

OneAZ Connect

SECOND QUARTER 2019



PRESIDENT'S MESSAGE

Dear members,

OneAZ was founded as a member-owned Credit Union in 1951, and our goal has always been to improve the lives of our members. This past year has been a period of significant progress for OneAZ Credit Union. Throughout 2018 we implemented several new technologies that have positioned the Credit Union to better serve our members and communities. Our associates dedicated over 18 months to this major initiative, which will allow us to reach more Arizonans and continue to provide next-level financial service to new and existing members for years to come. This would not have been possible without the diligent work of our associates, and the patience and support of our member-owners.

In 2019 we will continue to focus on improving our members' lives by providing an easy, enjoyable and effective experience. We understand that our members value face-to-face interactions in our branches combined with the convenience of a technologically advanced financial institution. That's why we continue to invest in digital improvements, as well as in our branches. In 2018 we opened two beautiful new branches—Happy Valley in North Phoenix, and Oro Valley near Tucson. These locations allow us to reach new communities and provide greater convenience to our existing members.

As we look ahead to 2019 and beyond, OneAZ Credit Union continues to grow and strengthen as an organization. We are member-centric and associate-focused, which means our associates and members are at the heart of all we do. We've been serving Arizona since 1951, and we will still be here for you in 2051. Whether you are planning for retirement or building your dream home, we're here to help. Your trusted financial partner is ready to support you on your road to financial success.

Thank you for your continued support of our Credit Union.

Sincerely,

David E. Doss

David E. Doss,
President and CEO



Low rates, rewards or cash back—What's best for your credit card?

There are plenty of enticing offers for credit cards out there, but no card is one-size-fits-all. What's the best perk to match your spending habits and take your credit card purchases to the next level? Here's how to decide:

If you want to get money back on your purchases, get a cash back card.

Cash back credit cards are just as straightforward as they sound. You'll get a cash rebate for every qualifying purchase you make. It's usually a percentage of your purchases. You can apply it toward your balance or cash it out to spend however you want. Try the OneAZ Visa Signature Card.

If you carry a balance month-to-month, try a low-rate card.

A high Annual Percentage Rate (APR) may not be a big deal to someone who pays their credit card balance off every month. But if you carry a balance for a longer period of time, the interest can really add up. Stick with a credit card that offers a low rate and you'll save bigtime in the long run. Try the OneAZ Visa Platinum Credit Card.

If you want cool stuff, gift cards or travel reservations, choose a rewards card.

With a rewards card, you'll earn points for every purchase. Convert those rewards points into merchandise, gift cards, even travel reservations and experiences for your next adventure. You can also convert your rewards to cash or apply it to your credit card balance. Try the OneAZ Visa Choice Rewards Credit Card.

No matter the card you choose, make sure you work with a trusted lender like OneAZ. We understand your needs and will help you achieve your financial goals!



2019

ANNUAL MEETING



Let's work together.

At OneAZ, we believe that when people work together toward a common goal, we all succeed. Join our growing team of industry leaders and dynamic professionals, because together we can go far! Here are a few things that we think make working at OneAZ the best:



Visit jobs.OneAZcu.com, or contact us today:
602.322.6500 | employment@oneazcu.com

Since 1952, 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 16, 2019
- 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
 - Welcome
 - Pledge of Allegiance
 - Reading and Approval of Minutes and Reports
 - Election Results
 - President's Report
 - Closing Remarks

Your Board of Directors

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