

OneAZ Connect

SECOND QUARTER 2021

PRESIDENT'S MESSAGE



Dear Members,

As health and safety needs throughout the state take precedence, our vigilance related to COVID-19 protocols has remained steadfast. Because our organization is classified as 1B, many associates

have elected to receive the COVID-19 vaccine by the end of the first quarter. The health and safety of OneAZ's members and associates continues to remain our number one priority.

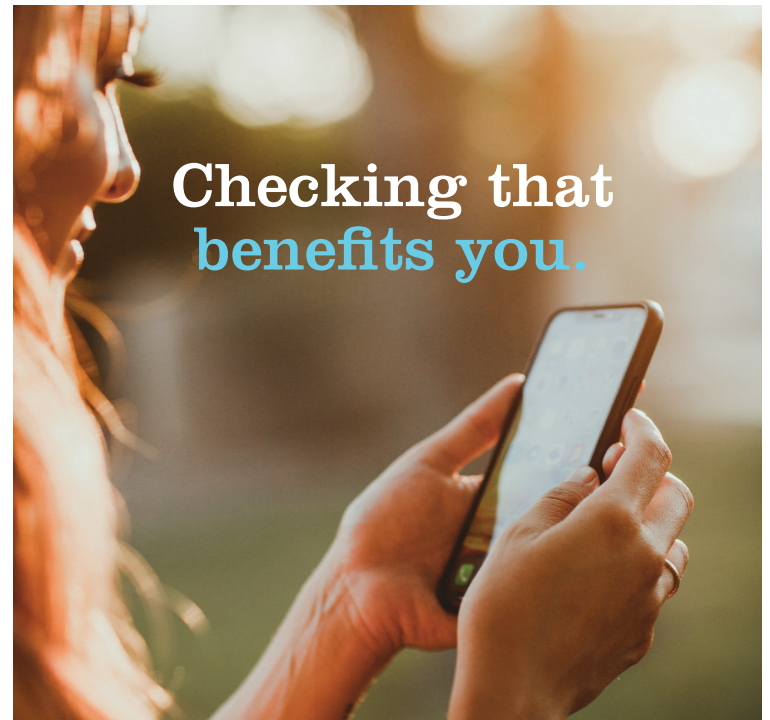
A record number of members are utilizing our digital channels. Last year we conducted extensive research with our members to find out what was most important around their evolving banking needs. Coming in June, we are prepared to launch a next level online banking platform with many new features our members requested, including new card controls, advanced security features, financial wellness tracking and Zelle payments. Delivering a next level banking experience aligns with our commitment of helping members bank safely when, where and how they like.

Our branch network continues to expand to provide greater convenience for members. A new Flagstaff branch location is underway with a target completion date in early 2022 along with a new ATM in west Flagstaff. For those members in the southeast valley, plans are in motion to purchase a property in Queen Creek for a future branch location. Additionally, the Alvernon branch in Tucson has a new ATM that offers greater visibility and convenience for our 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



Checking that
benefits you.

Introducing Benefits Checking

A checking account that packs some serious power, exclusively from OneAZ Credit Union.



0.25% APR discount
on auto and RV loans



Identity theft
restoration services



Access to dark web
monitoring with alerts



Access to credit
monitoring with alerts

APR=Annual Percentage Rate. Monitoring services are provided to the primary account holder on an entitled basis and require consumer activation. For additional details about the services, including terms, conditions, and limitations, please visit [OneAZcu.NXGStrategies.com](https://www.OneAZcu.NXGStrategies.com). Age Restriction: Eligible age for this product is 18 years of age or older. Entitlements are not NCUA insured.



AUTO RATES AS LOW AS
1.74% APR

Financing for sports cars, minivans and everything in between.

- ✓ New auto rates as low as 1.74% APR¹
- ✓ Pre-owned auto rates as low as 1.99% APR²
- ✓ No payments for 90 days³
- ✓ Refinance an existing loan for a better rate

Learn more at OneAZcu.com/Auto or visit a branch today.

APR=Annual Percentage Rate

¹ For 2020 and 2021 vehicles. Term of up to 48 months; with an APR of 1.74% and estimated monthly payment of \$21.59 per \$1,000.00 borrowed. Term of up to 60 months; with an APR of 1.94% and estimated monthly payment of \$17.51 per \$1,000 borrowed. Taxes and fees are not included. The rate may vary depending on each individuals' credit history and underwriting factors. Loans through dealers do not qualify for promotional rate. **Rates include a 0.25% discount for having a Benefits Checking account.**

² For 2019 – 2017 vehicles. Term of up to 48 months; with an APR of 1.94% and estimated monthly payment of \$21.67 per \$1,000.00 borrowed. Term of up to 60 months; with an APR of 2.14% and estimated monthly payment of \$17.59 per \$1,000.00 borrowed. Taxes and fees are not included. The rate may vary depending on each individual's credit history and underwriting factors. **Rates include a 0.25% discount for having a Benefits Checking account.**

³ 90 Days No Payment option will extend your loan by three (3) months, and finance charges will accrue on unpaid principal. This offer does not apply to refinancing existing OneAZ loans.

Notification for Inactivity Fee Resumption

Beginning May 1st, 2021, account inactivity fees will be reinstated. Simply conduct one or more transactions, such as a transfer, withdrawal, deposit or debit card purchase to avoid an account inactivity fee of \$7.00 per month.

Inactivity fees will apply as follows:

Consumer Accounts

Savings Accounts

No activity for 12 months and account holders are 18 years of age or older with a balance of less than \$500.00. Membership consists of savings account only.

Checking Accounts

No activity for 12 months.

Business Accounts

Savings Accounts

No activity for 12 months with a balance of less than \$500.00. Membership consists of savings account only.

Checking Accounts

No activity for 12 months.

For questions, please contact our Member Care Center at 844.663.2928.

Your Board of Directors

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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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