

OneAZ Connect

FOURTH QUARTER 2016



PRESIDENT'S MESSAGE

Dear Members,

OneAZ Credit Union is a "member first" financial institution and we always want to complement our friendly service with technology options. Our goal is to make your banking experience with us easy, enjoyable and effective.

In August we added two new technical enhancements to our Online Banking suite of services. Expedited Bill Pay gives you the option to expedite check and electronic payments overnight for a nominal fee. We also added the ability for you to electronically transfer money from your account to another OneAZ Credit Union member. Our other online banking options make it easy for you to check your balance, deposit paper checks, pay bills and set up text alerts. You'll find complete details about all these options on our website located at OneAZcu.com/onlinebanking.

If you haven't visited our new website yet, I encourage you to take a few moments to do so. It's easily viewable from any electronic device, whether it's your phone, tablet or laptop.

Thank you for your continued support and membership.

Sincerely,

David E. Doss

David E. Doss
President and CEO



Interest Rates are Low. Is it Time to Move Up to Your Next Home?

Here are five ways to tell if it's time to take action.

The historically low mortgage interest rates have probably caught your attention and enticed you to think about moving up to another home. Here are five ways to tell if now is the best time for you to make that move a reality:

- **You can afford it.** If there's more income in your household due to a promotion or an additional wage earner in the family, put that extra money to work funding your dream home. You can buy more house in today's market than you could in the past.
- **Your current home's value has increased significantly.** The equity you've built up over the years in your home enables you to purchase the type of property you've been dreaming about for years.
- **You need more/less space.** Depending on your situation, moving up could mean leaving a 1,000-square-foot home for a larger home to give your growing family some space. Or it could be selling that 3,000-square-foot suburban home you no longer need for a luxurious penthouse loft in a trendy location close to amenities you love.
- **You're tired of renovation projects.** If you're no longer excited about making those updates needed on your current home, it's time to move up to a new home that has all the features you want already included. Or look for a home that's recently been renovated.
- **A home is available with a view you crave.** If you spot a home for sale with that golf course, mountain or waterfront view you've always wanted, now is the time to make the move.

We're here to help you with mortgage financing whether you're ready to move up to your next home or purchase your first one. To learn more about our mortgage products, including lot or construction loans, visit us online at OneAZcu.com or call 855-505-HOME.



Seeking Volunteers to Serve on Our Board of Directors

Are you interested in serving on our volunteer Board of Directors? Board members are OneAZ members who volunteer for a three year term. They serve as the governing body of our Credit Union to formulate our policies, provide strategic direction and ensure our overall financial soundness.

The Nominating Committee is currently seeking applicants with the following qualifications:

- OneAZ member in good standing as of August 12, 2016
- Credit Union industry knowledge
- Accounting and financial expertise
- Management experience and excellent business judgment
- Skilled in leadership and strategic vision planning
- Highest personal and professional ethics
- Committed to the long-term interests of OneAZ Credit Union members

For more information about this open position or to apply, access our website at OneAZcu.com/leadership or contact Bryan Nielsen, Senior Vice President, at 602-467-4053. All completed applications must be received online or in our corporate office at 2355 W. Pinnacle Peak Road in Phoenix by 5pm on Thursday, November 10, 2016.

Important Information about IRA Withholding

Payments to you from your OneAZ Credit Union IRA account are subject to federal income tax withholding, unless you elect the no withholding option. You may change your withholding choice at any time prior to your receipt of a payment from your IRA account by contacting a OneAZ Support Information Specialist at 602-322-6512 to request the appropriate form. Tax withholding from IRA payments, when combined with other withholding, may relieve you from payment of 'estimated income taxes'. However, remember that your withholding choice has no effect on the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient. Always consult with your tax advisor for additional assistance.

Congratulations to our Community Grant Impact Recipients!

- Accion Arizona
- Arizona Women's Education and Employment (AWEE)
- Ben's Bells Project
- Boys & Girls Clubs of the East Valley
- Boys & Girls Clubs of Tucson
- Chandler Gilbert Arc
- Child Crisis Arizona
- Chino Valley Food Bank
- Communication Assessment and Learning Lab
- Community Food Bank of Southern Arizona
- Eric Marsh Foundation for Wildland Firefighters
- Feeding Northern Arizona Future (FNAZF)
- Flagstaff Arts Council
- Goodwill Industries of Northern Arizona (Arizona@Work)
- Habitat for Humanity Tucson
- Healing Heroes
- Horses with Heart
- Make-A-Wish Arizona
- Neighborhood Ministries
- Northland Family Help Center
- OCJ Kids
- Raising Special Kids
- Safford Lions Foundation
- Soroptimist International of the Kachinas
- SouthEastern Arizona Community Unique Services (SEACUS)
- Southwest Kid's Cancer Foundation
- Steps to Recovery Homes
- The Care Fund
- The Salvation Army – Chandler Corps
- Verde Valley Habitat for Humanity
- West Yavapai Guidance Clinic Foundation
- Yavapai CASA for Kids
- Yavapai County Sheriff's Office

OneAZ Credit Union's philosophy of "People Helping People" epitomizes why each year we work with organizations who strive to make the communities where we live and work a better place.

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	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

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.



NMLS 607456

Federally insured by NCUA



Let's bank together.