



## 2019 Community Impact Grant Recipients

OneAZ Credit Union and OneAZ Community Foundation partnered to provide Community Impact Grants to 41 local nonprofits in Arizona. These recipients strive to improve their communities and build a strong foundation for Arizona's economic stability. [Congratulations to the following organizations:](#)

Ampitheater Public Schools Foundation, Inc.  
 Baby Sav  
 Beads of Courage  
 Blue Moon Rescue  
 Boys & Girls Club of the Gila Valley  
 Boys to Men  
 Camp Sky-Y  
 Casa de los Niños  
 Chicanos por la Causa  
 Chino Valley Education Foundation  
 Coaches for Charity  
 Eagles Can Fly  
 First Tee of Phoenix  
 Flagstaff Family Food Center, Food Bank & Kitchen  
 Flagstaff Shelter Services  
 Glendale/Peoria YMCA  
 House of Refuge  
 Humboldt Unified Education Foundation  
 ICAN  
 Lowell Observatory  
 Make a Wish

Manzanita Outreach  
 Mitchell Swaback Charities  
 Mobile Meals  
 North Tucson Firefighter Community Outreach  
 OCJ Kids  
 Old Town Mission  
 Pendergast Elementary  
 Positive Network Alliance, Inc.  
 Save the Family Foundation of AZ  
 SCORE Northern Arizona  
 Sedona Area Homeless Alliance  
 Sedona Public Library  
 Skull Valley Fire Team  
 Southeastern Arizona Community Action Program  
 Steps to Recovery Homes  
 Terra Birds  
 Tommy Two Shoes  
 Valleylife  
 Valors on 8th  
 Victim Witness for Coconino County

## We want to hear from you!

As a member of OneAZ Credit Union, you have a share of ownership in the organization. Our member-owners are vital to the success of our organization, so while we look to grow our membership, we also set our sights on enhancing your experience.

From time to time, you may receive a survey via email from us asking how we're doing. We encourage you to participate and share your valuable insight. Your feedback is vital in guiding us toward further improvements, and you influence decision-making on every level. We look forward to hearing from you!



### 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  
 Marquette White Director  
 Bill Vandenbosch Advisory Director  
 Shane Siren Advisory Director

### Contact Us

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 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



Let's bank together.

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# OneAZ Connect

FIRST QUARTER 2020

2020

## ANNUAL MEETING

Since 1951, 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 14, 2020
- 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
  - Pledge of Allegiance
  - Reading and Approval of Minutes and Reports
  - Election Results
  - President's Report
  - Closing Remarks

### PRESIDENT'S MESSAGE



Dear Members,

I am honored to have been selected to serve as President and CEO of OneAZ Credit Union as Dave Doss enters retirement. I am thrilled to share my first quarterly President's Message with you.

2019 has been a record-breaking year for OneAZ Credit Union in many ways. More members joined us this past year than ever before, with a large portion coming through our eTeam, by opening their accounts over the phone. This growth has given us incredible insight into the method that many Arizonans prefer to work with OneAZ — through their computers and mobile phones. We regularly evaluate your needs, and the way you do business with us, to determine opportunities to improve your experience.

OneAZ continues to focus on Arizona and seek ways to help our communities. In 2019 we gave more Community Impact Grants than ever before — 41 Arizona nonprofits received \$60,000 to invest in their programs that help make Arizona a better place to live. We also partnered with organizations like Local First Arizona, State Forty Eight and others to reach more Arizonans and support local businesses.

We also turned our attention internally to our associates and continue to identify ways to improve OneAZ's company culture. In 2019 we launched several internal surveys to gauge associate satisfaction, communication and internal service. The improvements we are making based on these surveys not only serve our associates, but also our members, through streamlined processes and clearer communication.

Together with the hard work of our incredible team of OneAZ associates, I look forward to continuing our momentum into 2020 and beyond. Our credit union is positioned for many years of steady growth and success. Ultimately, this growth benefits every member by allowing us to offer more competitive rates, better products and lower fees.

In service,

Kim Reedy  
President and CEO





## Introducing four candidates for the OneAZ Credit Union 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, 2020. For more information, visit [OneAZcu.com/Board](https://www.oneazcu.com/Board).

### Frank Felix (Incumbent)

Tucson, AZ | Member 46 years

*Currently works as Principal in Irvington Consulting Group. Serves the community on the University of Arizona Southwest Institute for Research on Women (Gender & Women's Studies) and College of Humanities Advisory Boards. 29 years of volunteer service to the Credit Union, including having served as Board Chairman, Treasurer and Secretary. Currently serves on the Governance Committee.*

"My commitment for continued service as a Board of Director is to persevere representing every members' short and long-term interests, maintaining our shared values for financial security and the highest quality personal services, aspirations for purpose, connection and convenience. As important is; ensuring that OneAZ's associates interactions with members blend's a human touch with the seamless efficiency of digital-age technology, staying on course allowing all associate to stay connected with members by providing richer, more engaging credit union experiences exemplifying the value of membership, raising the bar across their entire slate of digital products, yet guaranteeing personalized, human-centered experience that are intelligently integrated, and delivered at a speed today's members expect, delivering a wide range of well researched innovative low cost financial products and services designed to improve the economic and social well-being of all members, and creating avenues to reach out to the unserved or underserved."

### Pearlette J. Ramos, Ph.D., J.D.

Avondale, AZ | Member 10 years

*Current Corporate Compliance Officer, Division of Developmental Disabilities, Arizona Department of Economic Security and Adjunct Professor, Grand Canyon University. Serves as a member of Littleton Elementary School District Governing Board and State Bar of Arizona — Communications Advisory Panel.*

"Dr. Pearlette J. Ramos is an innovative and motivational leader, lawyer and ethics professor with 20 years experience in business operations, strategic management, and public accountability. Since moving to Arizona in 2007 she's held executive and legal counsel roles; most recently responsible for detecting and preventing fraud, waste and abuse of a managed care system that serves 40,000+ Arizonans and has an annual operating budget of \$1.4 billion.

'I am passionate about helping OneAZ members achieve their financial goals while bringing new ideas to the Board,' said Dr. Ramos who became a OneAZ member in 2009. Originally from Youngstown, Ohio Dr. Ramos overcame significant obstacles including poverty and teenaged motherhood to become a respected lawyer. Her background makes her a dynamic candidate who can relate to OneAZ members and their needs.

Dr. Ramos earned her law degree from Case Western Reserve University School of Law and doctorate from Saybrook University."

### Sam Wheeler (Incumbent)

Flagstaff, AZ | Member 45 years

*Retired from higher education administration (ASU & NAU) after 40 years of service. 25 years of volunteer service to the Credit Union, including two terms as Board Chairman and two terms as Vice Chairman. Also serves on the following committees: Merger, Retirement, CEO Succession and current Chairman of OneAZ Community Foundation.*

"Dear fellow members,

Within days after being discharged from the Army and beginning my academic studies at NAU, I joined our Credit Union. Little did I know that this relationship was going to be lifelong. Every home, car and personal loan was with OneAZ. We have seen a lot of changes over the years, branch expansions and tremendous financial growth, but the philosophy of the CU and the associates' commitment to helping members still remains the same. It has been an honor to serve on the Board of this dynamic organization with outstanding associates and an extremely member focused management team. It has been rewarding to watch this organization get better and better every year. I ask for your vote so that I may continue to serve you on making OneAZ the best financial institution in Arizona. Thank you, Sam."

### Marquetta White (Incumbent)

Mesa, AZ | Member 38 years

*Retired state government executive, part-time consultant; served as volunteer to Credit Union for 29 years, serving on the Supervisory Committee and the Board of Directors. Served a term as Board Chair. Help to found the CU Arizona Sister Society of the Global Women's Leadership Network (GWLN). Currently serves on the following committees: Governance, Executive Loan Committee and OneAZ Community Foundation.*

"As a long-time credit union advocate, I am proud to serve OneAZ Credit Union. I am dedicated to ensuring that we live up to our ideals as a cooperative institution by meeting members' needs with favorable loan and deposit rates, offering technology and friendly offices that support the community. My background is in community service, with many years in Arizona state taxation, so I use experience in finance, customer service and information technology to promote the advancement of our credit union; and hold masters' degrees in business and social work, along with industry board certification. In addition, I was selected to serve at the national level with the Volunteer Leadership Committee and was honored with an Athena award from the World Council of Credit Unions for my local and international efforts with the Global Women's Leadership Network. I ask for your support to continue these efforts."