

OneAZ Connect

THIRD QUARTER 2020



PRESIDENT'S MESSAGE

Dear members,

What a year we have been through so far! For the past four months, the COVID-19 pandemic has impacted our community, our economy and our way of life. However, as we

adapt to these challenges, one thing is abundantly clear—we are all practicing compassion in the face of adversity.

As we navigate this period of recovery together, OneAZ is firmly committed to helping you succeed. After all, you likely chose OneAZ because of our mission to improve the lives of members, associates and the communities we serve. Our new operating model is all about empowering you to manage your finances, whether you prefer to do so in person at our branches or from the comfort of your home.

If you choose to visit a branch, you can now make an appointment prior to your visit. This allows you to plan ahead, reduce wait times and limit the number of people with whom you come into contact in the branch. You may come in without an appointment; however, members with appointments will be given preference.

If you're not ready to visit a branch, that's okay. It's easier than ever to do your banking from the comfort of your home! You can apply for a loan, open account and even have a live chat with a OneAZ digital banker, all without leaving your living room.

Of course, your safety is our top priority. We continue to practice social distancing in our branches and our corporate office. We are following the CDC's health and safety guidelines, including regular cleaning and sanitization of high-traffic areas, frequent handwashing, and wellness guards to protect OneAZ members and associates.

Thank you for your flexibility as we adapt to the rapid changes brought about by the COVID-19 pandemic. We remain financially stable and well capitalized, and I am certain that we will come out of this period stronger than ever—because together, Arizona moves forward.

In service,

Kim Reedy
President and CEO

Save Money and Refinance Your Auto Loan

Looking to reduce bills and save money during the COVID-19 pandemic? Refinancing your auto loan may be the right step for you.

You can reduce your interest rate

If you have a history of on-time payments and a good credit score, you could qualify for a lower interest rate. This means more of your monthly payment goes toward the principle of your loan, so you can pay it down faster and pay less interest over the life of your loan.

You can save on your monthly payment

A reduction in your interest rate or change in the term of your loan can lower your monthly payment. Use this auto loan calculator to determine what your new payment could be with a reduced interest rate or an extended term!

You can defer payments

Take advantage of payment deferral perks when you refinance your auto loan. You can put off making your first payment for a few months. Use all that extra cash to pay down other bills, or just put it straight into your savings account.

OneAZ Credit Union is offering auto refinance interest rates as low as 2.99% APR¹ and new rates as low as 2.79% APR², plus no payments for 90 days³. It's the perfect time to refinance your auto loan. When you work with our eTeam you can apply online or by phone — without leaving your home!

¹ For any vehicles that have been previously titled. Term of up to 48 months; with an APR of 2.99%, and estimated monthly payment of \$22.16 per \$1,000.00 borrowed. Term of up to 60 months; with an APR of 2.99%, and estimated monthly payment of \$17.97 per \$1,000.00 borrowed. Taxes and fees are not included. The rate may vary depending on each individuals' credit history and underwriting factors. Loans through dealers do not qualify for promotional rate.

² For 2019 and newer vehicles that have never been titled. Term of up to 48 months; with an APR of 2.79%, and estimated monthly payment of \$22.05 per \$1,000.00 borrowed. Term of up to 60 months; with an APR of 2.79%, and estimated monthly payment of \$17.88 per \$1,000 borrowed. Taxes and fees are not included. The rate may vary depending on each individuals' credit history and underwriting factors. Loans through dealers do not qualify for promotional rate.

³ 90 Days No Payment option will extend your loan by three (3) months, and finance charges will accrue on unpaid principal.

Apply to be a Board Candidate

Applications for the OneAZ Credit Union Board of Directors will be accepted between July 1 and July 31, 2020 at 5:00 P.M. (Arizona time). An informational meeting will be held at the OneAZ Credit Union corporate office on July 21, 2020 at 3:00 P.M. To attend, please RSVP by calling Brian Johnson at 602.467.4124.

OneAZ Corporate Office
2355 W. Pinnacle Peak Road
Phoenix, AZ 85027

For more information, visit OneAZcu.com/Leadership.

Questions may be directed to Brian Johnson at 602.467.4124 or BJohnson@OneAZcu.com.



Important Notice of Fee Changes

Effective August 1, 2020, the following changes to our Consumer and Business Fee Schedule take effect:

Stop Payment Fee	\$25 per item or series
Non-Member Checking Cashing	\$5.00 per item

Large Currency Withdrawals (daily)

\$25,000 – \$49,999	1.25%
\$50,000 – \$99,999	1.50%
\$100,000 & Higher	\$1,500

For a complete copy of our fee schedule please visit OneAZcu.com/Disclosures or call our Member Care Center at 844.663.2928.



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

Insured by NCUA Equal Housing Lender. NMLS 607456.

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