# OneAZ Connect HIRD QUARTER 2016



#### PRESIDENT'S MESSAGE

Dear Members,

Welcome to OneAZ Connect, our new quarterly newsletter. OneAZ Connect provides financial topics and tips as well as new enhancements to keep you "in the know" about your Credit Union. This information is designed to help you be informed as you strive to achieve your financial goals.

Hopefully by now you've had an opportunity to visit our new website. With its responsive design, you can easily view it from your phone, tablet or laptop. OneAZ Credit Union is a "member first" financial institution and we always want to complement our friendly member service with technology options. We are very proud of the new website design and believe it will make it easier to do business with us.

In addition to our technology improvements, there is excitement brewing in the communities as we will be opening new branches in Sedona and Scottsdale this fall. Your Credit Union is growing in many positive ways.

So sit back and enjoy the new OneAZ Connect newsletter. Thank you for your continued support and membership.

Sincerely,

David E. Doss

David E. Doss President and CEO

## New Name and a Bright Future



From left to right: David Sweiderk, OneAZ; Brian Johnson, OneAZ; Sam Wheeler, OneAZ Board Chair; Dave Doss, OneAZ President & CEO; Paula Gilbert, OneAZ; Julie Pastrick, Flagstaff Chamber; Cindy May, Chamber Ambassador; Todd Wyard, NAU; Randon Cupp, OneAZ; Louie, NAU mascot

To celebrate the new OneAZ Credit Union name, brand celebrations were held at all of our branches around the state. At each location, the branch manager held a celebration party for members and local business partners. For many of the celebrations, the local chamber of commerce, the mayor and several council members were on hand to participate in a ceremonial ribbon cutting. Dave Doss, President and CEO of OneAZ Credit Union, several members of our senior management team and a few of our board members also attended to thank the branches for their hard work and dedication in serving our members with a spirit and passion not found at other financial institutions.

As part of the celebration news, Dave Doss discussed growth plans for new branches that will open later in 2016 in Sedona and the Scottsdale Kierland Commons area. Other locations opening in 2017 are in North Tucson (Oro Valley) and North Phoenix (19th Avenue and Happy Valley Road). He also announced that OneAZ Community Foundation and OneAZ Credit Union have partnered to offer a total of \$50,000 in community impact grants to local non-profits who make an economic difference in their communities. Non-profits were invited to apply online between May 2 and June 30. There will be twenty \$2,500 grants awarded in August to one local non-profit organization in each of our branch communities. It's an exciting time for OneAZ Credit Union and we are grateful for the opportunity to serve our members.



# Warning Signs of Elder Financial Exploitation

When the time comes for many to enjoy retirement, they shouldn't have to worry about losing their savings to strangers, family members, friends or caregivers. The growing wave of elder financial exploitation cost seniors an estimated \$3 billion annually.

The vast majority of financial exploitation involves perpetrators who are related to, or in a trusting relationship with the victim, but fraud by strangers is also common. Some scam examples are:

- Caregiver abuse: Obtaining power of attorney control or misuse of victim's money for caregiver's benefit
- Online dating scam: Establishing an online romantic connection with the victim may eventually lead to money requests
- Lottery & sweepstakes scams "You've already won! Just send \$2,500 to cover your taxes"

Find out how you can protect yourself or loved ones from elder financial exploitation by visiting the following websites:

- Consumer Financial Protection Bureau, www.consumerfinance.gov/older-americans
- Arizona Adult Protective Services, www.des.az.gov
- Maricopa Elder Abuse Prevention Alliance (MEAPA®), www.meapa.org

# New EMV Chip Debit Card Coming Soon from OneAZ

In an effort to enhance security and help protect member information, OneAZ Credit Union Visa® Debit Cards will now feature built-in chip technology. Members will enjoy global acceptance as this technology is already in use in Europe, Asia and Canada and has proven to be a major deterrent to fraud. Whenever you use your card at a chip-activated terminal, the embedded chip generates a one-time use code.



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Emeritus Director

To assure receipt of your new EMV Chip Debit Card, please immediately update your contact Information:

- Address
- Phone number
- E-mail

To complete the update, go to Online Banking at OneAZcu.com or call the Member Care Center at 1.844.One.AZcu (1.844.663.2928). Don't forget to check your mail box for your new card!

### Your Volunteer Board of Directors

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Shane Siren	Vice Chai
Martha Rozen	Secretary
Jon Borge	Treasurer
Connie Ohanesian	Director
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Consumer Loans	800.45
Telephone Banking	800.60
Investment Services	877.56
Card Services	800.61
Business Lending	800.56
Career Opportunities	602.32

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## When Will Retirement Arrive for You?

Whether you're just starting to invest for retirement or it's just around the corner, a strong financial planning strategy is the key to meeting your goals. To help you determine if you are on the right track, the U.S. Department of Labor offers some great tips on how to prepare for retirement:

- Start saving, keep saving, and stick to your goals
- Know your retirement needs
- Contribute to your employer's retirement savings plan
- Consider basic investment principles
- Don't touch your retirement savings
- Put money into an individual retirement fund
- Ask your employer to start a plan
- Understand your employer's pension plan
- Learn about your social security benefits
- Ask questions

OneAZ Credit Union believes it is very important for its members to review their retirement planning process by visiting the U.S. Department of Labor's website at www.dol.gov/ebsa. And of course, our financial services representatives at our 20 branches across the state are always available to help answer questions about retirement planning. Don't delay. Start planning and saving today.



