

OneAZ CONNECT

FIRST QUARTER 2025

PRESIDENT'S MESSAGE



Dear Members,

Happy New Year! What an incredible journey we had in 2024 – filled with milestones, groundbreaking beginnings, and forward momentum. As we step into 2025, I'm excited to reflect on the incredible impact we had in the lives of our members and share a vision of how we'll continue to inspire dreams, drive prosperity, and make a positive impact in the communities we serve.

In 2024, we embraced Arizona's growth with purpose and passion – empowering the doers, inspiring the dreamers, and championing the builders who shape our incredible state. From funding over \$130 million in loans and opening nearly 20,000 new accounts for young professionals to providing over \$70 million in loans and over 7,500 new accounts for Latino families, we ensured that Arizonans had access to the resources they need to thrive. We also drove economic prosperity by providing small businesses with over \$90 million in loans. Through our OneAZ Community Foundation, we proudly donated well over \$230,000 to 68 organizations, partnering with organizations that uplift communities and transform lives.

Our impact reflects our promise to meet members where they are and to drive meaningful change in the communities we serve. As Arizona grows, OneAZ will continue to innovate, adapt, and create opportunities that make a difference for individuals, families, and businesses.

Looking ahead, 2025 is set to be a transformative year for OneAZ and our members. We will be building a world-class digital experience to accompany our friendly smiles. We are also thrilled to expand our reach with five new branches across Southern Arizona as we finalize our acquisition of 1st Bank Yuma. As a bank with a large portfolio of commercial and agriculture customers, 1st Bank Yuma is passionate about igniting growth and positive change by supporting local entrepreneurs, non-profits, business owners, and hardworking Arizonans. Their mission and vision, as well as their connection with the community, align perfectly with OneAZ's vision for igniting growth and prosperity.

Thank you for choosing OneAZ as your trusted financial partner. Together, we will make 2025 a year of growth, opportunity, and positive impact for all.

Respectfully yours,

Brandon Michaels | President and CEO

EASE INTO HOMEOWNERSHIP



Take up to
2.00%
off your rate
your first year.**

Our new Temporary Buydown Program allows you to enjoy lower interest rates for an initial period, providing financial flexibility and making the transition into your new home smoother than ever.

Homebuyers have the option to do a two-year or one-year rate reduction.

2-1 Buydown

Take 2% off the interest rate in the first year, 1% off in the second year.

1-1 Buydown

Take 1% off each year for two years.

1-0 Buydown

Take 1% off the interest rate in the first year.

Available on 7- and 10-year Adjustable Rate Mortgage (ARM) loans; 30-year fixed-rate loans.

Contact a Mortgage Loan Officer

10 MONEY SAVING CHALLENGES TO TRY THIS YEAR

Make 2025 the year you hit your savings goals!

Do you struggle with staying dedicated to your saving goals? Make it more fun with money saving challenges!

1. 52-Week Money Challenge
2. Reverse 52-Week Money Challenge
3. Biweekly Savings Challenge
4. No-Spend Challenge
5. Envelope Challenge
6. Round-Up Challenge
7. Meal Planning Challenge
8. Digital Detox Challenge
9. DIY Challenge
10. Sell and Save Challenge

Keep Reading

Get more details on each challenge in our Financial Resources Guide.



2024 TAX STATEMENTS

If you receive eStatements, your 2024 tax statements will be available by January 31, 2025. We will provide Form 1099-INT for members who earned over \$10.00 in interest and Form 1098 for over \$600.00 paid in mortgage interest.

To find the documentation needed for your 2024 tax returns, complete the following:

1. Log into Online Banking.
2. Select the three-dot menu on your desktop or the Menu tab in mobile banking.
3. Select Documents and Statements.

If you've opted out of receiving eStatements, your 2024 tax statements will be sent by mail. Expect to receive them by mid-February.

2025 ANNUAL MEETING

Since 1951, OneAZ Credit Union has been serving the needs of Arizona residents. We welcome all members to register and join us for our Annual Business Meeting.

Members may participate in person or virtually.

Date: April 8, 2025

Location: OneAZ Credit Union
Corporate Headquarters
2355 W. Pinnacle Peak Rd.
Phoenix, AZ 85027

Program: Business Meeting: 6:00 PM

- Agenda**
- Welcome & Introduction
 - Call to Order
 - Pledge of Allegiance
 - Approval of Minutes from 2024 Annual Meeting
 - Supervisory Committee Report
 - Treasurer's Report
 - Nominating Committee Report
 - Old Business
 - New Business
 - Bylaw Ratification
 - Article II. Qualification for Membership
 - Section 1 – Membership
 - Section 7 – Member Expulsion
 - President/CEO Report
 - Chair's Report & Closing Remarks
 - Meeting Adjournment

Your Board of Directors

Jon Borge	Chairman
Dr. Pearlette Ramos	Vice Chairperson
Dr. Ryan Williams	Treasurer
Georganna Meyer	Secretary
Martha Rozen	Director
Ed Sanchez	Director
Sam J. Wheeler	Director
Marquetta White	Director
T. Paul Thomas	Director

Contact Us

Home Loans	855.505.HOME
Member Service	844.663.2928
Consumer Loans	800.453.9897
Telephone Banking	800.604.2573
Investment Services	877.566.0517
Card Services	800.611.5006
Business Lending	800.562.0662
Career Opportunities	602.322.6500

OneAZcu.com



Insured by NCUA
Equal Housing Lender. NMLS 607456.