

OneAZ Connect

THIRD QUARTER 2019



PRESIDENT'S MESSAGE

Dear members,

OneAZ Credit Union began over 67 years ago when a handful of Arizonans saw the need for a member-owned financial institution benefiting state employees. Instead of aiming to make money for stockholders, OneAZ put people over profits from day one, returning our earnings to members in the form of competitive products, better rates and lower fees.

Though we've grown exponentially over the decades and expanded to welcome all Arizonans, our mission, vision and values remain the same. OneAZ Credit Union is member-centric, associate-focused and committed to improving the communities we serve. This aligns us with the credit union movement growing across the United States and the world. Local credit unions like OneAZ have a greater understanding of the local economy and make decisions with this in mind, which drives success in our communities.

OneAZ continues to grow as we welcome new members across the state to experience the credit union difference. In the first six months of 2019, we have gained over 5,000 new members, helping them define and achieve their financial goals. Whether our members are buying their dream home, saving for the future or starting a new business, we have the products, services and, most importantly, the people to help get them there.

Sincerely,

David E. Doss,
President and CEO



2019 Annual Meeting: Community Impact Grants

OneAZ Credit Union awarded two Community Impact Grants to Northern Arizona nonprofits on behalf of all OneAZ members during the 2019 Annual Meeting. Yavapai CASA for Kids and Hope Cottage each received \$2,500 to fund their work in their communities.

Yavapai CASA for Kids, based in Prescott, helps children in foster care find a safe and permanent home through community outreach programs. Hope Cottage, a Flagstaff shelter, provides clothing, meals and housing for women and children who have experienced domestic violence.

Important Information About IRA Withholding

Distributions from your OneAZ Credit Union IRA accounts are subject to federal income tax withholding, unless you request to waive the withholding tax from your distributions. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect 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.

If you have an automatic IRA distribution, you chose your withholding options at the time of setup. Your choice will remain in effect unless you notify us to change your withholding prior to your distribution. If you wish to change your withholding options, please contact us at 602.322.6552, opt. 1.

OneAZ Credit Union cannot provide you with tax advice. If you have questions about your taxes, please consult a professional tax advisor.



Closing cost discounts all summer long

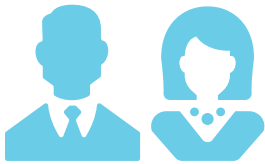


Receive a credit of 0.25% up to \$1,000 on closing costs related to a new purchase transaction. Checking account, payroll direct deposit and automatic payment enrollment required to be eligible for the 0.25% closing cost discount.

Learn more at OneAZcu.com/OnederfulMortgage

Receive a 0.25% discount off your loan closing costs based on loan amount for purchase transactions only. Other terms and conditions apply for non-owner occupied properties. Offer does not apply to Jumbo 30-year fixed, FHA, VA or USDA mortgages. Applications must be submitted by September 2, 2019 to qualify. All loans are subject to approval. Loan subject to membership eligibility.

OneAZ Credit Union members elect Board of Directors



OneAZ members voted for new members of the Board of Directors in 2019, with directors announced at the 2019 Annual Meeting on April 16, 2019. Ray O'Connor and Joseph C. Smith were re-elected as board directors for a three-year term.

Additionally, Ryan Williams was elected as a new board member. Longtime director Martha Rozen accepted the role as chairperson of the board, with Jon Borge serving as Vice Chairman, Georganna Meyer as Secretary and Ryan Williams as Treasurer.

Your Board of Directors

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

Apply to be a Board Candidate

Applications for the OneAZ Credit Union Board of Directors will be accepted between July 1 and July 31, 2019, at 5:00 p.m. (Arizona time). An informational meeting will be held at OneAZ Credit Union, 2355 W. Pinnacle Peak Road, Phoenix, AZ on July 23, 2019 at 4:00 p.m.

For more information, visit OneAZcu.com/leadership. Questions may be directed to Brian Johnson at 602.467.4124 or BJohnson@oneazcu.com.

Apply for a 2019 Community Impact Grant



OneAZ Credit Union and OneAZ Community Foundation are accepting Community Impact Grant applications from 501(c)3 nonprofit organizations through August 25, 2019.

If your organization is making a positive impact in the communities we serve, you are encouraged to apply for a grant of up to \$3,000 by visiting OneAZcu.com/foundation.

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OneAZ
 CREDIT UNION
 Let's bank together.