirs (and yours) in the end. Hey, we understand times get tight. There always seems to be more month than there is paycheck. Instead, we look to help people up, not hold them down with more debt. We're not-for-profit. Which means our business is built around helping you, not hooking you. If you're in a jam, let's talk.

**Together, we will work to find a long term solution that leads to a future free and clear of debt and worry.**



**HOW NEIGHBORLY  
ARE WE?**



## **WE'VE BEEN KNOWN TO GET ALL UP IN YOUR BUSINESS.**

Some folks think we're just about savings accounts, checking accounts, and car loans. Not so. We also take care of local businesses - small and large - with a full suite of services and support. The fact is, no one cares about businesses right here like the people from right here.

**So, if you're looking for a better option, stick your nose into our business - we're eager to help yours.**



**IT'S TRUE.**



## **ALL WE EVER THINK ABOUT IS OURSELVES.**

In a world where big business only seems to worry about its owners, we seem to stand out by fitting right in. See, we are owned and operated by our members - people like you, from right around here. You own AODFCU. And, if it's all right with you, we will just stay 100% focused on taking care of you, your families, and your businesses without giving a second thought to some big shots in a corporate office.

A smiling woman with long red hair is holding a baby. The woman is wearing a light blue t-shirt and the baby is wearing a white shirt and blue pants. The background is a blurred indoor setting.

**BANKS JUST  
DON'T GET IT.**



# YOU'RE THE BOSS.

Banks work for banks. We work for you. Literally. See, at AODFCU our members are the owners of our organization. Our leadership is elected by our members and is charged with working hard to help you achieve your financial goals. Instead of working to make profits for some far away investors, we work to make life better for the people right here. That means lower rates, more flexible lending, and dividends at the end of a successful year. But more than that, it means we answer to **you**.

**So, if you're tired of being treated like a number, come by and feel like the BOSS.**

WHY WE MATTER

To be honest, there are no products or services we offer that our members can’t get somewhere else.

Checking and savings accounts; home, car and business loans; internet banking, and IRAs. Now, you may pay a little higher rate or earn a little less interest elsewhere, but still, that is not why we matter.

WE MATTER, BECAUSE WE HAVE ONE SINGULAR PURPOSE:  
HELP THIS COMMUNITY THRIVE, BY HELPING EACH AND  
EVERY ONE OF OUR MEMBERS THRIVE.

One member at a time, all working together, we know we can lift this community. While other financial institutions are worried about their finances, we are worried about yours, and about helping you and your family chart your path toward opportunity and independence. That's why we take the time to share and teach smart financial planning – starting with your child’s very first account all the way through to planning for the health care of their grandparents.

We believe that when people have a better understanding of how money works, they can make their money work harder for them. And, we know, for an absolute fact, that no one understands what is happening right here in our community like the people that live right here in our community.

No one has more to gain from the success of our friends and family than our own friends and family. And, since we have the most to gain, we make it our job to have the most to give.

OUR MISSION

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.

OUR VISION

*Quality Member Service*

At AOD Federal Credit Union, you can always expect to be treated like a member of the family. We take pride in the level of service that we provide to all of our members. Our primary goal is to treat our members as "members" rather than "customers." Our mission statement is an excellent example of our commitment to serve our members. It is a mission statement that we are proud to support.

OUR VALUES

- › Progressive
- › Integrity
- › Commitment to Quality Staff
- › Commitment to Members' Financial Well-Being
- › Community Service

**WE ARE LOCAL PEOPLE**  **EQUIPPED WITH THE BEST FINANCIAL PRODUCTS ANYWHERE.**

**WE ARE APPROACHABLE**  **AND SOPHISTICATED.**

**WE ARE NOT-FOR-PROFIT**  **BUT ALL ABOUT SMART FINANCES.**

## BRAND PERSONALITY



### DOWN-TO-EARTH

Genuine concern for our members

Personal and approachable

Demystifies financial services

Takes time to teach

Born to serve



### DEDICATED

To the economic growth of our members

To the economic growth of our community



### LOCAL

From here and for here

Created to serve this community

We thrive when this community thrives

We're in it with you

IN ONE LINE

**FOR THOSE LIVING IN SELECT COMMUNITIES OR  
WORKING FOR SELECT EMPLOYER GROUPS IN  
EAST CENTRAL ALABAMA, AODFCU IS A MEMBER  
OWNED, NOT-FOR-PROFIT CREDIT UNION SOLELY  
FOCUSED ON PROVIDING THE TOOLS AND TALENTS  
TO HELP OUR COMMUNITY GROW BY HELPING  
OUR NEIGHBORS THRIVE.**

IN TWO WORDS

# COMMUNITY CHAMPION



