



James Pyper, Winner of the 2015 Quentin Bogart Scholarship

## 2015 SCHOLARSHIP AND GRANT

## Congratulations to Our Scholarship and Grant Winners!

Arizona State Credit Union is proud to announce the recipients of the 2015 Scholarship and Grant Program:

James Babinsky – Prescott Gurley Branch  
 Brandy V. Barna – Flagstaff Branch  
 Victoria Crynes – RBC Branch  
 Ashley Eddolls – Prescott Valley Branch  
 Rebekah Gonzales – Scottsdale Branch  
 Lynnette Houk – East Flagstaff Branch  
 Sterling Maynard – Willow Creek Branch  
 Davis McGregor – Tucson University Branch  
 Jeremiah Moeller – Chino Valley Branch  
 Matthew Nieves – Pinnacle Peak Branch  
 Brianna Rafidi – Glendale Branch  
 Edward Recchion – Oracle Branch  
 Aurelio Sanchez-Cepeda – San Tan Branch  
 Lakota Scott – Monroe Branch  
 Alexander Sears – ASU West Branch  
 Allison Steinken – Gilbert Branch  
 Keegan Weinberg – Tempe Branch  
 Samuel Williams – Alvernon Branch  
 Riley Woods – Safford Branch  
 Kayter Zillmer – Cottonwood Branch  
 Shannon Arnett – Willow Creek Branch  
 Linda Barker – Flagstaff Branch

Leonard Edmonds – Scottsdale Branch  
 Kristen Felan – Alvernon Branch  
 Trista Guzman – Tempe Branch  
 Christopher L. Hepworth – San Tan Branch  
 Shellie R. Hormann – Prescott Valley Branch  
 Darbi Jenkins – Chino Valley Branch  
 Michelle Kesler – Tucson University Branch  
 Rebecca Lybrand – Oracle Branch  
 Braden McBride – Safford Branch  
 Juan Mendez – RBC Branch  
 Anthony J. Perez – ASU West Branch  
 Maria Pina – Monroe Branch  
 Nicole Porter – Pinnacle Peak Branch  
 Brandon Quezada – Glendale Branch  
 Adam Rubin – Cottonwood Branch  
 Lindsay Scornavacco – Gilbert Branch  
 Amy Ulibarri – East Flagstaff Branch  
 Lisa Zander – Prescott Gurley Branch

### Quentin Bogart Scholarship Winner

James Pyper – Monroe Branch

Applications for the 2015 school year are closed. Check back next year for more information on how to apply in 2016. ⚡



### Your Volunteer Board of Directors

Sam Wheeler	Chairman
Shane Siren	Vice Chairman
Martha Rozen	Secretary
Jon Borge	Treasurer
Connie Ohanesian	Director
Frank Felix	Director
Joseph C. Smith	Director
Ray O'Connor	Director
Marquetta White	Director
Quentin Bogart	Director Emeritus
Bill Vandenbosch	Advisory Director

### Contact Us

Home Loans	855.505.HOME
Member Service	800.671.1098
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

The articles in this publication are for general information only and are not intended to provide specific advice or recommendations for any individual. We suggest you consult your attorney, accountant, or financial/tax advisor with regard to your individual situation.

Federally insured by NCUA



NMLS 607456



ARIZONA STATE CREDIT UNION

FIRST QUARTER 2016



### PRESIDENT'S MESSAGE

## What to Expect in 2016

DAVID E. DOSS, PRESIDENT/CEO

With your support, it is with great pleasure to announce that you voted in favor of the name: **OneAZ Credit Union.**

While the name will change, what will not change is how we put members first. We will remain the same credit union you have come to know and trust. OneAZ Credit Union is passionate about helping you meet your financial needs, in a trustworthy, transparent and enjoyable way. It is our "One" desire to provide the best products and services our members need. It is our "One" passion to help you meet and exceed your financial goals.

There might be other members within your community who may not realize that we are available for their financial needs. With the new name, OneAZ Credit Union more accurately reflects and identifies the diverse members and communities we serve as a whole in Arizona.

Once again, thank you for your continued trust and support.

It's the beginning of a brand new year. A new year brings new opportunities to better serve you.

Here is a sneak peek of what's in store for 2016:

### Apple Pay

In 2016, we will begin offering Apple Pay. When adding your Arizona State Credit Union credit card to Apple Pay, you will be able to make purchases without ever having to pull out your wallet.

### Enhanced Protection for Your Purchases

This year, you will receive an EMV chip debit card. This added security will protect your in-store purchases and deter fraud.

We are always looking for new and better ways to serve you whether it is online or in person. Visit one of our 20 convenient locations to speak with a financial expert. Whether you have questions about one of our many products or services, looking to refinance, better ways to save for retirement or competitive loan rates, we're here to assist you with your financial goals, every step of the way.

We look forward to another great year of serving you. ⚡



## INVESTMENTS

# Coping With Market Volatility

Global market volatility ramped up last summer as worries about the tenuous state of the Chinese economy shook virtually all major financial benchmarks, indicating once again how interrelated the world's economies and investment markets have become.

Widespread uncertainty has not only heightened anxiety among investors, it was also a likely contributor to the Federal Reserve's decision to leave interest rates near zero when the Central Bank's decision-makers met in September. Indeed, despite the continued strengthening of the U.S. economy, there are many signs that indicate that this turbulent period for stocks may linger indefinitely.

### Five Investing Strategies for a Volatile Market

For long-term investors, dealing with volatile markets can be taxing. Here are some points you may want to consider while riding out the storm. None of these should be new to you, but they are particularly important in a turbulent environment, which is where their true value is realized.

1. Don't panic. When markets become volatile, the gut reaction for most of us is to panic — to buy when everyone else is buying (and when prices are high) — and panic sell on the downside (when prices are depressed). Panic selling also runs the

risk of missing the market's best-performing days. Consider, for example, that missing just the five top-performing days of the 20-year period from July 1, 1995, through June 30, 2015, would have cost you \$21,780 based on an original investment of \$10,000 in the S&P 500. Missing the top 20 days would have reduced your average annual return from 9.79% to 3.58%.<sup>1</sup>

2. Take advantage of asset allocation — During volatile times, riskier asset classes such as stocks tend to fluctuate more, while lower-risk assets such as bonds or cash tend to be more stable. By allocating your investments among these different asset classes, you can help smooth out the short-term ups and downs.

3. Diversify, diversify, diversify — In addition to diversifying your portfolio by asset class, you should also diversify by sector, size (market cap), and style (e.g., growth versus value). Why? Because different sectors, sizes, and styles take turns outperforming one another. By diversifying your holdings according to these parameters, you can potentially smooth out short-term performance fluctuations and mitigate the impact of shifting economic conditions on your portfolio.

4. Keep a long-term perspective — It is all too easy to get caught up in the stock market's daily

roller coaster ride — especially when markets turn choppy. This type of behavior is natural, but can easily lead to bad decisions. History shows that holding stocks for longer periods has resulted in a much lower chance of losing money. For example, from January 1, 1926, through June 30, 2015, stocks have never had a period of 20 years or longer where returns were negative.<sup>1</sup> The lesson here? Don't get caught up in day-to-day or even week-to-week variations in stock movements in either direction. Instead, focus on whether your long-term performance objectives, i.e., your average returns over time, are meeting your goals.

5. Consult with a financial advisor. He or she can help you develop a long-term investment strategy and can help you put short-term events in perspective.

No one is certain what impact current drivers of volatility will ultimately have on the economy and financial markets. But as an investor, time may be your best ally. Consider using it to your advantage by sticking to your plan and focusing on the future.

For any financial planning inquiry, please visit your local branch or call 1-877-566-0517 to schedule a no-cost consultation with our Financial Advisor. ✨



## TECH SPOTLIGHT

### myAZSTCU Mobile Banking

Did you know with our myAZSTCU mobile banking app, you can manage your account anytime, anywhere using your smartphone<sup>1</sup>?

Managing your account is convenient, secure and now easier than ever.

You can:

- Deposit checks
- Check account balances
- Transfer funds
- Pay your bills
- Locate a branch or ATM
- Email our member care center

Simplify your life and download our free app through iTunes or Android today. ✨



Top: Ayacucho Committee Meeting in Peru (Martha Rozen center)  
Bottom Left: Martha working on Powerpoint  
Bottom Right: Martha and Committee at FENACREP

## COMMUNITY INVOLVEMENT

### Arizona State Credit Union's Board Member Helps Improve Women Leadership in Peru

Martha Rozen, Arizona State Credit Union's Board of Director's Secretary and a member of Sister Society of Arizona accepted a once in a lifetime opportunity to help launch a Global Women's Leadership Network (GWLN)/Sister Society program to Peru.

Martha was one of 160 female credit union leaders from 24 countries who gathered in Denver, CO for the 2015 GWLN forum during the World Credit Union Conference and America's Credit Union Conference. During the forum, attendees were invited to discuss the advancement of women in leadership.

While translating Spanish at the conference, Martha met World Council Board Member and Chairman, Manuel Rabines, the CEO of FENACREP, Peru's National League. Mr. Rabines invited Martha to Peru to help launch a local Sister Society program.

In Peru, Martha met with the FENACREP team and committee chosen to manage this new

exciting initiative. Martha shared her experience, ideas and trends from the U.S. Sister Societies with the committee. Together, the committee and Martha formulated a plan to launch the program countrywide. As reported on the GWLN website, "The truly heavy lifting for these efforts are the five women [who] FENACREP has selected to lead the Sister Societies in Peru. I had the privilege of being asked by Brian Branch to help with the initial introduction of the [GWLN]...the five incredible women who are the Committee for Peru are the ones to congratulate and watch as they are [inspiring] dynamic and amazing women in their Cooperatives and in their efforts," explained Martha.

Thanks to Martha's efforts, the team in Peru held their first ever Sister Society kick-off meeting in October.

Martha has been a board member of Arizona State Credit Union for three years and has been a part of the Sister Society of Arizona for two years. ✨

<sup>1</sup> ChartSource®, Wealth Management Systems Inc. For the periods indicated. Stocks are represented by the total returns of Standard & Poor's Composite Index of 500 Stocks, an unmanaged index that is generally considered representative of the U.S. stock market. It is not possible to invest directly in an index. Past performance is not a guarantee of future results. Copyright © 2015, Wealth Management Systems Inc. All rights reserved. Not responsible for any errors or omissions.

NOT NCUA INSURED | NO CREDIT UNION GUARANTEE | MAY LOSE VALUE

Securities and advisory services offered through LPL Financial, a registered investment advisor, Member FINRA/SIPC. Representative is not a tax advisor. For information regarding a specific tax situation, please consult a tax professional. Arizona State Credit Union is not a registered broker/dealer and is not affiliated with LPL Financial.

<sup>1</sup> Data usage rates may apply. Check with your cell phone provider.

News and Events. (2015, September). Retrieved November 30, 2015, from Global Women's Leadership Network: [http://cuwomen.org/gwln\\_news/gwln\\_upcoming\\_events](http://cuwomen.org/gwln_news/gwln_upcoming_events)