

OneAZ Connect

FIRST QUARTER 2019



PRESIDENT'S MESSAGE

Dear Members,

2018 was a monumental year for OneAZ Credit Union on many fronts. To better serve our members for years to come, we underwent a significant technology upgrade this year. This initiative brought modern systems that process transactions more efficiently, simplify the loan application

process, enhance security and more, positioning OneAZ for a new era of success and growth. We are thankful for the hard work and dedication of our associates, who labored for over 18 months to make the upgrade a success, as well as the patience of our members as we communicated the system enhancements.

We opened two beautiful new branches in 2018—our Happy Valley location in North Phoenix, and our Oro Valley location near Tucson. Both branches allow us to better serve new and existing members across the state. We continue to search for opportunities to serve more communities and expand our presence, as well as improve our existing locations to provide an easy, enjoyable and effective experience at every branch.

As we move into 2019, we look ahead to the future growth of OneAZ. We will continue to focus on you, our members, as we plan strategically for OneAZ's growth and development. A vital part of this is selecting the members of our Board of Directors. In this newsletter you will find information about the four candidates for the Board of Directors. I encourage you to read their statements and vote for the candidates you feel will best serve you and provide guidance for our Credit Union.

Thank you for continuing to choose OneAZ Credit Union to serve your financial needs and help you reach your goals.

Sincerely,

David E. Doss
President and CEO

2019

ANNUAL MEETING

Since 1952, OneAZ Credit Union has been serving the needs of Arizona residents. We welcome all members to register and join us for our 67th Annual Business Meeting.

Date April 16, 2019

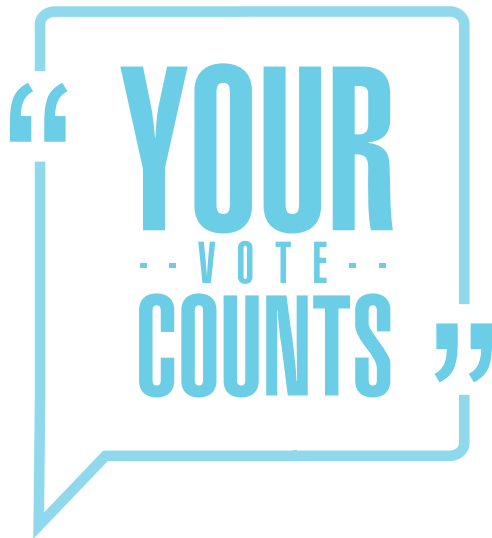
Location OneAZ Credit Union
Corporate Headquarters
2355 W. Pinnacle Peak Rd.
Phoenix, AZ 85027

Program Registration: 5:30 PM
Business Meeting: 6:00 PM

To Register 800.671.1098

Proposed Agenda

- Introduction
- Welcome
- Pledge of Allegiance
- Reading and Approval of Minutes and Reports
- Election Results
- President's Report
- Closing Remarks



Introducing four candidates for the OneAZ Board of Directors

As a OneAZ Credit Union member, you have a voice in who serves on your Board of Directors. Board members provide strategic direction, formulate policies and ensure financial soundness of the Credit Union.

This year, the Board has three open positions. We encourage you to read the biographies and personal statements of the four nominees and vote for the candidates you feel will benefit OneAZ. Each candidate's statement is presented in his or her own words, and has not been altered by anyone at OneAZ Credit Union.

All primary account holders over the age of 18 with an account in good standing opened at least 90 days before voting starts are eligible to vote. Voting takes place February 1–21, 2019. For more information, visit [OneAZcu.com/Board](https://www.oneazcu.com/Board).

Ray O'Connor (Incumbent)

Tempe, AZ | Member 46 years

Ray was a congressional investigator, Chief Auditor for Arizona Department of Education and Controller of the State Compensation Fund. He has a Bachelor of Arts in Accounting and an MBA in Finance, with Advanced technology studies at MIT. He is currently Chair of the Asset/Liability Committee and a member of other management committees. He has 35 years of volunteer service with OneAZ Credit Union. He is the former Board Chairman, Vice Chairman and Supervisory Committee Chairman. His Community Service includes volunteering for World Vision, valley-wide youth activities, and current involvement with Knights of Columbus charities.

"I take great personal pride in serving our credit union. My expertise is financial management. I started volunteering for our credit union as a state employee. I wanted to give to our members and their families the kind of financial assistance that I received. Our credit union is an outstanding organization, in a very competitive business. We must grow our business in a digital age and ensure that we have adequate safeguards for our members' assets. My vision for our credit union is financial integrity and stability of the organization, with world-class financial service to our members. I want our members and their families to receive the lowest rates on loans, the highest rates on savings, state-of-the-art technology improvements, and the highest level of personal service. I would be honored to continue my service to this great organization and I ask for your vote."

Shane Siren (Incumbent)

Mesa, AZ | Member 40 years

Shane is the current Board Chairman and has served as a volunteer for the Credit Union for 29 years. His background includes marketing and public relations management positions with Phoenix-area newspapers and the State of Arizona. He received the prestigious Certified Credit Union Director designation from the University of Toronto's Governance Leadership Institute and attended the University of Oxford's Strategic Leadership Programme. Shane enjoys family activities and gardening and is a long-time classroom volunteer for Arizona elementary schools.

"I'm excited about OneAZ Credit Union's future! In 2019 and the years ahead, we will continue providing the very highest quality products and services, new technology, new branches, and most importantly, developing strong relationships with our members and the communities we serve throughout Arizona. I will always strive to help our members and associates receive the very best value possible! My extensive business background has enabled me to contribute a wealth of experience to the tremendous strength of OneAZ. During my 29 years of volunteer service for our credit union, we have grown to more than \$2 billion in safe and secure resources. Currently serving as the Board Chairman I'm dedicated to OneAZ continuing our credit union's vibrant and promising journey. I sincerely thank our members and associates for their trust and support, and the opportunity to continue helping them achieve their financial dreams and goals."

Joseph C. Smith (Incumbent)

Litchfield Park, AZ | Member 39 years

Joseph is retired from the State government, having served under six governors in several senior executive positions including State Budget Director and Director, Department of Water Resources. He also served as Budget and Program Director for ThinkAZ, a non-partisan public policy think tank. He is a Retired Lieutenant Colonel in the United States Air Force Reserves. He formerly served as Chairman, Vice Chairman, Treasurer and Secretary of the OneAZ Board of Directors. He is also the former Chairman of the OneAZ Community Foundation Board. He currently serves as Secretary to the Board, and on the Board Budget and Executive Loan Committees and the Board of the OneAZ Community Foundation.

"Your Credit Union, founded in 1951, continues to grow in both membership and financial strength. Although we've grown in size over the past 67 years, our members still enjoy the personal attention that they receive. I seek your vote to remain on the Board of Directors. I bring over 40 years of senior executive experience, both financial and managerial. I believe in the cooperative nature of the Credit Union as a single source of low-cost financial services for our 135,000 members. The Board and the Management Team have recently adopted an exciting and aggressive strategic plan for 2019 that positions the Credit Union for even greater growth in both members and services, while maintaining absolute financial soundness. New branches have opened and we continue to pursue next generation digital banking, an expanded commercial lending program, and support to the communities we serve. Thank you for your continued support. Joe Smith"

Ryan Williams (Current Advisory Director)

Tempe, AZ | Member 6 years

Ryan is an Assistant Professor of Finance at the University of Arizona in Tucson. He currently serves as a OneAZ Board Advisory Director, as well as an Editorial Board Member for the Journal of Risk Governance and Control: Financial Markets and Institutions. He has two years of service to the Credit Union, as well as community service as an Eagle Scout and a volunteer for the St. Vincent de Paul Society. He also previously served as a teaching mentor at City of Atlanta public schools.

"It has been an honor to serve as an Advisory Director to OneAZ Credit Union since 2017, and I would appreciate your vote in order to continue serving you on the board of directors. It has been a wonderful experience experiencing how our credit union affects members and their communities, and I believe that the best is ahead of us. In addition to drawing on my 7 years of experience as a Finance professor at the University of Arizona (PhD in Finance), I previously worked at PricewaterhouseCoopers and Khafra Engineering (BS in Accounting and Computer Science). In short, I have a long career in finance, IT, and audit/accounting, in addition to a record of community service. My belief is that the combination of these experiences will help me better serve you, the members, as we navigate a changing regulatory and cybersecurity environment."



OneAZ Branch Managers Wendy Adams and Kristen Carstensen present a Community Impact Grant check to Homeward Bound.

2018 Community Impact Grant Recipients

OneAZ Credit Union and OneAZ Community Foundation partnered to provide Community Impact Grants to 36 local non-profits in 2018. Recipients were selected for their commitment to enhancing the quality of life and character of the communities they serve.

Congratulations to the following organizations:

About Care
 American Youth Soccer Organization
 American Youth Soccer Organization – 14 & Up Girls
 Arizona’s Children Association
 Arts for All
 Assistance League of Phoenix
 AZ Heroes to Hometowns
 Beyond Autism
 Boys & Girls of the Gila Valley
 Child Crisis Arizona
 Coalition for Compassion and Justice
 Eagles Can Fly
 Friends of the Safford City-Graham County Library
 Future for KIDS

Glendale/Peoria Family YMCA
 Go Baby Go
 Hart Pantry
 Homeward Bound
 Honor Flight Southern Arizona
 HOPE, Inc.
 Hospice DreamCatcher Foundation
 House of Ruth Pregnancy Center
 L.E.A.D. Tomorrow, Inc.
 Make-A-Wish Arizona
 Mitchell Swaback Charities/Harvest Compassion Center
 Music2Live
 Over the Rainbow Butterfly Garden
 Parangelo Players
 Paulden Foundation
 Prescott Center for the Arts
 Prescott Valley Little League
 Skull Valley Fire
 Steps to Recovery Homes
 The Wonder Factory
 United States Veterans Initiative
 Yavapai Food Council

Your Board of Directors

Shane Siren	Chairman
Martha Rozen	Vice Chairperson
Joseph C. Smith	Secretary
Jon Borge	Treasurer
Frank Felix	Director
Georganna Meyer	Director
Ray O’Connor	Director
Sam J. Wheeler	Director
Marquetta White	Director
Bill Vandenbosch	Advisory Director
Ryan Williams	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

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