

OneAZ Connect

FIRST QUARTER 2021

PRESIDENT'S MESSAGE



Dear Members,

Last year the COVID-19 pandemic created tremendous challenges for businesses and

Credit Unions like us, across Arizona and America. Products that were previously purchased with ease became difficult to buy. Many businesses cut back hours or closed, and some of our members lost jobs.

How did OneAZ respond to the pandemic? We immediately stepped up to help. To protect members and associates, we implemented comprehensive safety measures in our branches and administrative center. We also approved low-rate emergency loans and deferred loan payments for members experiencing financial hardship. Something we are proudest of is that our OneAZ Community Foundation provided \$200,000 in financial assistance in the form of \$2,000 grants for 100 nonprofit community organizations across the state.

I'm proud of our associates across the state, who remained committed to helping members through the COVID-19 pandemic. We shifted some of our workforce to teleworking during Arizona's stay-at-home orders, and associates in our branches adapted to increased safety measures while providing the best-in-class service that our members deserve.

During the year the Credit Union strengthened our commitment to diversity, equity and inclusion as the focal point of OneAZ's cultural fabric by establishing a committee made up of associates from all departments and walks of life. To champion OneAZ's core value of being inclusive and celebrating diversity, we appointed a Chief Diversity

Officer. The Chief Diversity Officer ensures that diversity, equity and inclusion are seamlessly reflected in the full lifecycle of OneAZ's business operations. This includes associate and member experience, member and community engagement, and our vendor relations.

Even with enormous COVID-19 headwinds, OneAZ welcomed over 15,000 new members to the Credit Union and reached three historical high-water marks in 2020: we provided more loans to members this year than ever before, we welcomed more members for a total of 145,000, and our assets exceeded \$2.5 billion. For 70 years, OneAZ has been helping improve the lives of our members, associates and the communities we serve. Your Credit Union has been here for you and all Arizonans during the 2020 COVID-19 pandemic and economic crisis, and we will be here for you for years to come.

Moving forward, the Board of Directors and management finalized the Credit Union's 5-year strategic plan, which will provide better products, services and more convenience to you. Implementation started January 1st by offering our members two market-leading checking

accounts: Benefits Checking with identity protection, loan discounts and other great features, and a Free Checking product.

Later this year OneAZ's new mobile banking platform will give members expanded features like greater control over debit and credit cards. More branches are planned around Arizona with the next location anticipated in the southeast Phoenix valley coming in late 2022. And finally, OneAZ was a proud winner of the 2020 Better Business Bureau Torch Award for Ethics, which reinforced our commitment to having our members' best interests at heart in everything we do for you at the Credit Union.

As we look ahead to 2021, we begin this year full of optimism. Your Credit Union remains financially strong and well equipped to support you through whatever comes our way. Thank you for continuing to put your trust in us.

In service,

Kim Reedy
President and CEO

Fee Change Notice

Effective February 1, 2021 business fees will increase as follows:


Business Account Fee Type	Fee
Business Return Item	\$10
Business Overdraft Transfer	\$10
Foreign Collection Item	\$10
Domestic Collection Item	\$10

For a complete copy of our fee schedule, visit [OneAZcu.com/ Disclosures](https://www.oneazcu.com/ disclosures), call our Member Care Center at 844.663.2928.


Vision, Mission, and Values

Since our founding, OneAZ Credit Union has successfully partnered with our diverse members and associates in achieving their goals and advancing their futures. Our new core values mirror our continued focus on diversity, equity and inclusion across the organization.


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



2021

ANNUAL MEETING

Since 1951, OneAZ Credit Union has been serving the needs of Arizona residents. We welcome all members to register and join us for our 70th Annual Business Meeting.

Date April 13, 2021

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 OneAZcu.com/Board

Meeting Agenda

- Welcome and Introductions
- Pledge of Allegiance
- Reading and Approval of Minutes and Reports
- Election Results
- President's Report
- Closing Remarks

Your Board of Directors

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