



# A FORCE FOR GOOD

2022  
ANNUAL REPORT



# A Force for Good

Improving lives is the heart of our mission at OneAZ. We take that mission seriously and it's why we strive to be "A Force for Good" for all Arizonans.

This means providing members with the most competitive products and services, the latest digital banking technology and security, and exceptional experiences with our organization. It also means strengthening communities where our members live, work and play. Our commitment to our members and their communities drives us towards growth, development and a greater sense of belonging.



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# A Message from the President and CEO



Each new member represents a new opportunity for us to serve not only individuals and their families, but their local communities.

## A Force for Good for All Arizonans

The heart and soul of OneAZ Credit Union is our membership. We are guided by our mission to improve the lives of our members, our associates, and the communities we serve. Our commitment to you is simple — we aim to help you live a financially independent life and to strengthen your community by supporting local nonprofit organizations. In 2022, our effort to be **“A Force for Good”** in our members’ lives allowed us to achieve many great milestones.

## 2022 Highlights Include:

### Helping more Arizonans achieve their goals.

2022 was a momentous year for our OneAZ family. For the third year in a row, we experienced record growth, welcoming over 23,000 new members to OneAZ and we are now over 161,000 members strong. More Arizonans than ever are finding a home with us because they understand that we exist to improve their financial well-being. Each new member represents a new opportunity for us to serve not only individuals and their families, but their local communities. For every new member that joined us in 2022, we welcome you with open arms and look forward to serving you for years to come.

### Members experienced higher savings.

The shifting rate market opened new opportunities for members to earn more from their savings. In 2022, we increased the dividend rates on our savings, money market and Share Certificate accounts to levels that members haven’t seen in years. This new shift in the market is an exciting chance for everyone to establish healthy savings habits. It was especially beneficial for members with lower starting balances, those who previously may have been reluctant to save or those looking for low-risk, high-reward savings opportunities.

### Financial education inside the classroom.

Financial education is a key pillar of the credit union movement. In 2022, OneAZ partnered with Banzai to provide financial education curriculum for thousands of Arizona students. Banzai gives teachers the opportunity to use their scenario-based educational tools to teach students real-world applications for budgeting, spending and saving, and even business planning. We started our partnership with 15 schools with plans to expand our outreach to more schools in 2023 and beyond.

### A Force for Good in our communities.

The OneAZ Community Foundation touched more lives than ever before in 2022. We donated over \$460,000 to locally based nonprofit organizations — the most we’ve given in a single year. Last year’s giving allowed us to reach \$1,000,000 in total donations since establishing the Foundation in 2016. We also launched a new Legacy Grant program that allows us to support the unique needs of our communities through significant financial commitments.

I am proud to say that our OneAZ family is strong because of our efforts to enhance our members’ lives and build resilient communities. With our commitment to improve lives at the forefront of every decision we make, I am confident that OneAZ will continue to be **“A Force for Good”** for all Arizonans for years to come.

In Service,

A handwritten signature in black ink that reads "Kim Reedy". The signature is fluid and cursive.

Kim Reedy

## OUR VISION

We will be the preferred financial institution of all Arizonans.

## OUR MISSION

We exist to truly improve the lives of our members, our associates and the communities we serve.

## OUR VALUES

- We are member centric, associate focused and community oriented
- We are equitable, transparent and trustworthy
- We are inclusive and celebrate diversity
- We are dedicated to providing the best member experience
- We educate members and have their best interests at heart

# A Message from the Chair



Service to our members is at the heart of everything we do at OneAZ.

As chair of your Board of Directors, I am pleased to say that 2022 was a strong year for OneAZ and our growing community. We continued to welcome new members to our OneAZ family at a record pace. We are now over 161,000 members strong and have an asset size of over \$3.2 billion.

OneAZ is growing to reflect the diversity of our great state. We recognize that living up to our mission of improving lives means that we need to ensure that every community across Arizona has the opportunity to bank with us. This means reaching out to underserved communities who previously may not have had access to the benefits of a credit union. This is part of our commitment to Arizona and to our members.

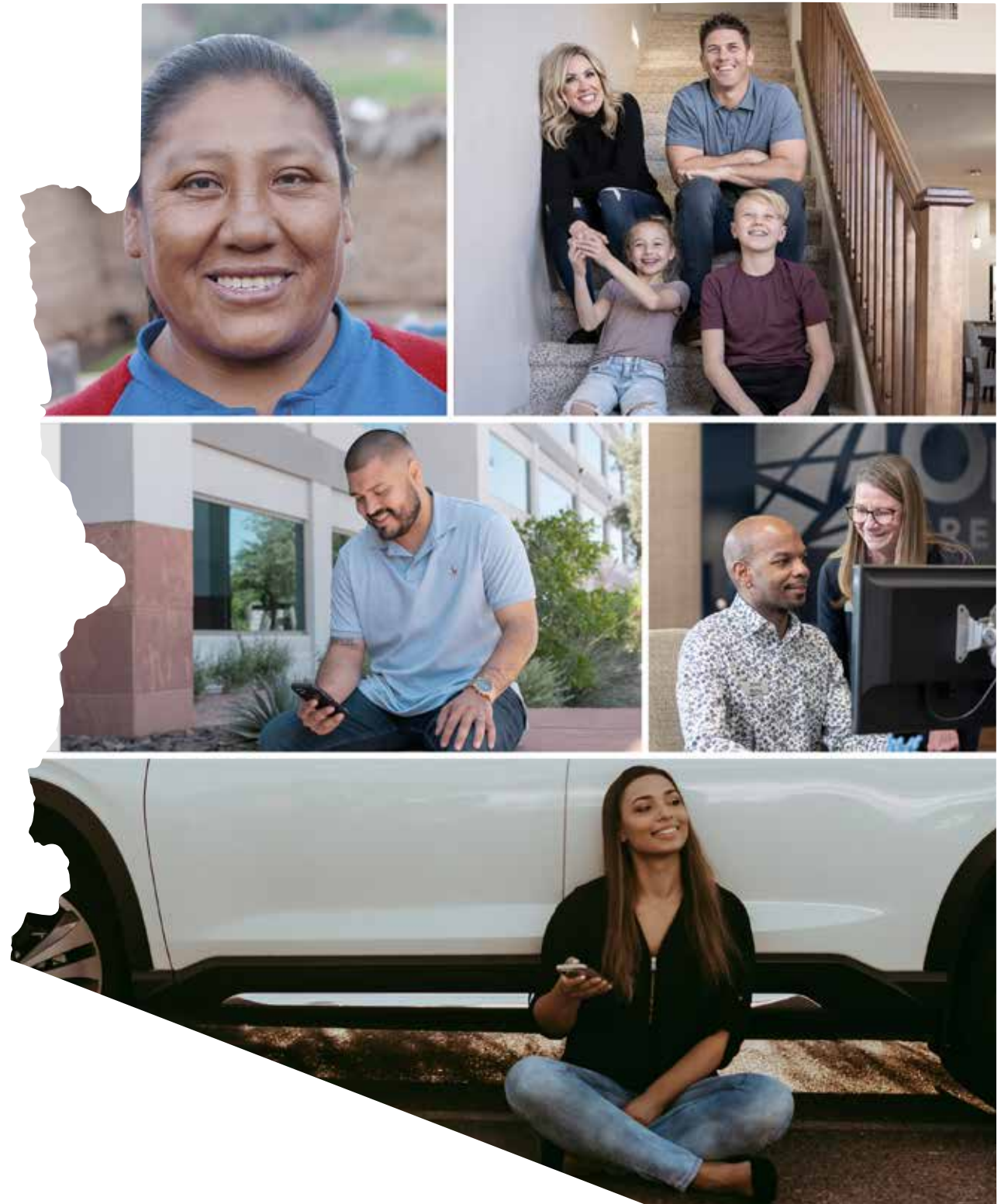
Your Board of Directors also recognizes that being **“A Force for Good”** starts at home. That’s why, in 2022, 100% of your Board, as well as the Credit Union’s Executive team, gave back to the OneAZ Community Foundation. In serving our community, we are serving our members and making Arizona a better place to live for all Arizonans.

As we reflect on 2022, I am humbled by our continued growth and success, which would not happen without the participation and support of our members. On behalf of the Board of Directors, thank you for entrusting us with your financial well-being. We are so grateful for your support and enthusiasm for OneAZ and we look forward to continuing to serve you in 2023 and beyond.

A handwritten signature in blue ink, appearing to read 'Jon Borge'.

Jon Borge  
Chairperson, OneAZ Board of Directors

# Serving our Members



In serving our community, we are serving our members and making Arizona a better place to live for all Arizonans.



# Together is better.



Our Together is Better initiative is about ensuring that OneAZ creates and maintains an inclusive environment for our members, associates and the communities we serve. We are committed to transparency and accountability on our journey towards creating an equitable banking experience for our members, an inclusive culture for our associates, and a community that uplifts the lives of all Arizonans.

## What Guides Us

### DIVERSITY

Celebrating our differences, knowing that every individual's identity gives them a unique perspective that is truly valued.

### EQUITY

Practicing fairness and impartiality so that we all have an equal opportunity inside and outside the workplace.

### INCLUSION

Cultivating an environment where every associate feels heard, valued and empowered to participate and contribute to their full potential.

### BELONGING

Creating a culture in which everyone understands that their individual identity is treasured by their peers, leaders and executive team.



As a person who is both BIPOC and a member of the LGBTQIA+ community, it's important to feel psychologically safe at work. Here, I am safe to be my authentic self and share my best thinking. We are working together to create that environment for everyone who walks through our doors at OneAZ.

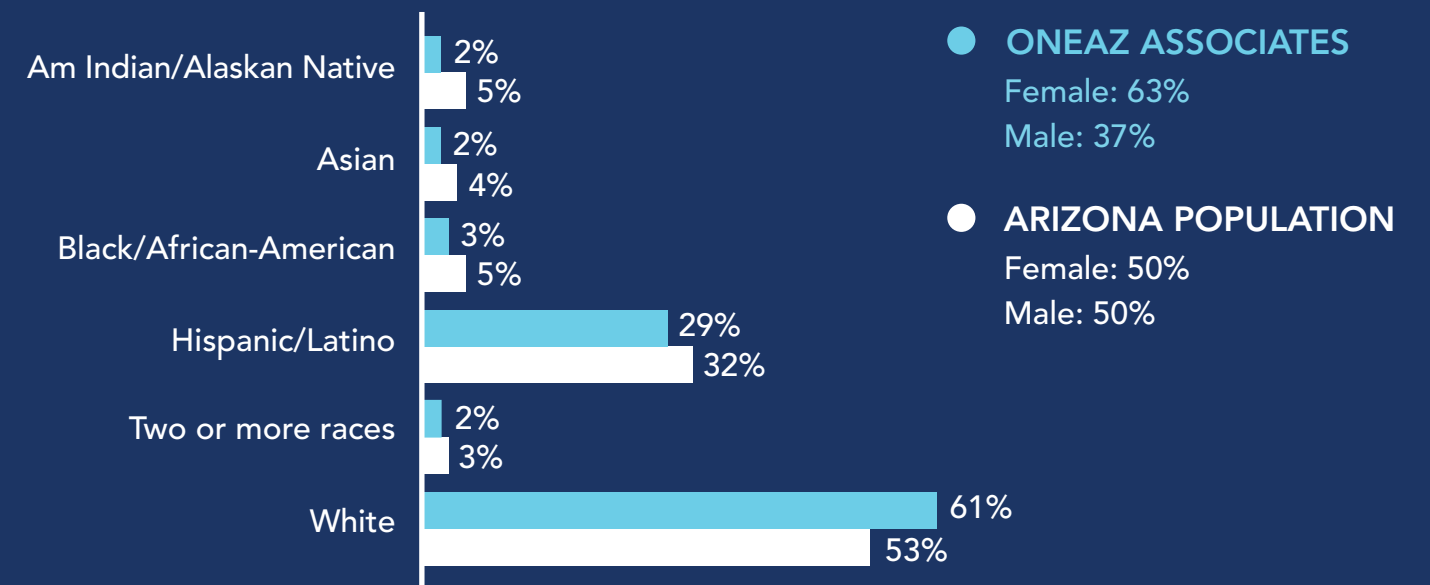
Ayrton L. | Phoenix



I am passionate about improving my community and would not have been able to make the impact I have were it not for OneAZ's commitment to diversity, equity, inclusion and belonging. Our members and our community partners know that when they work with OneAZ, they're partnering with an organization that strives to improve ALL lives, no matter who you are, where you came from, or where you're going. That is truly why TOGETHER IS BETTER!

Christy M. | Prescott Valley

## DEMOGRAPHIC REPRESENTATION



## 92 COMPANY-WIDE INTERNAL PROMOTIONS

### GENDER



### MANAGEMENT POSITIONS



Assistant Manager: 6



Assistant Director: 3



Vice President: 1



Manager: 11



Director: 7



Regional President: 1



SVP: 2



EVP: 1



### ETHNICITY



American Indian/  
Alaskan Native



Asian



Black/African  
American



Hispanic/  
Latino



Two or  
more races



White



# 2022 Community Impact Grant Recipients

\$250,000 Awarded

## A Force for Good in the Community

The OneAZ Community Foundation upholds our mission of truly improving lives in the communities we serve by supporting nonprofit organizations throughout Arizona. The Foundation is funded largely by members — each time a member uses their OneAZ debit card we donate one cent to the OneAZ Community Foundation. This means that as OneAZ grows, our ability to change lives in our members' neighborhoods also grows.

### 2022 Giving



### Who We Help

The OneAZ Community Foundation's charitable giving is guided by Five Pillars of Support. By supporting nonprofit organizations with missions, programs, or initiatives that uphold these Five Pillars, we ensure that our giving builds strong communities across Arizona.

-   
Children's Health
-   
Food Banks
-   
Financial Education
-   
Veterans' Interests
-   
Local Youth Programs

#### Northern Region

- Agape House of Prescott
- Alice's Place
- Bethany's Gait
- Big Brothers Big Sisters of Flagstaff
- Flagstaff Family Food Center
- G.E.M. Environmental NFP
- Gardens for Humanity
- Grand Canyon Youth, Inc. (GCY)
- Housing Solutions of Northern Arizona
- Manzanita Outreach
- People Who Care
- Prescott Area Shelter Services
- Prescott Farmers Market
- Prescott YMCA of Yavapai County
- Project Rising Hope
- Real Hope, Inc.
- Sedona Community Food Bank
- Step Up For Kids
- Terra BIRDS
- Verde Valley Habitat for Humanity
- We Care Shi Cheii doo Shi Masani
- Yavapai Big Brothers Big Sisters

#### Central Region

- Amanda Hope Rainbow Angels
- Arizona YWCA Metropolitan Phoenix
- CDT Kids
- Center for the Future of Arizona (CFA)
- Deep Sea Valkyries
- Desert Sounds Performing Arts, Inc.
- Live and Learn Program
- Mom's Pantry
- New Way Academy
- Phoenix Rescue Mission
- Save the Family Foundation of Arizona
- Sports Kidz AZ
- St. Mary's Food Bank
- St. Vincent de Paul

#### Southern Region

- Eastern Arizona Hispanic Heritage Corporation
- Gila Watershed Partnership of Arizona
- Growth Partners Arizona (GPAz)
- Integrative Touch (InTouch)
- Jewish Family & Children's Services of Southern Arizona
- Marshall Home for Men, Inc.
- Mt. Graham Safe House
- Sahuarita Food Bank
- San Manuel Revitalization Coalition
- San Miguel High School
- Southern Arizona Soccer Club
- Tucson Juneteenth Festival, Inc.
- Youth on Their Own (YOTO)

# Community Impact Grant Program

The Community Impact Grant program is the cornerstone of the OneAZ Community Foundation's charitable giving. Since 2016, the Community Impact Grant program has helped support hundreds of Arizona nonprofit organizations. In 2022, we increased the amount of each Community Impact Grant from \$2,500 to \$5,000. We were able to expand our giving because of our sustainable model of funding that allows the Foundation to grow as membership grows. Because of members like you, in 2022, we provided 50 Community Impact Grants to Arizona nonprofits for a total of \$250,000!



## New Way Academy | Phoenix

New Way Academy in Phoenix is opening the door for students who may struggle to find their footing in a traditional classroom. Their mission is to provide a safe space for students with learning difficulties to learn and fulfill their potential. Through more personalized instruction and state-of-the-art classrooms, New Way Academy is truly changing lives for Phoenix children.

OneAZ provided New Way Academy with a Community Impact Grant that went towards upgrading the school's digital media program.

"New Way has thoroughly enjoyed their partnership with OneAZ. Their deep sense of bringing our community together shows through in everything they do. From organizing a school supply drive to volunteering at campus events, their team is committed to making Arizona a better place. As we educate our students about collaboration and the power of working together, OneAZ is the example we continue to celebrate."

**Abbey Ross, Executive Director  
New Way Academy**



Through more personalized instruction and state-of-the-art classrooms, New Way Academy is truly changing lives for Phoenix children.





Eastern Arizona Hispanic Heritage Corporation works to educate the community in southern Arizona about the region's Hispanic heritage, while providing scholarship opportunities for all members of the community. Last year, OneAZ's Community Impact Grant helped launch the organization's first-ever Hispanic Heritage Car Show, which helped to raise money for their scholarship program.

"Education is the heart of our mission at Eastern Arizona Hispanic Heritage Corporation. Through our scholarship program, we're creating opportunities for young people in southern Arizona. Partnering with OneAZ has been extremely important to that mission and to making even more dreams come true for students in Safford and Thatcher. We're grateful for OneAZ's efforts to form true bonds with community organizations like ours!"

**Michael Andazola, Executive Director  
Eastern Arizona Hispanic Heritage Corporation**



Through our scholarship program, we're creating opportunities for young people in southern Arizona.



Bethany's Gait in northern Arizona uses the bond between horses and humans to heal the scars of trauma. Through their Community Impact Grant, Bethany's Gait was able to fund a year of marriage retreats for spouses of veterans and first responders, providing an opportunity to understand the experiences of their significant others.

"The Lissa's Legacy program is giving spouses of veterans and first responders the resources they need to emotionally support and uplift their families through good times and bad. Because of OneAZ, we were able to fund a whole year of marriage retreats for these families. OneAZ is more than a supporter; we really think of them as a true member of the Bethany's Gait family. From the branch managers to the executive team, we know that OneAZ is committed to making sure that organizations like ours have the support needed to do good in our communities."

**Cristi Rose, Founder & Executive Director  
Bethany's Gait**



OneAZ is more than a supporter; we really think of them as a true member of the Bethany's Gait family.





# OneAZ Community Foundation Legacy Grant Stories

In 2022, the OneAZ Community Foundation launched the Legacy Grant program. The Legacy Grant program allows OneAZ to support causes and initiatives that require a financial commitment above and beyond the grants provided in the Community Impact Grant program. Through this new grant initiative, OneAZ is able to make a lasting impact on community organizations that are uplifting the lives of our neighbors.

In 2022, OneAZ provided \$193,000 in funding to 6 organizations through the Legacy Grant program.

“The first year of the Legacy Grant program has been a tremendous success. It’s given OneAZ the ability to make a greater impact in the communities where our members live and work. The Legacy Grants we awarded in 2022 will help sustain these programs long into the future and will have a long-lasting impact on the communities we serve.”

**Sam Wheeler**  
OneAZ Community Foundation Chairman



Homeward Bound

Homeward Bound provides prevention, shelter, and after-care programs to hundreds of Arizona families experiencing homelessness. Their Legacy Grant will support 160 families in the Phoenix area through Homeward Bound’s Shelter and Community Program. This program provides families with access to an array of services from financial education to youth programs.

“Being homeless is a traumatic experience, but for children, it is especially detrimental. Through the support of OneAZ Community Foundation’s Legacy Grant, Homeward Bound can continue to create a space of belonging for homeless families and their children through our Youth Programs by offering access to programming that promotes life skills, health/wellness, STEAM activities, and civic engagement, all aimed at breaking the cycle of homelessness.”

**Whitney Silence, Chief Executive Officer**  
Homeward Bound



Prescott Unified School  
District Education Foundation

The PUSD Education Foundation connects community resources to the needs of Prescott educators and students. Through the Legacy Grant program, the PUSD Education Foundation will be able to build multi-sensory rooms for students experiencing behavioral challenges.

“These multi-sensory environments will be used as a resource for the entire school community, providing a space for relaxation, mindfulness, and other therapeutic activities. Funding from the OneAZ Legacy Grant will help to promote mental health and well-being among students, teachers, and staff. Overall, these multi-sensory room environments will help to create a more inclusive and supportive school environment, which can in turn contribute to building a stronger and more cohesive Prescott community.

**Paul Kirchgraber, Executive Director**  
Prescott Unified School District Education Foundation



Families Fighting  
Cancer Together

When a family in southern Arizona’s Gila Valley receives the devastating news that a child has been diagnosed with a debilitating disease, Families Fighting Cancer Together is there for them. With their Legacy Grant, Families Fighting Cancer Together was able to provide housing upgrades for families. Ten families also received assistance with buying holiday gifts for their children.

“For many families, Christmas changed with the help of the Legacy Grant. When I delivered the money to each family, many mothers gave me a big hug and cried as it made a difference for their Christmas. I was told at different homes that the parents had already told the kids to expect a small Christmas with one gift and maybe two. This grant made a difference for them. Many prayers were answered, and the holiday season turned out much happier in these homes as a direct result of our foundation receiving the Legacy Grant.”

**Luke Hatch, President**  
Families Fighting Cancer Together

## Central Region

**Homeward Bound**  
PHOENIX

**\$30,000**

**Million Dollar  
Teacher Project**  
PHOENIX

**\$12,500**



## Northern Region

**Prescott YMCA of Yavapai County**  
PRESCOTT VALLEY

**\$44,250**

**Prescott Unified School District  
Education Foundation**  
PRESCOTT

**\$30,000**



## Southern Region

**I Am You 360**  
TUCSON

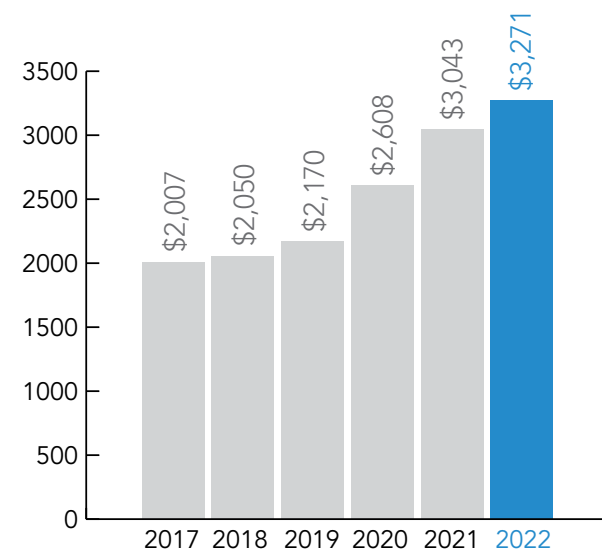
**\$40,000**

**Families Fighting  
Cancer Together**  
THATCHER

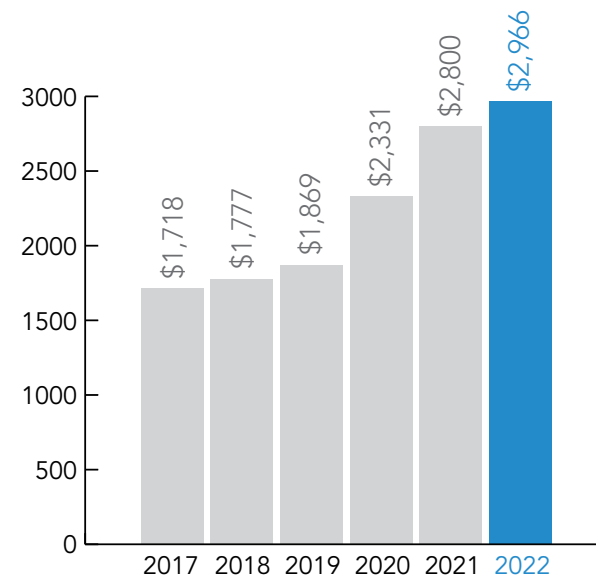
**\$32,500**



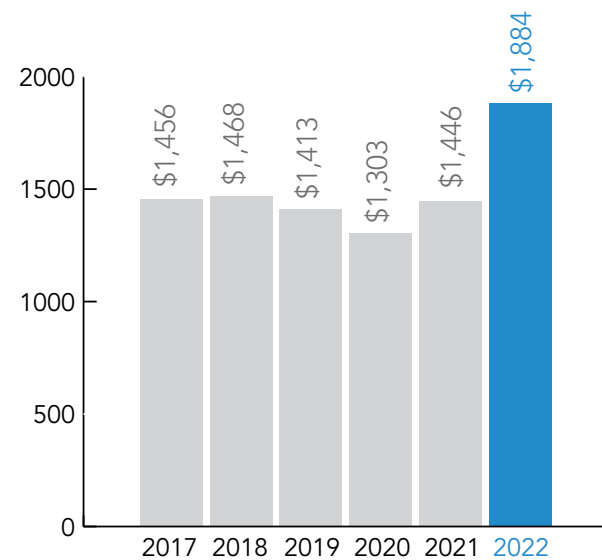
# Financial Summary



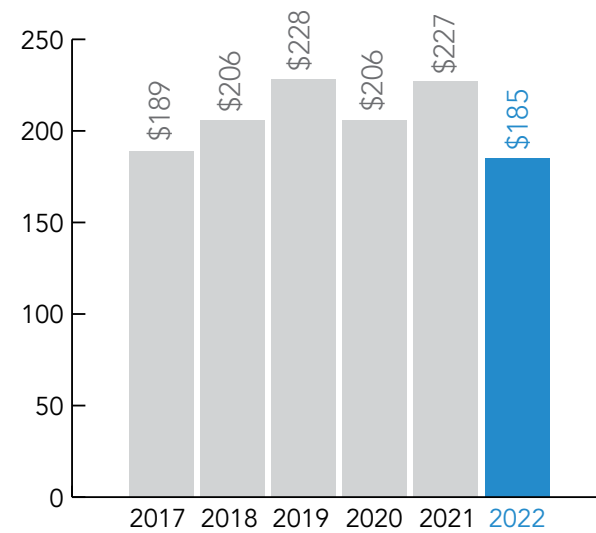
**ASSETS** | \$ Millions



**MEMBER SHARES** | \$ Millions



**TOTAL NET LOANS** | \$ Millions



**EQUITY** | \$ Millions

<b>BALANCE SHEET</b>   \$ Thousands		
	2022	2021
Cash and cash equivalents	\$79,079	\$198,864
<b>INVESTMENT SECURITIES</b>		
Investments	\$1,186,240	\$1,278,336
Loans to members, net of allowance for loan losses	\$1,883,613	\$1,445,863
Premises and equipment, net	\$67,540	\$66,212
NCUSIF deposit	\$26,622	\$23,386
Other assets	\$27,557	\$30,420
<b>TOTAL ASSETS</b>	<b>\$3,270,651</b>	<b>\$3,043,081</b>
Members' share accounts	\$2,966,457	\$2,799,731
Borrowed funds	\$100,000	–
Pension plan funded status	–	\$777
Accrued expenses and other liabilities	\$18,766	\$15,442
<b>TOTAL LIABILITIES</b>	<b>\$3,085,223</b>	<b>\$2,815,950</b>
Total members' equity	\$185,429	\$227,131
<b>TOTAL LIABILITIES AND MEMBERS' EQUITY</b>	<b>\$3,270,652</b>	<b>\$3,043,081</b>

<b>STATEMENT OF INCOME</b>   \$ Thousands		
Net interest income	\$80,174	\$59,190
Provision for loan losses	(\$25,159)	(\$15,500)
Net interest income after provision for loan losses	\$105,333	\$74,690
Non-interest income	\$41,946	\$41,940
Non-interest expense	\$106,915	\$88,874
<b>NET INCOME</b>	<b>\$40,364</b>	<b>\$27,756</b>

## Member Stories, Member Voices



At CDT Kids we strive to provide the best possible services and experiences for our clients and their families. As a non-profit organization we depend on the support of our team and our partners to help us achieve these goals. Thanks to OneAZ we have been able to grow and provide us with the financial tools and products we need to maintain our current operations and cash flow. We are so thankful to have a genuine, straightforward, and trustworthy banking partner!

**Mat Curtner** | CDT Kids



The managers and associates at my local branch are the real-world embodiment of the credit union's mission to improve lives in the communities they serve. When I was facing looming debt and even homelessness, I turned to the team in Flagstaff for help. They were respectful and compassionate and went above and beyond in helping me find a way out of what was a bleak situation. Because of the Flagstaff team, I have hope again. I'm truly grateful for their grace, leadership and caring for members like me.

**Sue G.** | Flagstaff



As a first-time banker, OneAZ made things so easy. The moment I walked into the branch, the associates were so welcoming. They took the anxiety out of banking. Since then, I've gotten to know the team on a personal level, and it's made for a really fun and friendly experience.

**Holly A.** | Phoenix



The Oro Valley team has the best customer service. They treated me like a human and not a number. The teller floored me when she remembered my name a month after she first met me! I'm very glad I was referred to this bank. I look forward to doing business with them in future.

**Mary F.** | Oro Valley



A huge shout out to the virtual team for helping us buy our first home. They made what could have been a daunting process seamless and easy. They answered our questions immediately, even after business hours. Thank you for going above and beyond for us!

**Rachelle T.**

# 2022 YEAR IN REVIEW

Being "A Force for Good" is about helping Arizonans achieve their financial goals. Improving lives isn't just something we talk about, it's something our associates strive to do every single day. After all, our mission is "to truly improve the lives of our members, associates and the communities we serve." Whether you're new to the credit union movement or a long-time member, we are grateful that you've trusted us with your financial well-being.

Here are a few ways OneAZ was "A Force for Good" in our members' lives in 2022.

**5,106**

CREDIT CARDS



**\$266.5 M**

IN HOME LOANS



**5,185**

AUTO LOANS



**\$3.2 B**

TOTAL ASSETS



**\$107.9 M**

INVESTED IN BUSINESSES



**\$468,000**

COMMUNITY GIVING



**20**

BRANCHES



**161,000**

TOTAL MEMBERSHIP



# Board of Directors

The Board of Directors provides strategic direction, formulates policies and ensures the financial soundness of your credit union.



**JON P. BORGE**  
**Chairman**  
Manager, Treasury Services  
*Freeport-McMoRan, Inc.*



**GEORGANNA MEYER**  
**Vice Chairperson**  
Economist  
*The Maguire Company*



**DR. PEARLETTE RAMOS**  
**Secretary**  
Deputy Assistant Director,  
*Arizona Department of  
Economic Security*



**DR. RYAN WILLIAMS**  
**Treasurer**  
Director, Economic Consulting  
*Grant Thornton UK LLP*



**RAY O'CONNOR**  
**Director**  
Retired Controller  
*State Compensation Fund*



**MARTHA N. ROZEN**  
**Director**  
Assistant Director  
Chief of Administrative Services  
*Arizona State Retirement System*



**ED SANCHEZ**  
**Director**  
Assistant Director  
Legislative Liaison  
*Arizona Game and Fish  
Department*



**SAM J. WHEELER**  
**Director**  
Retired Executive Director  
*Arizona State University*  
Former AVP  
*Northern Arizona University*



**MARQUETTA WHITE**  
**Director**  
Retired Assistant Director  
*Arizona Department of Revenue*



**JOSEPH C. SMITH**  
**Advisory Director**  
Retired Senior Executive  
*Arizona State Government*  
USAF LT Col, Retired

# Supervisory Committee Report



SANDRA BUFFORD  
CHAIRPERSON

Your Supervisory Committee is appointed by the Board of Directors and is responsible for ensuring that the assets of OneAZ Credit Union are safeguarded; an independent audit is performed annually; account balances of the membership are verified; and appropriate policies and procedures exist to ensure compliance with management's objectives and regulatory requirements. These responsibilities are accomplished through regular meetings with the Board of Directors, Credit Union management and staff, Risk Management/Internal Audit, external auditors, and regulators to review the Credit Union's activities and audit results.

**The Supervisory Committee has concluded that OneAZ Credit Union remains compliant with financial and operational internal controls and applicable regulatory requirements.**

As of September 2022, the Arizona Department of Insurance and Financial Institutions and the National Credit Union Administration jointly completed their annual regulatory examination. In addition, Doeren Mayhew, a national CPA firm with recognized expertise in the credit union industry, has been contracted to independently audit the financial statements and to perform member account verification procedures.

The Supervisory Committee has concluded that OneAZ Credit Union remains compliant with financial and operational internal controls and applicable regulatory requirements. We wish to express our appreciation to the Board of Directors, management and staff for their continued cooperation, compliance and dedication to the success of OneAZ Credit Union.

Sandra Bufford



FROM LEFT TO RIGHT: HENRY BLANCO,  
SANDRA BUFFORD, SARA CLICK

# Treasurer's Report



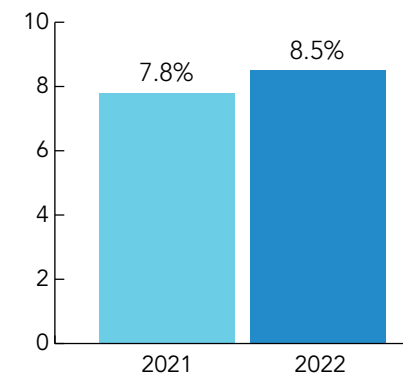
DR. RYAN WILLIAMS  
TREASURER

As Treasurer of the OneAZ Credit Union Board of Directors, I am proud to report that OneAZ continues to be a strong, stable, and secure financial institution. In 2022, OneAZ experienced record growth in membership, which is a direct result of our associates' dedication to improving the lives of our members.

Assets grew by 7.48% to reach \$3.27 billion, and member loans grew to \$1.88 billion — 27.63% increase over the previous year. OneAZ's capital strength of 8.48% exceeds the National Credit Union Administration (NCUA) well capitalized threshold of 7.00%.

**In 2022, OneAZ experienced record growth in membership, which is a direct result of our associates' dedication to improving the lives of our members.**

CAPITAL STRENGTH | %



OneAZ Credit Union is poised for greater growth in 2023 and beyond. As OneAZ's membership and assets continue to grow, it will drive investment in improved technology, products, and services, which in turn will allow our associates to improve lives and deliver the best banking experience possible.

Dr. Ryan Williams  
Treasurer



**BACK ROW FROM LEFT:** MICHAEL EMANUELLI, CHIP GRIFFITH, BRIAN JOHNSON, KEN BAUER, SEAN AZHADI, MIKE BODEN  
**FRONT ROW FROM LEFT:** KRISTEN RENEE, DEBORAH PEARSON, KIM REEDY, LAURA WORZELLA

## Corporate Strategy Team

- Kim Reedy**  
President and Chief Executive Officer
- Ken Bauer**  
Executive Vice President, Chief Lending Officer
- Mike Boden**  
Executive Vice President, Chief Financial Officer
- Michael Emanuelli**  
Executive Vice President, Chief Administration Office
- Deborah Pearson**  
Executive Vice President, Chief Marketing and Experience Officer
- Laura Worzella**  
Executive Vice President, Chief Operating Officer

- Sean Azhadi**  
Senior Vice President, Chief Information Officer
- Chip Griffith**  
Senior Vice President, Retail Sales and Operations
- Brian Johnson**  
Senior Vice President, Business Planning
- Kristen Renee**  
Senior Vice President, Revenue Optimization and Market Analytics



Serving Members Across Arizona

- |  |  |  |
|--|--|--|
| <b>Chino Valley</b><br>1021 N. Highway 89, Suite 106, 86323            | <b>Glendale – Union Hills Drive</b><br>8285 W. Union Hills Drive, Suite 106, 85308 | <b>Prescott Valley</b><br>7111 Pav Way, 86314                              |
| <b>Cottonwood</b><br>601 W. State Route 89A, 86326                     | <b>North Scottsdale</b><br>16600 N. Scottsdale Road, 85254                         | <b>Safford</b><br>280 W. Main Street, 85546                                |
| <b>Flagstaff – Sawmill</b><br>825 E. Butler Avenue, 86001              | <b>Oro Valley</b><br>10718 N. Oracle Road, 85737                                   | <b>Sedona</b><br>20 E. Roadrunner Drive, Suite C, 86336                    |
| <b>Flagstaff – US Highway 89</b><br>5200 N. US Highway 89, 86004       | <b>Phoenix – Happy Valley</b><br>1925 W. Happy Valley Road, 85085                  | <b>Tempe – Southern Avenue</b><br>840 E. Southern Avenue, Suite 101, 85282 |
| <b>Gilbert – Guadalupe Road</b><br>2277 W. Guadalupe Road, 85233       | <b>Phoenix – Monroe Street</b><br>1812 W. Monroe Street, 85007                     | <b>Tucson – Alvernon Way</b><br>777 S. Alvernon Way, 85711                 |
| <b>Gilbert – Higley/Queen Creek</b><br>3349 E. Queen Creek Road, 85297 | <b>Prescott – Gail Gardner Way</b><br>1335 Gail Gardner Way, 86305                 | <b>Tucson – Oracle Road</b><br>6456 N. Oracle Road, 85704                  |
| <b>Glendale – ASU West</b><br>4701 W. Thunderbird Road, 85306          | <b>Prescott – Gurley Street</b><br>550 E. Gurley Street, 86301                     |  |



**Let's bank together.**

**Checking | Home & Auto Loans | Credit Cards | Business**

**1.844.663.2928 | [OneAZcu.com](https://www.OneAZcu.com)**

**Insured by NCUA** Equal Housing Lender. NMLS 607456. For membership eligibility, visit [OneAZcu.com/Membership](https://www.OneAZcu.com/Membership).