

# OneAZ Connect

THIRD QUARTER 2017



## PRESIDENT'S MESSAGE

Dear members,

Your Credit Union continues to add convenient ways to assist you in taking care of your financial needs.

### Member Balance Text

Now you can automatically receive your checking and savings balance daily without having to call, visit the OneAZ website or request it through your mobile device. It's as simple as a one-time set up by calling our Member Care Center and you are good to go — convenience follows you wherever you go.

### Secure Chat for Mobile Banking

When you have a question, you can also securely communicate from your smartphone and get your account information wherever and whenever it's most convenient for you.

OneAZ continues to make technological improvements to help you manage your finances. It is the dedication of our associates that makes your member experience the best it can possibly be.

In closing, I want to thank Quentin Bogart who has retired after serving for 32 years on your Board of Directors. We are very grateful and appreciative for all his insight and counsel. Your Credit Union is stronger today because of Quentin's contributions.

Sincerely,

David E. Doss  
President and CEO



## Hot Money Ideas for the Summer

Temperatures are soaring which means it's the perfect time to learn how you can help your savings rise as well. Here are five suggestions on what you should do to boost your bottom line:

### 1) Summer is the time to save

Patio furniture, grills and other summer items tend to see big price drops at the end of summer, as retailers focus on fall inventory. If you plan to buy those items anyway, timing your purchase can result in big savings. They can also help you enjoy the summer weather while it lasts.

### 2) Make use of credit card perks

Whether you're headed to the cool, green mountains or beachside retreat, you might be able to rack up points on your credit card that will help pay for the trip. That includes discounts on airfare, hotels, luggage and even camera equipment.

### 3) "Staycation" also means "Savecation"

If you decide to stay home to save money, consider using websites such as Groupon and LivingSocial to snag the best deals in your neighborhood. Many Arizona resorts slash their room prices during summer to attract locals.

### 4) Take advantage of easy-to-use budgeting tools

To maximize your hours at the pool or beach, consider using an online budgeting tool that allows you to quickly see and manage all your accounts, from 401(k)s to mortgages to bank accounts, in one place. That way you'll have an easy-to-access snapshot of your net worth.

### 5) Read about money

Your local librarian can help you find money-themed books to add to your summer reading list. Since summer generally means vacation time, there's more opportunity to read and think about how those lessons can help you.

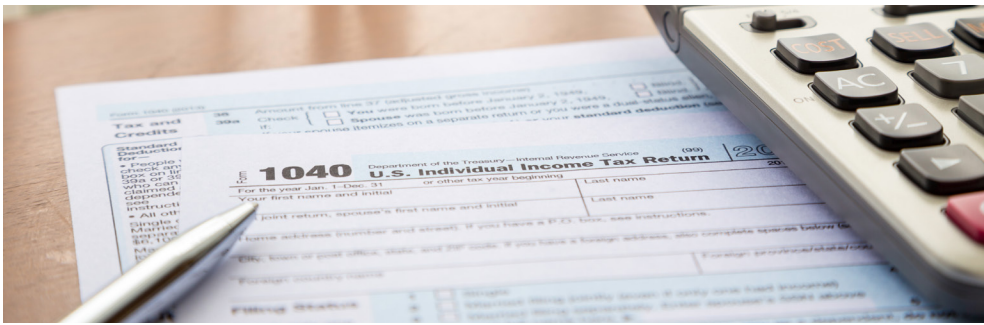
There are many more ways to save money. Stop by your local OneAZ Credit Union branch to learn how a few changes will help keep your finances on the right path.



## OneAZ Credit Union Board of Directors Elected

During the 2017 OneAZ Credit Union Annual Meeting, it was announced that Frank J. Felix, Sam Wheeler and Marquetta White were re-elected as board directors and each will serve a three-year term. In addition, the following individuals were elected as officers: Shane Siren, Chairman; Martha Rozen, Vice Chairman; Connie Ohanesian, Secretary; and Jon Borge, Treasurer.

Quentin Bogart, director emeritus, retired from the board after faithfully and diligently serving OneAZ members for 32 years.



## Important Information About IRA Withholding

Payments to you from your OneAZ Credit Union IRA account are subject to federal income tax withholding, unless you elect the no withholding option. You may change your withholding choice at any time prior to your receipt of a payment from your IRA account by contacting a OneAZ Support Information Specialist at 602.322.6512 to request the appropriate form. Tax withholding from IRA payments when combined with other withholding, may relieve you from payment of 'estimated income taxes'. However, remember that your withholding choice has no effect on the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient. Always consult your tax advisor for additional assistance.

## Make a Difference in Your Community: Apply for a 2017 Community Impact Grant

OneAZ Credit Union and OneAZ Community Foundation are accepting Community Impact Grant applications from 501(c)3 non-profit organizations. A total of \$55,000 in grants will be announced on October 4, 2017.

Funding preferences will be given to initiatives that deliver on our key community focus areas of economic development and making an impact in the local communities served. OneAZ Credit Union's philosophy of "People Helping People" epitomizes why each year we work with non-profit organizations who strive to make the communities where we live and work a better place.

Applicants are asked to submit an online application at [OneAZcu.com/foundation](http://OneAZcu.com/foundation). Deadline for submission is 5:00 pm on Wednesday, August 16, 2017.



**Sign up for electronic statements for a chance to win one of four \$50 Visa® gift cards.**

Visit [OneAZcu.com/estatement](http://OneAZcu.com/estatement) for details and contest rules.

### Your Volunteer Board of Directors

Shane Siren	Chairman
Martha Rozen	Vice Chairman
Connie Ohanesian	Secretary
Jon Borge	Treasurer
Frank Felix	Director
Joseph C. Smith	Director
Ray O'Connor	Director
Sam J. Wheeler	Director
Marquetta White	Director
Bill Vandebosch	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.