Investing in Technology

Army Aviation Center Federal Credit Union is constantly moving forward with initiatives in technology to enhance our product offerings. During 2018, we completed our most significant technology project to date - the conversion of our core processing system to a new state-of-the-art core provider. This ambitious project required immense focus and attention to detail, as the team worked tirelessly to ensure a smooth transition for our members. The new core platform provides improved access to information, enhanced member experiences, and increased operational efficiency. This project underscores our commitment to the technology of the future and our dedication to providing the highest levels of member service and security.
The Credit Union has had a very prosperous 2018 accomplishing what was forecast throughout the organization. For the first time in nearly a decade, we opened five new branch locations during 2018. These higher rates were passed on to the membership during the first half of 2018 and then saw rates decrease by the end of the year. Also during 2018, the Credit Union doubled the invested paid in surplus accounts and increased member revenue nearly 21%. As a whole, interest and dividend paid to members totaled to more than $3.1 million.

AACFCU also continued to be an outstanding value to our members that are borrowers. In 2018, over $322 million were extended to a total of $310 million to our friends, neighbors and family. These loans to our members for home purchases, vehicle purchases and personal loans increased to nearly $271 during 2018. From a financial perspective, the earnings and assets grew in a total of over $260.7 million, and the number of members increased by nearly 11,200 members to hold a total of 110,800 members at year end.

In 2018 AACFCU saw the continued improvement of our branch locations and community involvement. In May of 2019, the Credit Union completed a name change to All In Credit Union to better reflect the broad diversity among the membership and all of the geographic areas the Credit Union serves. For soldiers, "All In" is the level of commitment made to serve this country. "All In" is the level of commitment made to serve the organization. For the first time in nearly a decade, the Credit Union provided over 7,000 members and three additional locations that simultaneously extended the organization’s branch presence in the Wiregrass and North Florida. We are constantly moving forward to meet the needs of the members that continue to serve this country.

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AACFCU also experienced the continued improvement of its branch locations with the remodel of the Fort Rucker branch which, now provides a drive-up ATM. At the beginning of 2018, a new tile service branch was added in Opelika, Alabama.

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In 2018, the Credit Union was named one of the nation’s Most Admired Credit Unions, ranking it among the Top 20 Most Admired Credit Unions. This achievement was the result of over 9,000 survey participants who supported the credit union as the best in the industry.

In addition to providing members with great financial value, the Credit Union also continued to be an outstanding value to our members that are borrowers. In 2018, the Credit Union invested more time and resources into the communities that have helped the organization flourish. To be specific, in 2018 AACFCU invested various contributions of both time and money to help maintain and support the communities that have helped make the Credit Union successful.

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Letter from the Chairman of the Board

This past year has seen the most dramatic changes "Our Credit Union is ever experienced. Expansion toCREASE, a merger with West Virginia Federal Credit Union (WFCU), and the decision to rename "Our Credit Union" to all the members as Army Aviation Center Credit Union (AACFCU). The merger with WFCU allowed us to bring the best of both institutions together, to serve our members better. Our history of membership is based in the military, but the membership has expanded to include everyone. It has been a very complicated issue as many of our members have moved on and we have been working hard to serve those needs.

We have added Army Aviation Center Credit Union (AACFCU) to the list of places to do business. We have been working hard to be a part of the military community, and now we are able to serve all military members, their families, and friends.

The Board of Directors has decided to rename our Credit Union to Army Aviation Center Credit Union. Their mission also includes the mission of "People Helping People," and now we can be part of the community.

We are always, you, our members, are most appreciated for your loyalty to Army Aviation Center Federal Credit Union. Their mission also includes the mission of "People Helping People," and now we can be part of the community.

The Supervisory Committee is appointed by the Board of Directors. It serves as an independent board of directors for our Credit Union, and its members are selected by the Board of Directors to establish adherence to policies and procedures and to guarantee that all members are treated fairly. This means that the Supervisory Committee is independent of the Board of Directors, and it is responsible for ensuring that all members are treated fairly.

This past year, your Supervisory Committee worked closely with internal and external auditors examining policies and controls to ensure procedures are in place to prevent unauthorized access to sensitive information.

Army Aviation Center Federal Credit Union embodies the credit union philosophy of "People Helping People," as evidenced by more than 3,000 volunteer hours through the Combined Federal Campaign and the Federal Credit Union (AACFCU) employees raised funds, delivered supplies and removed debris to assist those who had been impacted by these natural disasters.
This past year was one that has seen the most dramatic changes in our Credit Union ever – the process of changing our name. Our Board embarked on this journey almost three years ago. The merger with VFCU allowed our Credit Union to expand in Dothan, Andalusia and Marianna. These new marketplaces were not becoming members since they thought we were not a good fit for them. This expansion to new marketplaces was not becoming members since they thought we were not a good fit for them. This expansion will allow us to continue sharing the creed of ‘the underserved’ through ‘people helping people.’ We almost lost sight of our Credit Union roots – the reason credit unions exist and why AACFCU was formed over 50 years ago. The Board vote was unanimous for the change name as ‘Army Aviation Center Federal Credit Union.’

Our history is one of serving the underserved. This has been a very complicated issue as many of our members have benefited from this change. This expansion of our loan policies will allow us to continue serving the underserved. This expansion will allow us to continue serving the underserved. This expansion will allow us to continue serving the underserved. This expansion will allow us to continue serving the underserved.

Legislators for years have kicked the can down the road and we are doing the same thing. This expansion will allow us to continue serving the underserved. This expansion will allow us to continue serving the underserved. This expansion will allow us to continue serving the underserved. This expansion will allow us to continue serving the underserved.

Our Board has debated the issue of changing our name for the past three years. This has been a very complicated issue as many of our members have benefited from this change. This expansion of our loan policies will allow us to continue serving the underserved. This expansion will allow us to continue serving the underserved. This expansion will allow us to continue serving the underserved. This expansion will allow us to continue serving the underserved.

We are also excited about our plans to expand in Dothan, Andalusia and Marianna. These new marketplaces were not becoming members since they thought we were not a good fit for them. This expansion will allow us to continue serving the underserved. This expansion will allow us to continue serving the underserved. This expansion will allow us to continue serving the underserved. This expansion will allow us to continue serving the underserved.

At AACFCU, our driving passion is to enrich the lives of others. We have a long and proud history of serving our members, who have placed your trust, loyalty and support in Army Aviation Center Federal Credit Union.

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During the year, the Supervisory Committee engaged the firm of Doeren Mayfield & Andrews, CPAs to perform the annual external audit of AACFCU for the fiscal year ending September 30, 2018. In their report, the firm expressed a clean opinion that the Credit Union’s financial statements were, in fact, fairly presented. The expansion of our loan policies will allow us to continue serving the underserved. This expansion will allow us to continue serving the underserved. This expansion will allow us to continue serving the underserved. This expansion will allow us to continue serving the underserved.

I would like to express my gratitude to the Board of Directors, Supervisory Committee members, management and staff for a job well done in 2018. As always, you, our members, are most appreciated for your loyalty to Army Aviation Center Federal Credit Union.

Respectfully submitted,

Aviation Center Federal Credit Union.

To our Armed Forces, we say thank you for your service, dedication and commitment to our country. This past year, your Supervisory Committee continued work with internal and external auditors examining policies and control procedures to ensure they are properly prepared and accurately reflect the financial position and operating results of your Credit Union. This expansion will allow us to continue serving the underserved. This expansion will allow us to continue serving the underserved. This expansion will allow us to continue serving the underserved. This expansion will allow us to continue serving the underserved.

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Respectfully submitted,

Aviation Center Federal Credit Union.

To our Armed Forces, we say thank you for your service, dedication and commitment to our country.
This year has been the most dramatic changes for our Credit Union ever experienced. Expansion to Crestview, a merger with Wiregrass Federal Credit Union (WFCU), and the decision to make a name change to “All In Credit Union” have all made the year as busy as any in our 53-year history. The merger with WFCU allowed your Credit Union to expand to Crestview, Lecanto, and Lecanto, in addition to Crestview. AACFCU’s asset levels are established to provide for “people helping people” by serving the underserved. This experience will allow us to continue serving the underserved.

Expansion has allowed Army Aviation Center Federal Credit Union (AACFCU) to better serve the member. With state regulations having failed to pass “payday” lending laws to protect consumers, your Credit Union is in the “people helping people.” Union’s were established to provide for “people helping people” by serving the deserving high school and college students.

As we do, our communities are made stronger by creating a significant way by awarding a $100,000 grant to The Ark Culinary Institute, Food for Thought and the Army Culinary Institute. It is a reflection of our guiding principles in a perspective, it was time to come to grips with a decision. We as AACFCU must cherish the roots of “people helping people” while serving the underserved.

This past year has seen the most dramatic changes “above the best” financial services. Through years of geographical expansion from Mobile to Crestview and Anderson Federal Credit Union, Center Federal Credit Union.

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People who have been talked to are not members because they thought their savings would not be insured. New members are properly administered and sufficient to safeguard member assets. This past year, your Supervisory Committee worked closely with internal and external auditors examining policies and controls to ensure procedures are properly prepared and accurately reflect the financial position and operating results of any financial statements. The month also includes the description of any errors a member may have and the corrections of a resolution.

Army Aviation Center Federal Credit Union continued its growth in 2018. Assets grew over the previous year. Total assets were $1,278,254,147 at December 31, 2018, compared to $1,104,726,668 at December 31, 2017. This is a result of the leadership, management and staff, and you, the member, for a job well done in 2018. As LTC(Ret) Charlie Mingus, Chairman, I would like to express my gratitude to the Board of Directors, Supervisory Committee members, management, staff and especially, our Board of Directors. It serves as an independent group to ensure that Management and the Board of Directors establish adequate policies and procedures and guarantees that the financial statements are properly prepared and accurately reflect the financial position and operating results of any Credit Union. This month also includes the description of any errors a member may have and the corrections of a resolution.

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In 2018 AACFCU saw the continued improvement of our branch locations and the addition of a new full-service location at the Mobil City location bringing our total to over 110,000 members at year-end. From a financial perspective, the organization’s assets grew by a total of over $63 million, and the number of members increased by nearly 11,000 members to total over 110,000 members at year-end.

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Our Core Values:

**INTEGRITY**
- Always do what is right for the member, the employee and the credit union.

**LOYALTY**
- Never forget that we exist to serve the members of the organization.
- Cultivate trust through open, honest communication.
- Be there when our members need us.

**INNOVATION**
- Provide proactive solutions to potential and existing challenges.
- Generate inspired solutions that differentiate us in the financial marketplace.
- Work collaboratively to adapt to changing needs with a flexible, positive attitude.
- Create a healthy balance between work and family.

**EXCELLENCE**
- Be the voice of the member and their number one financial resource.
- Fiercely protect AACFCU’s brand and reputation.
- Always do what is right for the member, the employee and the credit union.
- Be bold, innovative and exceptional in all we do.

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**Our Vision: To be bold, to be genuine, to be impact, to be inclusive, welcoming and friendly to everyone you encounter each day.**

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- Be there when our members need us.

**Our Commitment: To enrich the lives of our members and communities through exceptional service and value.**

**Our Vision: To be bold, to be genuine, to be impact, to be inclusive, welcoming and friendly to everyone you encounter each day.**

**Our core Values:**

**INTEGRITY**
- Always do what is right for the member, the employee and the credit union.

**LOYALTY**
- Never forget that we exist to serve the members of the organization.
- Cultivate trust through open, honest communication.
- Be there when our members need us.

**INNOVATION**
- Provide proactive solutions to potential and existing challenges.
- Generate inspired solutions that differentiate us in the financial marketplace.
- Work collaboratively to adapt to changing needs with a flexible, positive attitude.
- Create a healthy balance between work and family.

**EXCELLENCE**
- Be the voice of the member and their number one financial resource.
- Fiercely protect AACFCU’s brand and reputation.
- Always do what is right for the member, the employee and the credit union.
- Be bold, innovative and exceptional in all we do.

**COMMUNITY**
- Involvement in our community is as important as service to our members.
- Create a healthy balance between work and family.
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