

OneAZ Connect

FOURTH QUARTER 2019



PRESIDENT'S MESSAGE

Dear members,

One year ago, OneAZ associates worked hard to execute a massive technology upgrade, which positioned us to provide greater convenience and service to our members for decades

to come. 2019 has been a year of immense growth for our credit union as we work to improve your experience by better understanding your needs.

In the first half of 2019 we brought in nearly 7,000 new members to expand the OneAZ community. Our member-owners are vital to the success of our organization, so while we look to grow our membership, we also set our sights on enhancing the experience of those who are already with us. Every OneAZ associate, from branch teams to our corporate support departments, knows the importance of making your experience easy, enjoyable and effective. As members, your feedback is vital in guiding us toward further improvements. Our member experience surveys, which you may receive from time to time, help us plan for the improvements that best support and benefit you.

With our emphasis on improving your experience, I am proud to share that OneAZ was selected as one of Arizona's Most Admired Companies of 2019. The award is given to only 40 companies in Arizona, with recipients chosen for outstanding performance in customer opinion, innovation, leadership excellence, social responsibility and workplace culture. We are honored to be considered one of Arizona's most admired companies, and grateful for our members and associates who made this possible.

As we look to the final months of 2019 and beyond, we continue to operate with your best interests at heart. We are guided by our mission, to truly improve the lives of members, our associates and the communities we serve. Thank you for being part of the OneAZ community.

Sincerely,

David E. Doss

David E. Doss,
President and CEO



State Forty Eight Credit Card Coming Soon

Show your Arizona pride with every purchase when you use the new State Forty Eight credit card from OneAZ.



Low introductory rate on purchases and cash advances for 6 months



Exclusive State Forty Eight card design



Rewards for every eligible purchase



Home Remodel on Any Budget

With fall temperatures just around the corner, it's the perfect time to make improvements on your home. Whether you're starting small with a kitchen refresh or overhauling your entire house, check out these tips for making your home look great on any budget.

\$100

A hundred dollars may not feel like a lot, but you can use it to make your living area look like a million bucks with new accessories. Try throw pillows to take a basic couch to the next level, indoor plants to bring the space to life and wall art to make the room look complete.

\$500

Try refinishing your kitchen cabinets. A fresh coat of paint or stain can go a long way in improving the look of the room; pick a light neutral color to really open the space up. This is also a great time to replace the hardware if you have outdated pulls and handles.

\$1,000

Make upgrades that will increase your comfort over time, like installing a smart thermostat. You can program and control most smart thermostats remotely using a mobile phone app; plus, you may save big on your energy bill!

Take down a wall to open up your space if that's an option—your home will instantly feel bigger. You may also want to upgrade your lighting fixtures.

\$5,000

Replace the flooring. After years of wear-and-tear, replacing worn carpet and outdated tile will refresh your home's look and feel. If you want the look of hardwood without the price tag, opt for wood-look tile, which has the added bonus of being extra durable.

This is also a great time to update your countertops. Choose hardy materials like stone, ceramic tile, stainless steel or polished concrete.

\$10,000

Make investments that will pay off in the long run. Consider installing new energy-efficient windows to cut down energy bills year-round. Upgrade your appliances to new models that simplify your life. If you spend your whole weekend doing laundry, get a programmable washer and dryer; if you're a foodie, go for a fridge with convenient storage options.

Ready for your next home renovation project? Unlock your home equity with a Home Equity Line of Credit. We'll supply the financing—all you need is a hammer! Visit OneAZcu.com/HELOC for more information.


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