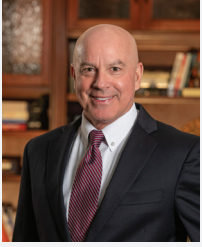


# OneAZ Connect

SECOND QUARTER 2020



## PRESIDENT'S MESSAGE

Dear members,

I'm pleased to share that OneAZ experienced a highly successful first quarter in 2020. We had

our best January on record, with over 1,400 new members joining us. This quarter has set us on the path towards an outstanding year of growth.

As we grow our membership and welcome new Arizonans to the credit union, we look for ways to enhance our existing members' experience. We strive to operate with our members' best interests at heart, so this year we will focus on making your interactions easy, enjoyable and effective. In 2020 we are evaluating our product offerings and identifying ways to offer added value, savings and peace of mind.

We continue to support our communities through giving initiatives like our Community Impact Grant program, which will launch later this month. This year, we have committed to giving \$100,000 in grants to nonprofits across the state. These vital organizations improve the communities we serve, and we are proud to provide much-needed funding on behalf of OneAZ members.

As OneAZ grows, one thing remains unchanged: our mission to improve the lives of our members, associates and the communities we serve. Thank you for your membership.

In service,

Kim Reedy  
President and CEO

## 5 Ways to Keep your Money Local

In the age of two-day shipping and convenient megastores, it's easy to think that opting for a national brand is the best use of your money. However, supporting Arizona businesses and organizations means your money stays local, through taxes, investments and more. That means that your hard-earned money, once spent, continues to work for you and improve the economy.

Thomas Barr, Executive Director of Local First Arizona, believes that every Arizonan can support the economy by spending money at local businesses. "Up to four times more of your dollars stay in Arizona when you choose a local business over a national chain," says Barr, adding that this "creates more jobs, and builds hometown pride by growing relationships with owners of businesses in our communities."

Here are a few easy ways to keep more of your money in Arizona:

**Support locally owned businesses.** Buy products from companies founded and run by Arizonans so more of your hard-earned money stays in our community. "We love keeping our business as local as possible," says Jenny Kerry, Co-owner of One Stop Nutrition in Scottsdale, "because our locals are the ones who have created our business and help us grow."

**Buy food farmed in Arizona.** You can find meat, produce, dairy, honey and more, all right here in the valley. Whether you're hitting the farmer's market every weekend or just shopping the local section at your grocery store, your grocery money will help Arizona businesses stay strong.

**Bank local.** Unlike national banks, local financial institutions are run in-state and decisions are made with the community in mind. From auto loans and credit cards to wealth management and mortgages, a local partner like OneAZ Credit Union will help you achieve your financial goals, and profits will be reinvested in the local economy.

**Support nonprofits that improve your neighborhood.** Whether your passion is helping at-risk youth or fostering rescued pets, there's a homegrown nonprofit in your area that could use your assistance. Invest your time and money in organizations that focus on Arizona's needs and watch our community thrive!

**Attend community events.** This is a great way to discover new Arizona-run businesses and foster a greater sense of community. Opt for events that feature tasty treats from local restaurants to food trucks, and pop-up shops from local retailers.



2020

# ANNUAL MEETING



## Home Equity Line of Credit



**3.49%**  
APR

For 12 Months<sup>1</sup>

From home renovations to debt consolidation,  
make it happen with a reduced HELOC rate!

[OneAZcu.com/HELOC](http://OneAZcu.com/HELOC)

Offer ends June 30, 2020.

<sup>1</sup> Promotional rate valid for 12 months from date of account opening. APR may range from 4.50% APR to 7.00% APR after the introductory period. Interest Rate is variable and based on the Prime Rate, as reported by the Wall Street Journal, plus an applicable margin. The margin is based on applicant's Credit Score, Loan to Value, and Loan Amount. There is a Floor Rate of 4.50% and a cap of 18.00%. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice. To receive the promotional APR, new checking account and monthly direct deposit of \$1,000 or more required within 60 days of account opening. New accounts only; existing accounts must increase loan limits and loan balance by minimum of \$10,000 to participate.

Since 1951, OneAZ Credit Union has been serving the needs of Arizona residents. We welcome all members to register and join us for our 67th Annual Business Meeting.

**Date** April 14, 2020

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

**Program** Registration: 5:30 PM  
Business Meeting: 6:00 PM

**To Register** 800.671.1098

**Proposed Agenda**

- Introduction
- Pledge of Allegiance
- Reading and Approval of Minutes and Reports
- Election Results
- President's Report
- Closing Remarks

### Your Board of Directors

Martha Rozen	Chairperson
Jon Borge	Vice Chairman
Georganna Meyer	Secretary
Ryan Williams	Treasurer
Frank Felix	Director
Ray O'Connor	Director
Joseph C. Smith	Director
Sam J. Wheeler	Director
Marquetta White	Director
Bill Vandenbosch	Advisory Director
Shane Siren	Advisory 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

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Let's bank together.