

# OneAZ Connect

FOURTH QUARTER 2022

## PRESIDENT'S MESSAGE



Dear members,

At OneAZ, October is a time of celebration and reflection with our anniversary falling on October 31st. In 1951 — 71 years ago — we were founded to serve employees of the State of Arizona. Today, we hold true to the values of dedication to our members' well-being and service to the communities that are the foundation of our credit union.

The financial wellness of our members is our top priority and that became even more important as fluctuations in the economy presented challenges to Arizonans. Amid these shifts we strived to provide new ways for us to better serve our members.

OneAZ members have had the opportunity to boost their savings. Members with Money Market accounts and Share Certificates have seen dividends increase over the past few months — meaning your money is earning more interest than it has in years. To help members establish savings, we increased the dividend rate on our YourSavings account to 1.00% for the first \$1,000 saved.

This year, we've focused on expanding the dream of homeownership to more Arizonans. As of August, we helped nearly 200 Arizonans purchase new homes and nearly 400 others refinance for better rates and terms. We launched a new 24-day closing guarantee and we now provide 100% financing for select homebuyers, meaning homeownership is more accessible for more Arizonans.

We're constantly striving to make banking more convenient for you by helping members get paid earlier. Members with checking accounts and direct deposit may have recently noticed their paychecks deposited earlier than usual. Our Early Pay member benefit now allows members to receive their paychecks in their OneAZ account up to two days ahead of pay day!

At OneAZ, we are grateful for the opportunity to serve you every day. Thank you for trusting us for your financial well-being.

In service,

Kim Reedy  
President and CEO



## Community Corner

In July, just before schools opened for the Fall semester, OneAZ Community Foundation presented a \$12,500 Legacy Grant donation to the Million Dollar Teacher Project's "In Teachers We Trust Endowment" to support Arizona teachers.

The grant from OneAZ helped the Million Dollar Teacher Project exceed their goal of \$25,000 to seed the fund — an amount they projected would take a full year to raise.

The "In Teachers We Trust Endowment" will serve as a capital base for supporting innovative strategies to increase teacher compensation, as well as scholarship programs, financial hardship grants, and field trip assistance.



## Good Things Are Meant To Be Shared

Refer a friend and you each get a \$50 bonus. Visit a branch or [OneAZcu.com/ReferAFriend](http://OneAZcu.com/ReferAFriend) to learn more about our referral program.

give / get  
\$50 / \$50

## Important Notice of Fee Change

We are committed to being transparent when changes occur to your OneAZ Credit Union account. Effective October 1, 2022, the following changes to our early withdraw penalty for Share Certificate and IRA Share Certificate accounts take effect.

Share Certificate and IRA Share Certificate Term	Previous Fee	New Fee as of 10/1/22
3 months	30 days' interest	All Interest
6 months	30 days' interest	90 days' interest
30 months	180 days' interest	365 days' interest
36 months	180 days' interest	365 days' interest
48 months	180 days' interest	365 days' interest
60 months	180 days' interest	365 days' interest

For questions or to learn how to access your new disclosures, please contact our Member Care Center at 844.663.2928, Monday through Friday, 8:00 AM to 6:00 PM.

### Your Board of Directors

Jon Borge	Chairman
Georganna Meyer	Vice Chairperson
Dr. Ryan Williams	Treasurer
Dr. Pearlette Ramos	Secretary
Ray O'Connor	Director
Martha Rozen	Director
Ed Sanchez	Director
Sam J. Wheeler	Director
Marquetta White	Director
Joseph C. Smith	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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Equal Housing Lender. NMLS 607456.