

OneAZ Connect

FIRST QUARTER 2018



PRESIDENT'S MESSAGE

Dear Members,

The start of a new year is a time for self-evaluation and setting goals. Just as you made personal, professional and financial resolutions for 2018, at OneAZ Credit Union, we evaluate the previous year to determine how we can continue to add value to your experience and better serve you.

At OneAZ Credit Union, we are all about improving the lives of our members and the communities we serve. The money you entrust with us is reinvested in your neighbors, friends and local businesses. In 2017, we provided over 2,200 home loans, helping members and their families move, refinance and remodel. With your support, we also contributed over \$92,000 through OneAZ Community Foundation to local nonprofits, college scholarships, disaster victims and more.

In addition, we opened two new branches in Sedona and Scottsdale, which allowed us to reach more members across the state. In April, the Safford branch underwent a complete renovation to provide a more modern and efficient banking experience. We rolled out our state-of-the-art Member Balance Text program, which keeps you updated on your daily account balance. These investments are for you, our members, and the communities we are part of, because when you succeed, we all succeed.

2018 will be a monumental year for OneAZ Credit Union. You have asked for more innovative banking, and we hear you. This year we will implement optimized technology that will lead to a more easy, enjoyable and effective experience. Our new consumer lending system will make for a simplified application process that saves a tremendous amount of time. We will also begin utilizing electronics and mobile devices in branches for more convenient member service. Additionally, your banking security is very important to us. Our Security and Information Technology team continues to diligently assess industry best practices to ensure your information stays safe.

To expand our community presence and better serve you, we will open two new branches—Happy Valley in North Phoenix and Oro Valley in Tucson. Whether you are buying your dream home, starting a new business or refinancing an existing loan, your trusted financial partners are ready to work with you at any one of our 22 locations.

Thank you for continuing to choose OneAZ Credit Union to help you reach your financial goals.

Sincerely,

David E. Doss
President and CEO

2018

ANNUAL MEETING

Since 1951, OneAZ Credit Union has been serving the needs of Arizona residents. We invite all members to register and join us for our 67th Annual Business Meeting.

Date April 17, 2018

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 Vote Counts

Introducing Five Candidates for the OneAZ Credit Union Board of Directors



As a member of OneAZ Credit Union, you have a voice who serves on your Board of Directors. This year, our Board of Directors has three open positions. Board members provide strategic direction, formulate policies and ensure financial soundness of the Credit Union. Please take time to read the biographies and personal statements of the five nominees so you are prepared to vote for the candidates you feel will benefit your Credit Union.

All primary account holders over the age of 18 with an account in good standing opened at least 90 days before voting starts are eligible to vote. Voting details will be available at OneAZcu.com and on the digital information screens at every branch at a later date. Each of the five candidates nominated for three open positions have provided written statements. Each candidate's statement is presented in his or her own words, and has not been altered by anyone at OneAZ Credit Union.

Jon Borge (Incumbent)

Phoenix, AZ | Member 25 years

Jon Borge is the manager of Treasury Services at Freeport-McMoRan, Inc., and is a licensed Certified Public Accountant. He has been involved with OneAZ Credit Union for 25 years, serving on the Board of Directors and Supervisory Committee, and was an external auditor prior to his volunteer service. Jon currently serves as treasurer on the Board Executive Committee and chairman of the Board Budget Committee, and serves on the Executive Loan Committee. He is a Big Brother for Big Brothers Big Sisters, and serves on the Phelps Dodge/Freeport employee volunteer committee.

"I believe that credit unions, being member-owned institutions, offer the best value proposition to anyone seeking financial services. I am earnestly committed to OneAZ Credit Union and our management team in providing our members with exceptional value, including useful and competitive products, outstanding service, genuine customer care, and a personal connection with our communities. The continued safety and security of our financial assets is my greatest concern and I would be honored to continue serving the membership as we grow together and strive to meet the challenges of this fast-paced, technologically advancing world."

Georganna Meyer

Phoenix, AZ | Member 33 years

Georganna Meyer is an economist at The Maguire Company, and serves as an Advisory Board member for the Arizona Center for Economic Progress and a member of the JLBC Financial Advisory Committee. She previously worked as chief economist at the Arizona Department of Revenue for 30 years. Georganna is actively involved with the community as a member of the Capitol-Gateway Kiwanis Club, an administrative volunteer for Boys Hope Girls Hope and a reader for Sun Sounds of Arizona.

"I am excited about the possibility of serving on the OneAZ Credit Union Board of Directors. I have been a member of the Credit Union for 34 years. I worked at a state agency for 30 years as an economist and took great pleasure in serving the public and providing as much transparency into the revenues received by that agency as possible. I also served on a legislative committee estimating Arizona's future revenues and continue to provide forecasts for this committee after retirement. It would be an honor and my pleasure to serve the Credit Union members."

Consuelo M. Ohanesian (Incumbent)

Phoenix, AZ | Member 26 years

Consuelo (Connie) Ohanesian is an attorney for Maricopa County. She has 22 years of volunteer service with OneAZ Credit Union, including serving on the Board of Directors and Supervisory Committee. Connie currently serves as secretary on the Board Executive Committee, and as a member of the Budget and Governance Committees. She serves as a volunteer Master Gardener advisor, and is a member of the International Contract Drafting Committee and the Organization of American States.

"I am an incumbent Board member and practicing attorney who would like to continue helping to chart our credit union's path through these uncertain financial times. My service on the Board, work experience, and education continue to help me make good decisions on behalf of our members. My particular concerns are interest rates, fees, cybersecurity, and regulatory matters. My interests for the future include keeping members' accounts and personal information safe, maintaining sound financial practices and continuing compliance with rules and regulations."

Martha Rozen (Incumbent)

Scottsdale, AZ | Member 36 years

Martha Rozen currently works as executive administrator for the State of Arizona. She has been actively involved with OneAZ Credit Union for 20 years, serving on the Board of Directors and as chair of the Supervisory Committee. Martha is currently vice chair of the Board Executive Committee, chair of the Governance Committee and serves on the Asset/Liability Management Committee. She is an ambassador for the World Council of Credit Unions' Global Women's Leadership Network.

"With almost 40 years as a state employee, 36 years as a OneAZ member, and 20 years serving on the Supervisory Committee and then the Board of Directors; my professional career and personal interests have revolved around serving others. I have admired the Credit Union's commitment to putting our members first, supporting their financial security, giving back to the community, and providing educational opportunities for everyone. As the current Board Vice-Chair and Chair of the Governance Committee, I will continue to uphold these shared values, while exploring new initiatives that help our board and members make sound financial decisions."

William Vandenbosch

Glendale, AZ | Member 45 years

William Vandenbosch is a retired senior manager in the healthcare industry, with experience at Blue Cross Blue Shield of Arizona, Banner Health, Primecare and TriWest. He served on the OneAZ Credit Union Board of Directors for 11 years, and is currently appointed as Board Advisory Director. William serves as chair for the United Cerebral Palsy of Central Arizona, a member of the Arizona State University Dean's Advisory Committee and a member of the Healthcare Committee at Westmarc, a public-private partnership of 15 West Valley communities.

"As a Credit Union member since 1972, I have served in various roles such as Vice Chairman, Board member, Foundation Board member and Supervisory Committee member whereby I have gained extensive knowledge in understanding the value of the Credit Union to its members. My business experience in senior management positions at TriWest Healthcare Alliance, Banner Health and Blue Cross/Blue Shield afforded me the opportunity to deal with varied organizational issues including computer conversions, human resources, wellness programs for employees and quality improvement processes. My vision is for continued growth, expansion of customer services and ongoing improvement of digital services."



Representatives of Valley of the Sun YMCA receive their check from Glendale – ASU West branch associates.

2017 Community Impact Grant Recipients

To benefit the communities we serve, OneAZ Community Foundation awarded \$55,000 in Community Impact Grants to 34 local nonprofits in 2017. Recipients were selected for their contributions to enhancing the quality of life and character of the communities served.

Congratulations to the following organizations:

AZ Heroes to Hometowns Foundation, Mesa
 Casa de los Niños, Tucson
 Child & Family Resources – First Steps Program, Safford
 Discing4Kids Inc., Flagstaff
 Eagles Wings of Grace, International, Tucson
 Eller College of Management Make a Difference Day, Tucson
 Emerge! Center Against Domestic Abuse, Tucson
 Fresh Start Women's Foundation, Phoenix
 Future for KIDS, Tempe
 Homeward Bound, Phoenix
 Housing Solutions of Northern Arizona, Inc., Flagstaff
 Hungry Kids Project – Chino Valley Family Church, Chino Valley
 Mobile Meals of Tucson, Tucson
 Neighborhood Ministries, Phoenix

Nick and Kelly Children's Heart Fund, Tempe
 Prescott Unified School District Education Foundation, Prescott
 Prescott Valley Police Foundation, Prescott Valley
 Quality Connections Inc., Flagstaff
 Red Means Stop Coalition, Scottsdale
 Save the Family Foundation of Arizona, Mesa
 Sedona Oak Creek Joint Unified School District, Sedona
 St. Vincent de Paul – St. Catherine Labouré, Chino Valley
 Stepping Stones Foundation, Inc., Prescott Valley
 Steps to Recovery Homes, Cottonwood
 Swift Murphy Post 32 American Legion, Safford
 Terra BIRDS, Flagstaff
 The Launch Pad, Prescott
 Tucson Urban League, Tucson
 UCP of Southern AZ, Tucson
 UPWARD for Children and Families, Phoenix
 Valley of the Sun YMCA, Phoenix
 VALLEYLIFE, Phoenix
 We're MOVING FORWARD, Gilbert
 Y.E.S. The Arc, Cottonwood


Your Board of Directors

Shane Siren	Chairman
Martha Rozen	Vice Chairperson
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
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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Let's bank together.