Important Update

The future is bright!

We’re excited to welcome you to OneAZ. Inside you will find all of the new benefits of being a member and important information about the acquisition.

OneAZ CREDIT UNION | 1st BANK YUMA

2355 W Pinnacle Peak Rd.
Phoenix, AZ 85027

844.663.2928

Dear 1st Bank Yuma Customer:

Last year, OneAZ Credit Union ("OneAZ") and 1st Bank Yuma ("1BY") announced that they had entered into an agreement for OneAZ to purchase substantially all of 1BY's assets and assume substantially all of 1BY's liabilities (the "Transaction"). We expect the Transaction will be completed after the close of business on November 20, 2025. Our teams are incredibly excited to embark on this journey with you. We're dedicated to elevating your financial well-being, and we feel it is important to share additional information with you about this transition and how it will benefit you going forward.

As part of the Transaction, OneAZ will purchase substantially all of 1BY's assets and assume substantially all of its liabilities, including its deposits, loans, branch locations, and ATMs. This means that once this Transaction is finalized and completed, 1BY's current customers will be welcomed into the OneAZ family as members.

We can't wait to share all the amazing benefits a OneAZ membership brings to you. Whether you choose to do your banking in person, online or from your mobile phone, we have you covered. From convenient digital banking tools, including enhanced online and mobile banking, to an expanding branch network across Arizona, we are here to deliver a personalized banking experience for you. As a OneAZ member, you will also have access to our full suite of consumer and business banking products. From personal and business checking and savings accounts, to home, auto, HELOC, and RV loans, we offer a full-service product line to help you achieve your dreams.

Since 1951, OneAZ has been fully dedicated to inspiring the dreams of our members, supporting local businesses and driving community growth. Rest assured, OneAZ is a growing financial institution in excellent financial condition, and we intend to serve you for many years to come. We are confident that as a member, you will continue to receive exceptional service and care from one of Arizona's largest state-chartered federally insured credit unions.

On behalf of OneAZ's board of directors and our entire team, we would like to warmly welcome you to OneAZ!

What to Expect

The completion of the Transaction is expected to take place after the close of business on November 20, 2025, subject to satisfaction of customary closing conditions. OneAZ does not anticipate closing any branches of 1BY or OneAZ after the closing of the Transaction. Your existing accounts and services will continue without interruption, and you will see the same friendly faces and receive the same reliable support you have always experienced. All deposits at 1BY at the time the Transaction is completed will be transferred to OneAZ, and all loans at 1BY will be transferred to OneAZ or a credit union service organization ("CUSO") owned by OneAZ.

Following the completion of the Transaction, OneAZ will combine the data processing systems of OneAZ and 1BY, which we refer to as the "systems conversion." The systems conversion has been tentatively scheduled for the fourth quarter of 2026. We are working to make the transition from 1BY to OneAZ as seamless as possible. When we get closer to the systems conversion after closing the Transaction, we will share more about the timing, what is changing, and information regarding the transfer of your accounts to OneAZ.

Answers to Frequently Asked Questions

We understand that change can bring questions, and our team is here to assist you. The enclosed Exhibit A contains answers to frequently asked questions ("FAQs") you may have about the transition and any changes to your accounts in connection with the systems conversion.

Change of Deposit Insurance

Your 1BY deposits will be transferred to OneAZ at the closing of the Transaction. OneAZ is a credit union regulated by the Arizona Department of Insurance and Financial Institutions and the National Credit Union Administration ("NCUA"). The NCUA is a federal agency created by the United States Congress and offers deposit insurance similar to that of the Federal Deposit Insurance Corporation ("FDIC"). After the closing of the Transaction, your deposits will be insured by the NCUA and not by the FDIC. All of your current deposits will continue to be federally insured up to $250,000 per member per account ownership category through the National Credit Union Share Insurance Fund ("NCUSIF"), which is administered by the NCUA. Please see the NCUA and FDIC Insurance comparison chart attached to this letter as Exhibit B for more details on deposit account insurance.

Banking Locations and ATM Access

Attached as Exhibit C to this letter is a complete list of all existing branches of 1BY and OneAZ. 1BY signage will transition to OneAZ Credit Union upon completion of the Transaction. Immediately following the closing of the Transaction, which is expected to occur after the close of business on November 20, 2025, you will have access to the same branch locations and ATM networks as you do currently as a 1BY customer.

Like 1BY, OneAZ participates in the MoneyPass ATM network, so you will continue to have access to all of those same network ATMs. For a full list of OneAZ's branch locations and hours and available ATM locations, visit OneAZ's website at www.OneAZcu.com.

Products and Services

Be assured that at the time of closing, you will not lose access to any product or service you held prior to the closing of the Transaction.

Throughout the transition, you will retain access to all your deposit accounts and other banking products and services (such as debit cards, lines of credit, and other services). Until your account has been converted to OneAZ's records and systems at the time of the systems conversion, which is expected to occur in the fourth quarter of 2026, all direct deposits (social security, payroll, etc.), automatic withdrawals or transfers, and any transactions (debit card transactions or checks) will continue to process and post to your account without further action by you. There will be no changes to your loans, loan servicing, banking products or services, or account numbers or structure until the systems conversion is completed. You will be provided additional information and a minimum of thirty (30) days prior notice of any scheduled account changes.

Please see the enclosed FAQs (Exhibit A) for additional information regarding products and services following the systems conversion of your account to OneAZ's records and systems. We have also included a table mapping the products offered by 1BY to the products you will transition to at the time of the systems conversion, as well as a comparison of the account fees between the two institutions. This comparison reflects that 1BY customers will experience a net decrease in fees. Attached as Exhibit E to this letter is a complete comparison of the products and services offered by 1BY and OneAZ.

Also attached as Exhibit D to this letter is a copy of OneAZ's Privacy Policy for your reference.

OneAZ Membership

All 1BY customers at the time the Transaction is completed will become members of OneAZ effective upon completion of the Transaction. However, membership is not required to maintain your deposit accounts at OneAZ. See the enclosed FAQs (Exhibit A) for more information regarding OneAZ's field of membership and the benefits of being a member of OneAZ.

Additional Information

We recognize that you may have additional questions. You may contact Ricardo Perez, President and Chief Executive Officer at 1BY by phone at (928) 783-3334 ext. 105 or by email at rperez@1stbankyuma.com with any questions you may have about the Transaction. Of course, please feel free to contact your personal banker or local branch. For location addresses and phone numbers, please visit www.1stbankyuma.com. We are committed to making this process as smooth and seamless as possible for you. You can contact 1BY if you do not wish to have your deposits or loans transfer to OneAZ.

Please watch for additional information from us regarding the Transaction and becoming a member of OneAZ. We look forward to serving you.

Sincerely,

Ricardo Perez
1st Bank Yuma
President and Co-Chief Executive Officer

Mike Boden
OneAZ Credit Union
Interim President and Chief Executive Officer

Wayne Gale
1st Bank Yuma
Co-Chief Executive Officer

EXHIBIT A

ANSWERS TO FREQUENTLY ASKED QUESTIONS

Banking locally is banking better – and it's getting even better!

We are very excited to announce that membership with OneAZ provides you, your family and your business with great value, service and convenience. Through the Transaction, you will gain access to expanded consumer financial services, including credit cards, automobile and home loans, digital account opening, expanded hours call center, statewide branches, and more. Ultimately, we will be able to serve you in more ways, and in ways that also enhance our commitment to our local communities.

We understand that you may have some questions related to the Transaction, so we are providing answers to some of these questions. Please review these helpful FAQs, and contact us if you have other questions we can help answer.

About the P&A Transaction

Who is OneAZ?

OneAZ is an Arizona state-chartered credit union headquartered at 2355 W. Pinnacle Peak Road, Phoenix, Arizona 85027. OneAZ serves over 200,000 members and has assets of approximately $3.4 billion. OneAZ is proud to maintain a strong local and community focus in fourteen (14) Arizona cities: Phoenix, Glendale, Tempe, Scottsdale, Gilbert, Prescott, Prescott Valley, Chino Valley, Cottonwood, Sedona, Flagstaff, Oro Valley, Tucson and Safford. Beyond its corporate office, OneAZ currently operates 20 retail branches. For OneAZ's branch and ATM locations and hours, visit www.OneAZcu.com/About/Locations/.

As a credit union, OneAZ is a member-owned, not-for-profit financial cooperative. Profits are returned to members in the form of reduced fees, higher savings rates, and lower loan rates. OneAZ is service-focused and emphasizes superior financial products and services to its members and the communities it serves. As a purpose-driven organization, OneAZ is committed to revolutionizing banking and enhancing prosperity for all Arizonans. One of the ways OneAZ is delivering on that promise is through the OneAZ Community Foundation (the "Foundation"). In 2025, the Foundation has provided a record-setting $600,800 in grants to nonprofit organizations across Arizona, supporting programs in Economic Empowerment and Entrepreneurship, Community Vitality, and Developing Future Leaders that strengthen the communities OneAZ serves. In 2024, the Foundation provided $215,000 in grants to Arizona-based nonprofit organizations, and since 2016, the Foundation has invested over $2.5 million to organizations that improve the communities OneAZ serves. To learn more about the Foundation, visit www.OneAZcu.com/About/Foundation/.

Originally founded in 1951, OneAZ is one of the largest state-chartered, federally insured credit unions currently operating in Arizona. With a passion for serving its members and the communities in which they live, OneAZ offers a wide array of personal and business products and services including the newly-integrated Backbase Engagement Banking Platform. With an unwavering dedication to serving those of modest means and those who have limited access to banking services, OneAZ is fully invested in providing financial literacy and well-being programs to communities at-large, and not solely to its members. Given its not-for-profit status, members saved by paying less fees and earning greater returns.

Recently, OneAZ was recognized by AZ Big Media as one of the 2024 Most Admired Companies in Arizona, an esteemed recognition highlighting organizations that excel in five key categories: Customer Opinion, Innovation, Leadership Excellence, Social Responsibility, and Workplace Culture. OneAZ has top-ranked mortgage loan rates in the state, and in 2024 alone, OneAZ provided over $207 million in home loans to Arizonans at competitive rates.

What is the Transaction?

In the Transaction, OneAZ will purchase substantially all of the assets and assume substantially all of the liabilities, including substantially all deposit accounts, of 1BY. The operations of OneAZ and 1BY are complementary with respect to business plans, safety and soundness, core values, corporate cultures, commitment to serve their communities, and provision of the highest quality financial products and services to their customers. The primary purpose of the Transaction is for us to diversify and enhance the delivery of our banking products and services to better serve the market areas and customers of both institutions, which we will be able to do more effectively through a consolidated organizational structure. The closing of the Transaction is expected to occur after the close of business on November 20, 2025.

What is the difference between the closing date of the Transaction and the date of the systems conversion?

On the closing date of the Transaction, expected to occur after the close of business on November 20, 2025, OneAZ will legally acquire the assets and assume the liabilities of 1BY. All 1BY customers at the time of the closing of the Transaction will become members of OneAZ, and all branches of 1BY will become branches of OneAZ.

The systems conversion is not expected to occur until the fourth quarter of 2026. The systems conversion means the combination of the data processing systems of OneAZ and 1BY that will occur after the completion of the Transaction.

About the People

Will there be changes to your staff?

At this time, we do not anticipate significant changes to the branch staff you are used to interacting with resulting from the Transaction. While there will be adjustments as 1BY integrates with OneAZ, our focus is on creating new opportunities for growth and collaboration. 1BY employees will join with OneAZ employees sharing a commitment to deliver financial services and expertise to families and small businesses throughout the communities we serve. All 1BY locations will remain open to serve our clients and we anticipate that the same 1BY staff members that currently service your accounts will remain in place after the completion of the Transaction.

Who will be the President/CEO?

Mike Boden is the current Interim President and CEO of OneAZ and will continue in that role for the combined institution following the closing of the Transaction.

Will there be changes to the Board of Directors?

The current Board of Directors of OneAZ will remain unchanged as a result of the Transaction and will lead the combined institution. The Board of Directors of 1BY will dissolve as soon as practicable after closing the Transaction.

About the Future

Where will the headquarters be located?

The headquarters of OneAZ will remain at its corporate offices located at 2355 W. Pinnacle Peak Road, Phoenix, Arizona 85027.

When will I see signage begin to change at branch locations?

We anticipate that branch signage will begin to change after November 20, 2025, which is the expected date of the completion of the Transaction.

Are you planning to close any branch locations?

OneAZ anticipates maintaining all five (5) of 1BY's branch locations and its loan production office, adding to OneAZ's twenty (20) existing branch locations and resulting in a network of twenty-five (25) total full-service banking locations at the time the Transaction closes. The current branch locations for 1BY and OneAZ are detailed in Exhibit C.

Is OneAZ membership required?

At a credit union, "customers" are called "members." Membership is not required to maintain your deposit accounts at OneAZ, however, access to other products and services of OneAZ, including new loans, may be restricted without membership.

Who is eligible to be a member of OneAZ?

You are within OneAZ's current field of membership, and therefore eligible to become a member of OneAZ if you fall into at least one of the following categories:

- All persons who live, work, worship, volunteer, attend school, and other legal entities located in Arizona;
- Employees of the State of Arizona;
- Retired State Employees;
- Persons under contract to purchase real property in Arizona and who will either (i) reside in the home at least part time, or (ii) be a majority owner and actively manage the business;
- Students, Faculty and Staff of Arizona State University, Northern Arizona University, and the University of Arizona;

- Members of the Alumni Associations of Arizona State University, Northern Arizona University, and the University of Arizona;
- Employees of American Express Travel Related Services, Inc. & Affiliates;
- Employees of Arizona Charter Schools Association (ACSA) and member schools;
- Students, Faculty and Staff of Coconino Community College and Holbrook School District;
- Employees and officials of OneAZ, its subsidiaries, and contractors;
- People who are sponsored by existing members and organizations of such persons;
- Members of the immediate family, as defined by Arizona law, of OneAZ members;
- Spouses, former spouses, surviving children, and relatives of persons who died while within the field of membership of OneAZ;
- Organizations meeting the requirements of Ariz. Rev. Stat. § 6-522, specifically, those organizations (i) comprised primarily of individuals who are eligible for membership in the credit union, (ii) for which a majority of owners (by number) are individuals who are eligible for membership in the credit union, (iii) located within the credit union's membership area, (iv) whose principal functions is to provide services to persons who are eligible for membership in the credit union, and (v) any other credit union organized under Chapter 4 of Title 6 of the Arizona Revised Statutes or any other credit union law; and
- At the completion of the Transaction, the cities and counties of 1BY's employees and its customers.

How do I become a member?

At the completion of the Transaction, OneAZ's field of membership will expand to include all of 1BY's customers at the time the Transaction is completed. Therefore, all 1BY customers at the time of the closing of the Transaction will become members of OneAZ, effective upon the closing of the Transaction. If you have a deposit or loan account at 1BY prior to the closing of the Transaction, you will become a member of OneAZ on the date of the closing.

Do I need to have a share account at OneAZ?

All new OneAZ members are required to have a share account with a balance of at least $5.00. The share account is a non-transaction savings account. OneAZ will open and fund a share account with an amount up to the minimum amount required. 1BY customers will not be required to pay any member fees in connection with becoming members of OneAZ.

About My Accounts

What's the benefit to me related to the Transaction?

Through the Transaction, you will gain access to an expanded suite of consumer financial services, including consumer and mortgage loans and lending products, credit cards, expanded call center hours, statewide branches, and more. OneAZ members will have access to additional products and services and reduced net fees, as shown in the enclosed table mapping the products offered by 1BY to the products you will transition to at the time of systems conversion, as well as the full product and service comparison included as Exhibit E. OneAZ members are also eligible for a number of specific perks, including free checking, online account opening, free financial counseling, and wealth management services. As a member-owned, not-for-profit financial cooperative, OneAZ is able to offer competitive rates and lower fees and return excess capital to members when it performs well.

Additional OneAZ membership information and benefits related to membership may be found at www.OneAZcu.com/About/About-us/Membership/.

Will my account number change?

We anticipate that there may be changes to your account numbers, although those changes will not occur immediately. Your account numbers will remain the same until the fourth quarter of 2026, which is the expected date of the systems conversion for the Transaction. As discussed in the letter to which this FAQ was attached, the "systems conversion" means the combination of the data processing systems of OneAZ and 1BY that will occur after the completion of the Transaction. We will work to minimize any changes made to your accounts. We understand that this type of change may cause disruption. Our commitment will be to make any transition as smooth as possible so that you experience no interruptions in accessing your accounts. You will receive advance written notice and detailed information about your accounts before the date of the systems conversion.

Will my deposits continue to be federally insured?

Yes, your deposits will continue to be federally insured to the maximum amount available, currently up to $250,000 per owner per account ownership category, through the NCUA, which administers the NCUSIF, and is backed by the full faith and credit of the United States Government. Please see a helpful NCUA and FDIC insurance comparison chart (Exhibit B) for the differences between NCUA and FDIC insurance.

What happens if I already have both a OneAZ account and a 1BY account?

Following the closing of the Transaction, which is expected to occur after the close of business on November 20, 2025, you will continue to have both accounts available for you at OneAZ. In the event you have more than $250,000 at OneAZ as a result of the Transaction, the excess will not be federally insured by the NCUA through the NCUSIF unless it is in a separate ownership category. See Exhibit B for more details on insurance coverage.

OneAZ will contact any former 1BY customers who will have greater than $250,000 on deposit as a result of the Transaction to discuss options.

Will I be able to access my account through OneAZ branches?

Yes. Immediately following the closing of the Transaction, which is expected to occur after the close of business on November 20, 2025, you will still have access to the same branch locations and ATM networks as you do currently as a 1BY customer, and you will have access to your account(s) through OneAZ branches.

Will I still be able to use my current checks?

Yes, you will continue to be able to use your current checks following the closing of the Transaction, which is expected to occur after the close of business on November 20, 2025. If new checks are necessary after the systems conversion, which is expected to occur in the fourth quarter of 2026, you will receive a complimentary box.

Will I still be able to use my credit card?

Yes, you will continue to be able to use your current credit card following the closing of the Transaction. For any questions or support related to your credit card, please reach out directly to the TIB Card Service Center at 800-367-7576.

Will I still be able to use my debit card?

Yes, you will continue to be able to use your current debit card following the closing of the Transaction. After the systems conversion, we will provide you with a new debit card.

Will my online banking change?

You will continue to access your online banking and mobile app as you do now. Your login information (username and password) will not change on November 21, 2025. On that date, the current 1BY mobile banking app will convert to OneAZ branding and logos. The name of the app will also change to 1BY Powered by OneAZ. This app will be maintained until systems conversion in the fourth quarter of 2026, when all 1BY customers will be required to transition to the OneAZ Mobile Banking app. OneAZ is committed to providing advanced notice to make that transition as smooth as possible.

Will my direct deposit still work after the closing of the Transaction?

Yes, your direct deposit and automated regular withdrawals will continue to work without interruption after the closing of the Transaction. After the systems conversion, the routing number associated with your account will stay the same. If OneAZ plans to change its routing number at some point in the future, we will work with you to ensure there is no interruption to your electronic direct deposit or automated regular withdrawals.

Will the products and services offered by 1BY be the same products and services offered by OneAZ?

1BY customers will be able to keep their current products and services after the closing of the Transaction. After the Transaction closes, OneAZ intends to continue to offer most of the products and services currently offered by 1BY. OneAZ will also provide products and services in addition to those currently offered by 1BY, including certain secured consumer loans and U.S. Small Business Administration loans. For more information on OneAZ's products and services, please visit www.OneAZcu.com. In addition, at the end of the FAQs, we have included a table mapping the products offered by 1BY to the products you will transition to at the time of systems conversion, as well as a comparison of the account fees between the two institutions. Also attached as Exhibit E is a complete comparison of the products and services offered by 1BY and OneAZ.

What will happen to my loans and other non-deposit accounts?

It is anticipated that all eligible loans and other non-deposit accounts will transfer to OneAZ upon closing of the Transaction unless you desire to pay off the loan or close your non-deposit account. There may be loans, however, that OneAZ may not be permitted to acquire from 1BY due to restrictions imposed by its regulators. Any loans that cannot be acquired by OneAZ may be moved to a OneAZ-affiliated CUSO or sold to another entity. There may also be loans that will be transferred to OneAZ but would need to be modified for OneAZ to retain them, and if they cannot be modified, they may need to be sold to a third party. Any impacted customers will be promptly notified if their loan will be transferred to a CUSO, sold to another entity, or modified if it is to be permissibly retained by OneAZ.

Upon the closing of the Transaction, all loans that are transferred to OneAZ will continue to have the same terms, payments, and loan rates as such loans had before the closing of the Transaction, and all other terms will remain consistent with the loan contract. OneAZ will notify you in advance of changes, if any, to your loan payments following the systems conversion. We are working to make the transition from 1BY to OneAZ as seamless as possible.

What will happen to my safe deposit box?

You will not lose access to safe deposit boxes currently held at 1BY locations.

What will happen to the designated beneficiaries on my accounts?

Previously designated beneficiaries on your 1BY accounts will follow to your accounts at OneAZ. You will not be required to fill out new beneficiary forms.

How will I get to OneAZ's website?

Leading up to the closing of the Transaction, continue to visit 1BY online at www.1stbankyuma.com. Following the closing of the Transaction and name change, you will still be able to access your online banking information from that website address. However, soon after closing of the Transaction, you will be re-routed to OneAZ's official website and links to online banking will become accessible from www.OneAZcu.com.

Will employee emails change?

Following the closing of the Transaction, employees will be provided new email addresses that reference the OneAZ name, although this process may take some time to implement.

Will employee phone numbers change?

No, there will be no change to employee phone numbers, and you will be able to reach all former 1BY employees using their current phone numbers until and after the closing of the Transaction and the systems conversion.

Will there be changes to your hours?

Currently, there are no plans to change OneAZ's hours of operation. We expect that OneAZ will have expanded hours from the hours currently utilized at 1BY locations.

We continually review our hours of operation in all the regions where we operate to best serve our growing membership.

Will there be any changes to my account notices and statements?

After the systems conversion, which is expected to occur in the fourth quarter of 2026, your monthly and quarterly statements and notices may have an updated look.

How will I receive additional information about the Transaction?

You can visit OneAZ or 1BY's websites for updates about the progression of the Transaction and systems integration plans. OneAZ's website is www.OneAZcu.com. 1BY's website is www.1stbankyuma.com. You will also receive periodic mailings and have access to updates available at all our branch locations. We also send periodic emails with all our updates and important notices, so please take this opportunity to update your email address on file.

Who do I contact if I have additional questions?

We want to hear from you to help answer any additional questions you might have about our announcement and the Transaction. You may contact Ricardo Perez, President and Chief Executive Officer at 1BY by phone at (928) 783-3334 or by email at rperez@1stbankyuma.com with any questions you may have about the Transaction. Of course, please feel free to contact your personal banker or local branch – they're excited and equipped to answer your questions as well. For location addresses and phone numbers, please visit www.1stbankyuma.com.

Mapping of 1BY and OneAZ Products and Services at Systems Conversion

See attached.

Product Transitions from 1st Bank Yuma to OneAZ at the Systems Conversion

PERSONAL ACCOUNTS		
If you have this 1BY product currently...	We anticipate this product to transition at OneAZ to...	As part of this transition, you will benefit from...
1st Exclusive Checking	Free Checking	Reduced maintenance fees
1st Senior Checking	Free Checking	Reduced maintenance fees
1st Benefits Special Checking	Free Checking	
1st Executive Checking	Benefits Checking	Reduced maintenance fees
Shareholder Interest Checking	Benefits Checking	
1st Elite Checking	Premium Checking	Reduced maintenance fees
1st Rate Rewards Checking	Money Market Checking	
1st Select Savings	Regular Savings	Reduced maintenance fees
1st Benefits Savings	Regular Savings	
1st Rewards-Club Savings	Club Savings	Reduced maintenance fees
Elite Savings Personal Savings	Propel Savings	
1st Premium Money Market	Money Market Tiered Savings	Fees waived with lower minimum daily balance
90-179 Day Personal CD	3 Month CD	
180-364 Day Personal CD	6 Month CD	
12 Month Personal CD	12 Month CD	
18 Month Personal CD	18 Month CD	
24 Month Personal CD	24 Month CD	
36 Month Personal CD	36 Month CD	
48 Month Personal CD	48 Month CD	
60 Month Personal CD	60 Month CD	
6 Month Traditional IRA CD	6 Month IRA CD	
12 Month Traditional IRA CD	12 Month IRA CD	
12 Month Roth IRA CD	12 Month IRA CD	
12 Month CESA IRA CD	12 Month IRA CD	
12 Month SEP IRA CD	12 Month IRA CD	

Product Transitions from 1st Bank Yuma to OneAZ at the Systems Conversion

PERSONAL ACCOUNTS		
If you have this 1BY product currently...	We anticipate this product to transition at OneAZ to...	As part of this transition, you will benefit from...
18 Month Traditional IRA CD	18 Month IRA CD	
18 Month Roth IRA CD	18 Month IRA CD	
18 Month CESA IRA CD	18 Month IRA CD	
18 Month SEP IRA CD	18 Month IRA CD	
24 Month Traditional IRA CD	24 Month IRA CD	
24 Month Roth IRA CD	24 Month IRA CD	
24 Month CESA IRA CD	24 Month IRA CD	
24 Month SEP IRA CD	24 Month IRA CD	
36 Month Traditional IRA CD	36 Month IRA CD	
36 Month Roth IRA CD	36 Month IRA CD	
36 Month CESA IRA CD	36 Month IRA CD	
36 Month SEP IRA CD	36 Month IRA CD	
48 Month Traditional IRA CD	48 Month IRA CD	
48 Month Roth IRA CD	48 Month IRA CD	
48 Month CESA IRA CD	48 Month IRA CD	
48 Month SEP IRA CD	48 Month IRA CD	
60 Month Traditional IRA CD	60 Month IRA CD	
60 Month Roth IRA CD	60 Month IRA CD	
60 Month CESA IRA CD	60 Month IRA CD	
60 Month SEP IRA CD	60 Month IRA CD	
Traditional IRA	IRA Savings	
Roth IRA	IRA Savings	
CESA IRA	IRA Savings	
SEP IRA	IRA Savings	
Personal Reserve	Personal Line of Credit	
Credit Card Low Rate	VISA Platinum	

Product Transitions from 1st Bank Yuma to OneAZ at the Systems Conversion

PERSONAL ACCOUNTS		
If you have this 1BY product currently...	We anticipate this product to transition at OneAZ to...	As part of this transition, you will benefit from...
Credit Card Rewards	VISA Choice Rewards	
Consumer Term Unsecured LOC	Personal Line of Credit	
Consumer Term	Share/CD Secured	
1-4 Family Residential Construction	Construction to Permanent Mortgage	
1-4 Family Residential Term	Fixed Mortgage or ARM	
Residential Lot	Residential Mortgage Lot Loan	
1-4 Family Residential Line of Credit	Home Equity Line of Credit	
1-4 Family Residential Term – Junior Lien	Fixed 2nd Mortgage	

Product Transitions from 1st Bank Yuma to OneAZ at the Systems Conversion

BUSINESS ACCOUNTS		
If you have this 1BY product currently…	We anticipate this product to transition at OneAZ to…	As part of this transition, you will benefit from…
1st Business Tax Account Checking	Small Business Checking	Reduced maintenance fees
1st Business Checking	Small Business Checking	Reduced maintenance fees
1st Public Checking	Small Business Checking	Reduced maintenance fees
1st Business Interest Checking	Business Checking	Reduced maintenance fees
1st Public Interest Checking	Business Checking	Reduced maintenance fees
Exclusive Business Interest Checking	Business Checking	
1st Select Business Savings	Business Savings	Reduced maintenance fees
1st Public Funds Special	Business Savings	Reduced maintenance fees
Elite Savings-Business	Business Club Savings	
Elite Public Savings	Business Club Savings	
1st Business Money Market	Business Money Market Tiered	Fees waived with lower minimum daily balance
1st Public Special Money Market	Business Money Market Tiered	Fees waived with lower minimum daily balance
Extended Insurance Account (FDIC/IntraFi)	Extended Insurance Account (NCUA/ModernFi)	
90-179 Day Business CD	3 Month Business CD	
180-364 Day Business CD	6 Month Business CD	
12 Month Business CD	12 Month Business CD	
12 Month Public CD	12 Month Business CD	
18 Month Business CD	18 Month Business CD	

Product Transitions from 1st Bank Yuma to OneAZ at the Systems Conversion

BUSINESS ACCOUNTS		
If you have this 1BY product currently...	We anticipate this product to transition at OneAZ to...	As part of this transition, you will benefit from...
18 Month Public CD	18 Month Business CD	
24 Month Business CD	24 Month Business CD	
24 Month Public CD	24 Month Business CD	
36 Month Business CD	36 Month Business CD	
36 Month Public CD	36 Month Business CD	
48 Month Business CD	48 Month Business CD	
48 Month Public CD	48 Month Business CD	
60 Month Business CD	60 Month Business CD	
60 Month Public CD	60 Month Business CD	
C&I Term Loan	Term Loan	
1-4 Family Commercial Real Estate	Commercial Real Estate	
Multi-Family Residential Real Estate	Commercial Real Estate	
Commercial Construction	Commercial Construction	
Commercial Real Estate	Commercial Real Estate	
Business Reserve Line of Credit	Revolving Line of Credit	
C&I Fixed or Variable Line of Credit	RLOC Fixed or Variable	
Lot, Land & Development Line of Credit	RLOC CRE Fixed or Variable	
1-4 Family Commercial Line of Credit	RLOC CRE Fixed or Variable	

Product Transitions from 1st Bank Yuma to OneAZ at the Systems Conversion

BUSINESS ACCOUNTS		
If you have this 1BY product currently…	We anticipate this product to transition at OneAZ to…	As part of this transition, you will benefit from…
Commercial Real Estate Line of Credit	RLOC CRE Fixed or Variable	
Multi-Family Residential Line of Credit	RLOC CRE Fixed or Variable	

Once the systems conversion has been completed, OneAZ anticipates it will offer a product equivalent to each of the following 1BY <u>*commercial*</u> *products:*

1. IOLTA Interest Commercial Checking
2. 1st Analysis Commercial Checking
3. International Business Commercial Checking
4. International Business Commercial Money Market
5. Commercial Agricultural Term Loans
6. Commercial Farmland Term Loans
7. Commercial Lot, Land & Development Loans
8. Commercial Agricultural Line of Credit
9. Commercial Farmland Line of Credit

OneAZ CREDIT UNION

Comparison of Product Fees at 1st Bank Yuma and OneAZ at Systems Conversion

CONSUMER			
1st Bank Yuma Product Name / Fees		OneAZ Product Name / Fees	
Checking			
1st Exclusive	$7; waived w/ eStatements	Free Checking	$0
1st Senior	$5; waived w/ eStatements or Direct Deposits	Free Checking	$0
1st Benefits Special	$0	Free Checking	$0
1st Executive	$10; waived w/$1,000 minimum daily balance	Benefits Checking	$5
Shareholder Interest	$0	Benefits Checking	$5
1st Elite Checking	$15; waived w/$5,000 or combined balances of $25,000 excluding CDs	Premium Checking	$12; waived if $5,000 average balance or $15,000 min. combined balances
1st Rate Rewards	$0	Money Market Checking	$10; waived with a month-end balance of $1,000 or more
Savings			
1st Select	$3; waived with $300 minimum daily balance	Regular Savings	$0
1st Benefits	$0	Regular Savings	$0
1st Rewards - Club	$0 Maintenance Fee; $10 each Excessive Withdrawal Fee after one per year	Club Savings	$0 Maintenance Fee; no excessive withdrawal fee
Elite Savings Personal	$0	Propel Savings	$2; waived w/eStatements
1st Premium Money Market	$10; waived with $1,500 minimum daily balance	Money Market Tiered Savings	$10; waived with a month-end balance of $1,000 or more
Certificate of Deposit (CD)			
90-179 Day Personal	$0	3 Month	$0

CONSUMER			
1st Bank Yuma Product Name / Fees		OneAZ Product Name / Fees	
180-364 Day Personal	$0	6 Month	$0
12 Month Personal	$0	12 Month	$0
18 Month Personal	$0	18 Month	$0
24 Month Personal	$0	24 Month	$0
36 Month Personal	$0	36 Month	$0
48 Month Personal	$0	48 Month	$0
60 Month Personal	$0	60 Month	$0
6 Month Traditional IRA	$0	6-Month IRA	$0
12 Month Traditional IRA	$0	12-Month IRA	$0
12 Month Roth IRA	$0	12-Month IRA	$0
12 Month CESA IRA	$0	12-Month IRA	$0
12 Month SEP IRA	$0	12-Month IRA	$0
18 Month Traditional IRA	$0	18-Month IRA	$0
18 Month Roth IRA	$0	18-Month IRA	$0
18 Month CESA IRA	$0	18-Month IRA	$0
18 Month SEP IRA	$0	18-Month IRA	$0
24 Month Traditional IRA	$0	24-Month IRA	$0
24 Month Roth IRA	$0	24-Month IRA	$0
24 Month CESA IRA	$0	24-Month IRA	$0
24 Month SEP IRA	$0	24-Month IRA	$0
36 Month Traditional IRA	$0	36-Month IRA	$0
36 Month Roth IRA	$0	36-Month IRA	$0
36 Month CESA IRA	$0	36-Month IRA	$0
36 Month SEP IRA	$0	36-Month IRA	$0
48 Month Traditional IRA	$0	48-Month IRA	$0
48 Month Roth IRA	$0	48-Month IRA	$0
48 Month CESA IRA	$0	48-Month IRA	$0
48 Month SEP IRA	$0	48-Month IRA	$0
60 Month Traditional IRA	$0	60-Month IRA	$0
60 Month Roth IRA	$0	60-Month IRA	$0

CONSUMER			
1st Bank Yuma Product Name / Fees		OneAZ Product Name / Fees	
60 Month CESA IRA	$0	60-Month IRA	$0
60 Month SEP IRA	$0	60-Month IRA	$0
Individual Retirement Account (IRA)			
Traditional	$0	IRA Savings	$0
Roth	$0	IRA Savings	$0
CESA	$0	IRA Savings	$0
SEP	$0	IRA Savings	$0
Lending			
Personal Reserve Unsecured Line of Credit	$0	Personal Line of Credit	$0
Credit Card Low Rate	$0 Annual Fee	VISA Platinum	$0 Annual Fee
Credit Card Rewards	$0 Annual Fee	VISA Choice Rewards	$0 Annual Fee
Consumer Term Unsecured Line of Credit	$0	Personal Line of Credit	$0
1-4 Family Construction	$0	Construction to Permanent Mortgage	$0
1-4 Family Residential Term	$0	Fixed Mortgage or ARM	$0
Residential Lot	$0	Mortgage Lot Loan	$0
1-4 Family Residential Line of Credit	$0	Home Equity Line of Credit	$0

COMMERCIAL			
1st Bank Yuma Product Name / Fees		OneAZ Credit Union Product Name / Fees	
Checking			
1st Business Tax Account	$6	Small Business Checking	$0
1st Business	$5 Maintenance Fee, waived w/ eStatements; $1.00 each for Excessive Transactions over 200; $4.00 Continuous Overdraft Fee (imposed on third business day)	Small Business Checking	$0 Maintenance Fee; $0.10 each for Excessive Transactions over 30 items per month; $0.00 per transaction for Bill Payment; $0.30 per $100.00 Cash Deposit in excess of $5,000 per month; $2.00 per month for paper statement.
1st Public	$1.00 each for Excessive Transactions over 200; $4.00 Continuous Overdraft Fee (imposed on third business day)	Small Business Checking	$0 Maintenance Fee; $0.10 each for Excessive Transactions over 30 items per month; $0.30 per $100.00 Cash Deposit in excess of $5,000 per month; $2.00 per month for paper statement.
1st Business Interest	$12 Maintenance Fee, waived if average daily balance is $1,500+; $4.00 Continuous Overdraft Fee (imposed on third business day)	Business Checking	$10 Maintenance Fee; waived if average daily balance is $5,000+ or aggregate balances of $25,000+; $0.00 per transaction Bill Payment; $0.30 per $100; Cash Deposit in excess of $5,000 per month; $0.10 per transaction in excess of 150 per month
1st Public Interest	$12 Maintenance Fee, waived if average daily balance is $1,500+; $4.00 Continuous Overdraft Fee (imposed on third business day)	Business Checking	$10 Maintenance Fee; waived if average daily balance is $5,000+ or aggregate balances of $25,000+; Cash Deposit in excess of $5,000 per month; $0.10 per transaction in excess of 150 per month

COMMERCIAL			
1st Bank Yuma Product Name / Fees		OneAZ Credit Union Product Name / Fees	
Exclusive Business Interest	$5 Maintenance Fee, waived w/ eStatements; $1.00 each for Excessive Transactions over 200; $4.00 Continuous Overdraft Fee (imposed on third business day)	Business Checking	$10 Maintenance Fee; waived if average daily balance is $5,000+ or aggregate balances of $25,000+; Cash Deposit in excess of $5,000 per month; $0.10 per transaction in excess of 150 per month
Savings			
1st Select Business	$3.00 monthly;waived with $300 minimum daily balance	Business Savings	$0
1st Public Funds Special	$3.00 monthly; waived with $300 minimum daily balance	Business Savings	$0
Elite Savings - Business	$0	Business Club Savings	$0
Elite Public Savings	$0	Business Club Savings	$0
1st Business Money Market	$10; waived w/ $1,500 minimum daily balance.	Business Money Market Tiered	$10; waived if balance is $1,000 or more and month-end.
1st Public Special Money Market	$10; waived w/ $1,500 minimum daily balance	Business Money Market Tiered	$10; waived if balance is $1,000 or more and month-end
Certificate of Deposit (CD)			
90-179 Day Business	$0	3-Month Business	$0
180-364 Day Business	$0	6-Month Business	$0
12 Month Business	$0	12-Month Business	$0
12 Month Public	$0	12-Month Business	$0
18 Month Business	$0	18-Month Business	$0
18 Month Public	$0	18-Month Business	$0
24 Month Business	$0	24-Month Business	$0
24 Month Public	$0	24-Month Business	$0

COMMERCIAL			
1st Bank Yuma Product Name / Fees		OneAZ Credit Union Product Name / Fees	
36 Month Business	$0	36-Month Business	$0
36 Month Public	$0	36-Month Business	$0
48 Month Business	$0	48-Month Business	$0
48 Month Public	$0	48-Month Business	$0
60 Month Business	$0	60-Month Business	$0
60 Month Public	$0	60-Month Business	$0
Lending			
C&I Term	Late Fee = 5% of monthly payment	Term Loan	Late Fee = 5% of monthly payment
1-4 Family Commercial	Late Fee = 5% of monthly payment	Commercial Real Estate	Late Fee = 5% of monthly payment
Multi-Family Residential	Late Fee = 5% of monthly payment	Commercial Real Estate	Late Fee = 5% of monthly payment
Commercial Construction	Late Fee = 5% of monthly payment	Commercial Construction	Late Fee = 5% of monthly payment
Commercial Real Estate	Late Fee = 5% of monthly payment	Commercial Real Estate	Late Fee = 5% of monthly payment
Business Reserve	Late Fee = 5% of monthly payment	Revolving Line of Credit	Late Fee = 5% of monthly payment
C&I Fixed or Variable Line of Credit	Late Fee = 5% of monthly payment	RLOC Fixed or Variable	Late Fee = 5% of monthly payment
Lot, Land & Development Line of Credit	Late Fee = 5% of monthly payment	RLOC CRE Fixed or Variable	Late Fee = 5% of monthly payment
1-4 Family Commercial Line of Credit	Late Fee = 5% of monthly payment	RLOC CRE Fixed or Variable	Late Fee = 5% of monthly payment
Commercial Real Estate Line of Credit	Late Fee = 5% of monthly payment	RLOC CRE Fixed or Variable	Late Fee = 5% of monthly payment
Multi-Family Residential Line of Credit	Late Fee = 5% of monthly payment	RLOC CRE Fixed or Variable	Late Fee = 5% of monthly payment

EXHIBIT B

NCUA AND FDIC INSURANCE COMPARISON

Upon the completion of the Transaction, all the insured deposits in 1BY will be transferred to and assumed by OneAZ and will no longer be insured by the Federal Deposit Insurance Corporation (the "FDIC"). Upon the completion of the Transaction, 1BY will not hold any insured deposits and will voluntarily terminate its FDIC insurance.

The FDIC will not insure any new deposits or additions to existing deposits made by you in OneAZ after the completion of the Transaction. Rather, after the completion of the Transaction, all deposits will be insured by the National Credit Union Administration ("NCUA").

This notice of termination of FDIC insurance, and transfer of deposit insurance for your accounts to the NCUA, is being provided pursuant to 12 C.F.R. § 307.3. Please contact Ricardo Perez with 1BY by email at rperez@1stbankyuma.com, or by phone at 928-783-3334 x 105, if additional information is needed regarding this notice or the insured status of your account(s).

The table below provides a comparison between accounts insured by the FDIC and accounts insured by the NCUA.

Insurer	Single Account (one owner)	Joint Account (more than one owner)	Retirement Accounts (includes IRAs)	Revocable Trust Accounts	Corporation, Partnership, and Unincorporated Association Accounts	Government Accounts
NCUA	$250,000 per owner	$250,000 per co-owner	$250,000 aggregate for Roth and Traditional $250,000 for Keogh All IRA coverage is separate and in addition to coverage for other credit union accounts	$250,000 per owner per beneficiary up to five beneficiaries (Coverdell Education Savings Accounts insured in this category)	$250,000 per corporation, partnership or unincorporated association	$250,000 per official custodian
FDIC	$250,000 per owner	$250,000 per co-owner	$250,000 per owner	$250,000 per owner per beneficiary up to five beneficiaries	$250,000 per corporation, partnership or unincorporated association	$250,000 per official custodian

See NCUA's website at ncua.gov and FDIC's website at fdic.gov for more detailed information about deposit insurance.

EXHIBIT C

LIST OF CURRENT BRANCHES

All branches use OneAZ Credit Union's website: OneAZcu.com
All branches may be reached via OneAZ Credit Union's contact center unless otherwise noted: phone number: 844-663-2928 Monday-Friday 8:00a.m. – 6:00p.m.

1ST BANK YUMA OFFICES TO BECOME ONEAZ CREDIT UNION BRANCHES

Main Office Branch	2799 S. 4th Avenue, Yuma, AZ 85364	(928) 783-3334
• Drive-Thru Teller • 24-hour Walk-up ATM • Safe Deposit Box • Night depository • Lobby Hours	**Drive-Thru Teller** Hours: Mo – Th – 8:30 AM – 4:30 PM Fri – 8:30 AM – 6:00 PM	**Lobby** Hours: Mo – Th – 9:00 AM – 4:00 PM Fri – 9:00 AM – 6:00 PM

Fortuna Branch	11600 S. Fortuna Road, Yuma, AZ 85367	(928) 783-3335
• Drive-Thru Teller • 24-hour Walk-up ATM • Safe Deposit Box • Night depository • Lobby Hours	**Drive-Thru Teller** Hours: Mo – Th – 9:00 AM – 4:00 PM Fri – 9:00 AM – 5:00 PM	**Lobby** Hours: Mo – Th – 9:00 AM – 4:00 PM Fri – 9:00 AM – 5:00 PM

Midtown Branch	1800 S. 4th Avenue, Yuma, AZ 85364	(928) 783-1170
• Drive-Thru Teller • 24-hour Walk-up ATM • Safe Deposit Box • Night depository • Lobby Hours	**Drive-Thru Teller** Hours: Mo – Th – 8:30 AM – 4:30 PM Fri – 8:30 AM – 6:00 PM	**Lobby** Hours: Mo – Th – 9:00 AM – 4:00 PM Fri – 9:00 AM – 6:00 PM

San Luis Branch	645 N. William Brooks Avenue, San Luis, AZ 85349	(928) 344-2888
• Drive-Thru Teller • 24-hour Walk-up ATM • Safe Deposit Box • Night depository • Lobby Hours	**Drive-Thru Teller** Hours: Mo – Th – 9:00 AM – 4:00 PM Fri – 9:00 AM – 6:00 PM	**Lobby** Hours: Mo – Th – 9:00 AM – 4:00 PM Fri – 9:00 AM – 6:00 PM

Loan Production Office	242 W. 28th Street, Yuma, AZ 85364	(928) 344-3336
• Lobby Hours		**Lobby** Hours: Mo – Fri – 8 AM – 5 PM

Nogales Office/Business Center	825 N. Grand Avenue, Nogales, AZ 85621	(520) 397-9220
• Night depository • Lobby Hours		**Lobby** Hours: Mo – Fri – 9 AM – 4 PM

ONEAZ CREDIT UNION BRANCHES

Phoenix - Happy Valley Road	1925 W. Happy Valley Rd., Phoenix, AZ 85085	602.641.2938
• Drive-Thru Teller • 24-hour Walk-up ATM • Coin Counter • Lobby Hours	**Drive-Thru Teller** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM	**Lobby** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM

Glendale - ASU West	4701 W. Thunderbird Rd., Glendale, AZ 85306	602.641.2874
• Drive-Thru Teller • 24-hour Walk-up ATM • Coin Counter • Lobby Hours	**Drive-Thru Teller** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM	**Lobby** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM

Glendale - Union Hills Drive	8285 W. Union Hills Dr., Suite 106, Glendale, AZ 85308	602.584.9608
• 24-hour Walk-up ATM • Safe Deposit Box • Coin Counter • Lobby Hours		**Lobby** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM

North Scottsdale	16600 N Scottsdale Rd., Scottsdale, AZ 85254	602.691.7956
• 24-hour Walk-up ATM • Lobby Hours		**Lobby** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM

Phoenix - Monroe Street	1812 W. Monroe St., Phoenix, AZ 85007	602.691.7881
• 24-hour Walk-up ATM • Coin Counter • Lobby Hours		**Lobby** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM

Tempe - Southern Avenue	840 E. Southern Ave., Suite 101, Tempe, AZ 85282	602.641.2964
• 24-hour Walk-up ATM • Coin Counter • Lobby Hours		**Lobby** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM

Gilbert - Guadalupe Road	2277 W. Guadalupe Rd., Gilbert, AZ 85233	602.641.2834
• Drive-Thru Teller • 24-hour Walk-up ATM • Coin Counter • Lobby Hours	**Drive-Thru Teller** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM	**Lobby** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM

Gilbert - Queen Creek	3349 E. Queen Creek Rd., Gilbert, AZ 85297	602.691.7949
• Drive-Thru Teller • 24-hour Walk-up ATM • Coin Counter • Lobby Hours	**Drive-Thru Teller** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM	**Lobby** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM

Prescott - Gurley Street	550 E. Gurley St., Prescott, AZ 86301	928.232.4263
• Drive-Thru Teller • 24-hour Walk-up ATM • Coin Counter • Lobby Hours	**Drive-Thru Teller** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM	**Lobby** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM

Prescott Valley	7111 Pav Way, Prescott Valley, AZ 86314	928.212.5621
• Drive-Thru Teller • 24-hour Walk-up ATM • Coin Counter • Lobby Hours	**Drive-Thru Teller** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM	**Lobby** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM

Prescott - Gail Gardner Way	1335 Gail Gardner Way, Prescott, AZ 86305	928.212.2563
• Drive-Thru Teller • 24-hour Walk-up ATM • Coin Counter • Lobby Hours	**Drive-Thru Teller** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM	**Lobby** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM

Cottonwood	601 W. State Route 89A, Cottonwood, AZ 86326	928.295.6321
• Drive-Thru Teller • 24-hour Walk-up ATM • Coin Counter • Lobby Hours	**Drive-Thru Teller** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM	**Lobby** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM

Chino Valley	1021 N. Hwy 89, Suite 106, Chino Valley, AZ 86323	928.291.2385
• 24-hour Walk-up ATM • Coin Counter • Lobby Hours		**Lobby** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM

Sedona - Roadrunner Drive	20 E. Roadrunner Dr., Suite C, Sedona, AZ 86336	928.325.2217
• 24-hour Walk-up ATM • Lobby Hours		**Lobby** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM

Flagstaff - Sawmill Road	825 E. Butler Ave., Flagstaff, AZ 86001	928.291.2648
• Drive-Thru Teller • 24-hour Walk-up ATM • Coin Counter • Lobby Hours	**Drive-Thru Teller** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM	**Lobby** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM

Flagstaff - US Highway 89	5200 N. Hwy 89, Flagstaff, AZ 86004	928.296.6518
• Drive-Thru Teller • 24-hour Walk-up ATM • Coin Counter • Lobby Hours	**Drive-Thru Teller** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM	**Lobby** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM

Oro Valley	10718 N. Oracle Rd., Oro Valley, AZ 85737	520.775.0955
• Drive-Thru Teller • 24-hour Walk-up ATM • Coin Counter • Lobby Hours	**Drive-Thru Teller** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM	**Lobby** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM

Tuscon - Oracle Road	6456 N. Oracle Rd., Tucson, AZ 85704	520.600.0120
• 24-hour Walk-up ATM • Coin Counter • Lobby Hours		**Lobby** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM

Tuscon - Alvernon Way	777 S. Alvernon Way, Tucson, AZ 85711	520.389.5110
• Drive-Thru Teller • 24-hour Walk-up ATM • Coin Counter • Lobby Hours	**Drive-Thru Teller** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM	**Lobby** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM

Safford	280 W. Main St., Safford, AZ 85546	928.362.3716
• Drive-Thru Teller • 24-hour Walk-up ATM • Coin Counter • Lobby Hours	**Drive-Thru Teller** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM	**Lobby** Hours: Mon & Friday – 9 AM – 6 PM Tu, Wed, & Thu – 9 AM – 5 PM

EXHIBIT D

ONEAZ PRIVACY POLICY

See Attached.

[Revised February / 2017]

FACTS — WHAT DOES ONEAZ CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share Your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires Us to tell You how We collect, share, and protect Your personal information. Please read this notice carefully to understand what We do.
What?	The types of personal information We collect and share depend on the product or service You have with Us. This information can include: • Social Security number and income • account balances and transaction history • payment history and overdraft history When You are *no longer* Our member, We continue to share Your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' personal information; the reasons OneAZ Credit Union chooses to share; and whether You can limit this sharing.

Reasons We can share Your personal information	Does the Credit Union share?	Can You limit this sharing?
For Our everyday business purposes - such as to process Your transactions, maintain Your account(s), respond to court orders and legal investigations, or report to credit bureaus	**YES**	**NO**
For Our marketing purposes - to offer Our products and services to You	**YES**	**NO**
For joint marketing with other financial companies	**YES**	**NO**
For Our affiliates' everyday business purposes - information about Your transactions and experiences	**NO**	**WE DON'T SHARE**
For Our affiliates' everyday business purposes - information about Your creditworthiness	**NO**	**WE DON'T SHARE**
For non-affiliates to market to You	**NO**	**WE DON'T SHARE**

Questions?	Call (844) 663-2928, or write to Us at: 2355 West Pinnacle Peak Road, Phoenix, AZ 85027

What We do	
How does OneAZ Credit Union protect my personal information?	To protect Your personal information from unauthorized access and use, We use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does OneAZ Credit Union collect my personal information?	We collect Your personal information, for example, when You • open an account or apply for a loan • make deposits or withdrawals from Your Account • use Your credit or debit Card or pay Your bills We also collect Your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives You the right to limit only • sharing for affiliates' everyday business purposes - information about Your creditworthiness • affiliates from using Your information to market to You • sharing for non-affiliates to market to You State laws and individual companies may give You additional rights to limit sharing.

Page 2

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • *OneAZ Credit Union has no affiliates.*
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • *OneAZ Credit Union does not share with non-affiliates so they can market to You.*
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to You. • *Our joint marketing partners include insurance, investment, and other financial services companies.*

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EXHIBIT E

PRODUCTS AND SERVICES COMPARISON

See Attached.

Category	1ST BANK YUMA		ONEAZ CREDIT UNION		New or Increased Fee for Bank Customers	Product/ Service Not Available for Bank Customers Post-Closing	OneAZ Plans to Continue and Build Out Product/ Service Post-Closing
	Product/Service Name	Product/Service Fee*	Product/Service Name	Product/Service Fee			
CONSUMER							
Consumer Deposit Products							
	1st Exclusive	$7; waived w/eStatements	Free Checking	$0			
	1st Senior	$5; waived if eStatements or Direct Deposits		$0			
	1st Benefits Special	$0		$0			
Checking	1st Executive	$10; waived w/$1,000 minimum daily balance	Benefits Checking	$5			
	Shareholder Interest	$0		$5	X		
	1st Elite Checking	$15; waived w/$5,000 or combined balances of $25,000 excluding CDs	Premium Checking	$12; waived if $5,000 average balance or $15,000 min. combined balances			
	1st Rate Rewards	$0	Money Market Checking	$10; waived with a month-end balance of $1,000 or more	X		
	1st Select	$3; waived with $300 minimum daily balance	Regular Savings	$0			
	1st Benefits	$0		$0			
Savings	1st Rewards - Club	$0 Maintenance Fee; $10 each Excessive Withdrawal Fee after one per year	Club Savings	$0 Maintenance Fee; no excessive withdrawal fee			
	Elite Savings Personal	$0	Propel Savings	$2; waived w/eStatements	X		
	Not offered		Your Savings	$2; waived w/eStatements.			
	1st Premium	$10; waived with $1,500 minimum daily balance	Money Market Tiered Savings	$10; waived with a month-end balance of $1,000 or more			
Money Market	*Not offered*		Savers Advantage Money Market	$10; waived with a month-end balance of $1,000 or more			
	Not offered		Star High Yield Money Market	$10; waived with a month-end balance of $1,000 or more			
	7-31 Day Personal	$0	*Not offered*			X	
	32-89 Day Personal	$0	*Not offered*			X	
	90-179 Day Personal	$0	3 Month				
	180-364 Day Personal	$0	6 Month				
	7 Month Special Personal	$0	*Not offered*			X	
	12 Month Personal	$0	12 Month	$0			
	17 Month Special Personal	$0	*Not offered*			X	
	18 Month Personal	$0	18 Month	$0			
	24 Month Personal	$0	24 Month	$0			
	Not offered		30 Month	$0			
	36 Month Personal	$0	36 Month	$0			
	48 Month Personal	$0	48 Month	$0			
	60 Month Personal	$0	60 Month	$0			
	Not offered		3-Month IRA	$0			
	6 Month Traditional IRA	$0	6-Month IRA	$0			
	12 Month Traditional IRA	$0	12-Month IRA	$0			
	12 Month Roth IRA	$0		$0			
CDs	12 Month CESA IRA	$0		$0			
	12 Month SEP IRA	$0		$0			
	18 Month Traditional IRA	$0		$0			

Category	1ST BANK YUMA		ONEAZ CREDIT UNION		New or Increased Fee for Bank Customers	Product/ Service Not Available for Bank Customers Post-Closing	OneAZ Plans to Continue and Build Out Product/ Service Post-Closing
	Product/Service Name	**Product/Service Fee***	**Product/Service Name**	**Product/Service Fee**			
	18 Month Roth IRA	$0	18-Month IRA	$0			
	18 Month CESA IRA	$0		$0			
	18 Month SEP IRA	$0		$0			
	24 Month Traditional IRA	$0	24-Month IRA	$0			
	24 Month Roth IRA	$0		$0			
	24 Month CESA IRA	$0		$0			
	24 Month SEP IRA	$0		$0			
	Not offered		30-Month IRA	$0			
	36 Month Traditional IRA	$0	36-Month IRA	$0			
	36 Month Roth IRA	$0		$0			
	36 Month CESA IRA	$0		$0			
	36 Month SEP IRA	$0		$0			
	48 Month Traditional IRA	$0	48-Month IRA	$0			
	48 Month Roth IRA	$0		$0			
	48 Month CESA IRA	$0		$0			
	48 Month SEP IRA	$0		$0			
	60 Month Traditional IRA	$0	60-Month IRA	$0			
	60 Month Roth IRA	$0		$0			
	60 Month CESA IRA	$0		$0			
	60 Month SEP IRA	$0		$0			
IRA	Traditional	$0	IRA Savings	$0			
	Roth	$0		$0			
	CESA	$0		$0			
	SEP	$0		$0			
Consumer Lending Products							
Secured	*Not offered*		New and Used Auto	$25			
	Not offered		New and Used Boat	$25			
	Not offered		New and Used RV	$25			
	Not offered		Powersports	$25			
	Not offered		Share Secured	$0			
	Not offered		CD Secured	$0			
Unsecured	Personal Reserve	$0	Line of Credit	$0			
	Credit Card Low Rate	$0 Annual Fee	VISA Platinum	$0 Annual Fee			
	Credit Card Rewards	$0 Annual Fee	VISA Choice Rewards	$0 Annual Fee			
	Not offered		VISA Signature	$0			
	Not offered		VISA State Forty Eight	$0			
	Consumer Term Unsecured LOC	$0	Personal Unsecured LOC	$0			
Residential	1-4 Family Construction	$0	1-4 Family Construction	$0			
	1-4 Family Residential Term	$0	1-4 Family Residential Term	$0			
	Residential Lot	$0	Residential Lot	$0			
	1-4 Family Residential LOC	$0	HELOC	$0			
Consumer Services							
	Online Banking	$0	Online Banking	$0			
	Mobile Wallet	$0	Mobile Wallet	$0			

Category	1ST BANK YUMA		ONEAZ CREDIT UNION		New or Increased Fee for Bank Customers	Product/ Service Not Available for Bank Customers Post-Closing	OneAZ Plans to Continue and Build Out Product/ Service Post-Closing
	Product/Service Name	Product/Service Fee*	Product/Service Name	Product/Service Fee			
General	Bill Pay	$0	Bill Pay	$0			
	Mobile Banking	$0	Mobile Banking	$0			
	Mobile Deposits	$0	Mobile Deposits	$0			
	P2P Transfer	$0	P2P Transfer	$0			
	i2i Transfer	$0	i2i Transfer	$0			
	After Hours Depository	$0	After Hours Depository	$0			
	Debit Cards	$0	Debit Cards	$0			
	ATM Card	$0	*Not offered*			X	
	Credit Card	$0	Credit Card	$0			
	Fraud Monitoring	$0	Fraud Monitoring	$5	X		
	eStatements	$0	eStatements	$0			
	Account Activity Printout (per page)	$5.00	Account Activity Printout (per page)	$0			
	Cashier's Check	$7.00	Cashier's Check	$5			
	Check Copies	$2.00 per statement (first 5 free)	Check Copies	$0			
	Savings Forms	prices may vary	*Not offered*			X	
	Personalized Checks	$26.50 - $295.50	Personalized Checks	$22 - $155			
	Closed Account	$35.00	Closed Account	$0			
	Collection Item	$10.00	Collection Item	$7.50			
	Counter Checks	$2.00 per 3 checks	*Not offered*			X	
	Debit Card Replacement Fee	$10.00	Debit Card Replacement Fee	$0			
	Debit Card Replacement Fee (Rush)	$40.00	Debit Card Replacement Fee (Rush)	$20			
	Dormant Account	$7.00	Dormant Account	$5			
	Early Account Closure	$35.00	Early Account Closure	$0			
	Escheatment Fee	$50.00	Escheatment Fee	$20			
	Fax Fee	$2.00 + $0.50 per page	Fax Fee	$0			
	Special Statements	$5.00	Special Statements	$0			
	Paper Statement	$0	Paper Statement	$0			
Wealth Management/ Financial Planning Consultation	*Not offered*		OneAZ Wealth Management	$0			
	Not offered		Personal Financial Coaching	$0			
	Money Desktop (PFM)	$0	PFM	$0			
Insurance Quotes	*Not offered*		Auto & Homeowner's Insurance	$0			
	Not offered		Life Insurance	$0			
Loan Protection	*Not offered*		Vehicle Service Agreement	$1,200 - $3,000			
	Not offered		Guaranteed Asset Protection	$595 - $763			
Security	*Not offered*		Identity Theft Restoration & Dark Web Monitoring	$5			
	Excessive Transfer Fee	$10	Excessive Transfer Fee	$0			
	Foreign Exchange (Cash)	$10 fee, $7.00 overnight shipping fee	Foreign Exchange (Cash)	*Not offered*		**	
	Foreign Exchange (Check)	$5.00	Foreign Exchange (Check)	$7.50	X		
	Garnishment/Levy	$75 + $30/hr	Garnishment/Levy	$100			

Category	1ST BANK YUMA		ONEAZ CREDIT UNION		New or Increased Fee for Bank Customers	Product/ Service Not Available for Bank Customers Post-Closing	OneAZ Plans to Continue and Build Out Product/ Service Post-Closing
	Product/Service Name	Product/Service Fee*	Product/Service Name	Product/Service Fee			
Sending/ Receiving Funds	Debit International Transaction Fee	1.10%	Debit International Transaction Fee	1%			
	IRA Internal Transfer Fee	$15.00	IRA Internal Transfer Fee	$0			
	IRA Setup Fee	$25.00	IRA Setup Fee	$0			
	IRA Closing Fee	$25.00	IRA Closing Fee	$0			
	Non-1st Bank Yuma ATM or Non-MoneyPass ATM Withdrawal	$2.00	Non-OneAZ ATM Withdrawal	$0			
	Return Deposit Item (chargeback)	$7.00	Return Deposit Item (chargeback)	$0			
	Returned Item Fee	$32.00	Returned Item Fee	$0			
	Overdraft Fee	$32.00	Overdraft Fee	$29			
	Stop Payment	$30.00	Stop Payment	$25			
Non-Customer	Non-Customer Check Cashing Fee	$5.00	Non-Customer Check Cashing Fee	$5			
	Notary Service (Non-customers)	$10.00	Notary Service (Non-customers)	$0			
Research	Research (per hour)	$30.00	Research (per hour)	$20			
	Research Item (per page)	$2.00	Research Item (per page)	$0			
Wires	Incoming Domestic Wire	$15.00	Incoming Domestic Wire	$10			
	Outgoing Domestic Wire	$25.00	Outgoing Domestic Wire	$20			
	Incoming Foreign Wire	$35.00	Incoming Foreign Wire	$10			
	Outgoing Foreign Wire	$45.00	Outgoing Foreign Wire	$20			
Safe Deposit Boxes	3x5	$20	*Not offered*			**	
	5x5	$24	*Not offered*			**	
	3x10	$35	*Not offered*			**	
	5x10	$55	*Not offered*			**	
	10x10	$85	*Not offered*			**	
COMMERCIAL							
Commercial Deposit Products							
	IOLTA Interest	$0		*Not offered*			X
	1st Business Tax Account	$6		$0			
	1st Business	$5 Maintenance Fee, waived w/ eStatements; $1.00 each for Excessive Transactions over 200; $4.00 Continuous Overdraft Fee (imposed on third business day)	Small Business	$0 Maintenance Fee; $0.10 each for Excessive Transactions over 30 items per month; $0.00 per transaction for Bill Payment; $0.30 per $100.00 Cash Deposit in excess of $5,000 per month; $2.00 per month for paper statement.	X		
	1st Public	$1.00 each for Excessive Transactions over 200; $4.00 Continuous Overdraft Fee (imposed on third business day)		$0 Maintenance Fee; $0.10 each for Excessive Transactions over 30 items per month; $0.30 per $100.00 Cash Deposit in excess of $5,000 per month; $2.00 per month for paper statement.	X		

Category	1ST BANK YUMA		ONEAZ CREDIT UNION		New or Increased Fee for Bank Customers	Product/ Service Not Available for Bank Customers Post-Closing	OneAZ Plans to Continue and Build Out Product/ Service Post-Closing
	Product/Service Name	Product/Service Fee*	Product/Service Name	Product/Service Fee			
Checking	1st Business Interest	$12 Maintenance Fee, waived if average daily balance is $1,500+; $4.00 Continuous Overdraft Fee (imposed on third business day)	Business Checking	$10 Maintenance Fee; waived if average daily balance is $5,000+ or aggregate balances of $25,000+; $0.00 per transaction Bill Payment; $0.30 per $100; Cash Deposit in excess of $5,000 per month; $0.10 per transaction in excess of 150 per month	X		
	1st Public Interest	$12 Maintenance Fee, waived if average daily balance is $1,500+; $4.00 Continuous Overdraft Fee (imposed on third business day)		$10 Maintenance Fee; waived if average daily balance is $5,000+ or aggregate balances of $25,000+; Cash Deposit in excess of $5,000 per month; $0.10 per transaction in excess of 150 per month	X		
	Exclusive Business Interest	$5 Maintenance Fee, waived w/ eStatements; $1.00 each for Excessive Transactions over 200; $4.00 Continuous Overdraft Fee (imposed on third business day)		$10 Maintenance Fee; waived if average daily balance is $5,000+ or aggregate balances of $25,000+; Cash Deposit in excess of $5,000 per month; $0.10 per transaction in excess of 150 per month	X		
	Not offered		Business Premium	$25 Maintenance Fee; waived if average daily balance is $25,000 or more or aggregate balances of $100,000 or more; $0.30 per $100 for Cash Deposit in ecess of $5,000 per month; $0.10 per transaction in excess of 300 items per month			
	1st Analysis	$12.00 monthly; $0.14 per debit; $0.50 per deposit; $0.20 per deposited on us item. Other analysis fees listed on Schedule of Service Charges and Fees. Earnings Credit based on ledger balance (minus 10% reserve requirement) which helps offset activity fees. Multiple accounts can be combined to offset activity fees. $4.00 Continuous Overdraft Fee (imposed on third business day)	*Not offered*				X
	International Business	$100 monthly + $50 if minimum daily balance of $2,500 not met. $1.50 per $1,000 cash deposited or withdrawn	*Not offered*				X
Savings	1st Select Business	$3.00 monthly; waived with $300 minimum daily balance	Business Savings	$0			
	1st Public Funds Special	$3.00 monthly; waived with $300 minimum daily balance		$0			
	Elite Savings - Business	$0	Business Club	$0			
	Elite Public Savings	$0		$0			
	International Business	$100.00 monthly	*Not offered*			X	
	1st Business	$10; waived w/ $1,500 minimum daily balance.	BBMM Business MMA Tiered	$10; waived if balance is $1,000 or more and month-end.			

Category	1ST BANK YUMA		ONEAZ CREDIT UNION		New or Increased Fee for Bank Customers	Product/ Service Not Available for Bank Customers Post-Closing	OneAZ Plans to Continue and Build Out Product/ Service Post-Closing
	Product/Service Name	Product/Service Fee*	Product/Service Name	Product/Service Fee			
Money Market	1st Public Special	$10; waived w/ $1,500 minimum daily balance	BDMM Business MMA Tiered	$10; waived if balance is $1,000 or more and month-end			
	International Business	$10; waived w/ $1,500 minimum daily balance	*Not offered*				X
CDs	7-31 Day Business	$0	*Not offered*			X	
	32-89 Day Business	$0	*Not offered*			X	
	90-179 Day Business	$0	3 Month	$0			
	180-364 Day Business	$0	6 Month	$0			
	7 Month Special Business	$0	*Not offered*			X	
	12 Month Business	$0	12-Month Business	$0			
	17 Month Special Business	$0	*Not offered*	$0		X	
	12 Month Public	$0	12-Month Business	$0			
	18 Month Business	$0	18-Month Business	$0			
	18 Month Public	$0		$0			
	24 Month Business	$0	24-Month Business	$0			
	24 Month Public	$0		$0			
	Not offered		30-Month Business	$0			
	36 Month Business	$0	36-Month Business	$0			
	36 Month Public	$0		$0			
	48 Month Business	$0	48-Month Business	$0			
	48 Month Public	$0		$0			
	60 Month Business	$0	60-Month Business	$0			
	60 Month Public	$0		$0			
Commercial Lending Products							
Term Loans	C&I Term	Late Fee = 5% of monthly payment	C&I Term	Late Fee = 5% of monthly payment			
	Agricultural	Late Fee = 5% of monthly payment	*Not offered*				X
	Farmland	Late Fee = 5% of monthly payment	*Not offered*				X
CRE	1-4 Family Commercial	Late Fee = 5% of monthly payment	1-4 Family Commercial	Late Fee = 5% of monthly payment			
	Multi-Family Residential	Late Fee = 5% of monthly payment	Multi-Family Residential	Late Fee = 5% of monthly payment			
	Lot, Land & Development	Late Fee = 5% of monthly payment	*Not offered*				X
	Commercial Construction	Late Fee = 5% of monthly payment	Commercial Construction	Late Fee = 5% of monthly payment			
	Commercial Real Estate	Late Fee = 5% of monthly payment	Comm Real Estate	Late Fee = 5% of monthly payment			
Lines of Credit	Business Reserve	Late Fee = 5% of monthly payment	RLOC	Late Fee = 5% of monthly payment			
	C&I Fixed or Variable	Late Fee = 5% of monthly payment	C&I Fixed or Variable	Late Fee = 5% of monthly payment			
	Agricultural	Late Fee = 5% of monthly payment	*Not offered*				X
	Lot, Land & Development LOC	Late Fee = 5% of monthly payment	Lot, Land & Development LOC	Late Fee = 5% of monthly payment			
	1-4 Family Commercial	Late Fee = 5% of monthly payment	1-4 Family Commercial	Late Fee = 5% of monthly payment			
	Commercial Real Estate	Late Fee = 5% of monthly payment	Commercial Real Estate	Late Fee = 5% of monthly payment			
	Multi-Family Residential	Late Fee = 5% of monthly payment	Multi-Family Residential	Late Fee = 5% of monthly payment			
	Farmland	Late Fee = 5% of monthly payment	*Not offered*				X
Credit Card	*Not offered*		Business Rewards Credit Card	$0.00 Annual Fee			
	Not offered		SBA CRE	Late Fee = 5% of monthly payment			
	Not offered		SBA Term	Late Fee = 5% of monthly payment			

Category	1ST BANK YUMA		ONEAZ CREDIT UNION		New or Increased Fee for Bank Customers	Product/ Service Not Available for Bank Customers Post-Closing	OneAZ Plans to Continue and Build Out Product/ Service Post-Closing
	Product/Service Name	Product/Service Fee*	Product/Service Name	Product/Service Fee			
SBA	*Not offered*		SBA Cap LOC CRE	Late Fee = 5% of monthly payment			
	Not offered		SBA Cap LOC	Late Fee = 5% of monthly payment			
	Not offered		SBA Cap RLOC CRE	Late Fee = 5% of monthly payment			
	Not offered		SBA Cap RLOC	Late Fee = 5% of monthly payment			
	Not offered		SBA Construction CRE	Late Fee = 5% of monthly payment			
	Not offered		SBA Construction	Late Fee = 5% of monthly payment			
Commercial Services							
Cash Management	Remote Deposit Capture	$100 One-Time Setup Fee; $30.00 Monthly Service Fee; $0.35 per Deposit; $0.20 per items deposited	Remote Deposit Capture	$20 + $35 for each subsequent One-Time Set-up Fee; $20.00 Monthly Service Fee; $0.00 per Deposit; $0.00 per items deposited			
	eACH Origination	$100 One-Time Setup Fee; $20.00 Monthly Service Fee; $4.00 per Batch Fee; $0.15 per Transaction Fee; $7.00 Return Items	eACH Origination	$35 One-Time Set-up Fee; $9.95 Monthly Service Fee per Account; $0.00 per Batch Fee; $.05 per Transaction Fee; $0.00 Return Items			
	Positive Pay (ACH and Checks)	$0	*Not offered*				X
	eWire Origination	$20.00 Domestic; $40.00 Foreign	eWire Origination	$5/month. $10 Domestic; $15 International			
	Electronic Tax Payments	$0	Electronic Tax Payments	$0			
	Quickbooks Integration	$0	Quickbooks Integration	$0			
	Mobile Wallet	$0	Mobile Wallet	$0			
	Online Bill pay	$0	Online Bill pay	$0			
General	Dormant Account (per month)	$7	Dormant Account (per month)	$5			
	Escheatment Fee	$50	Escheatment Fee	$20			
	Closed Account	$35	Closed Account	$0			
	Debit International Transaction Fee	1.10%	Debit International Transaction Fee	1%			
	Insurance Sweeps	$0	*Not offered*				X
	Loan Sweeps	$0	*Not offered*				X
	Account Activity Printout (per page)	$2	Account Activity Printout (per page)	$0			
	Business Debit Card Replacement	$10.00 per card	Business Debit Card Replacement	$0			
	Business Debit Card Replacement Rush	$40	Business Debit Card Replacement Rush	$20			
	Non-1st Bank Yuma ATM or Non-MoneyPass ATM Withdrawal	$2.00 each	Non-OneAZ ATM Withdrawal	$0			
	Check Copies	$2.00 each over 5 per statement	Check Copies	$0			
	Business Checks	$77.99 - $1,848	Business Checks	$77 - $1,710			
	Savings Forms	prices may vary	*Not offered*			X	
	Zipper Bag	$5	*Not offered*			**	
	Fax Fee	$2.00 + $0.50 per page	Fax Fee	$0			
	FedNow Send	$0	*Not offered*				X

Category	1[ST] BANK YUMA		ONEAZ CREDIT UNION		New or Increased Fee for Bank Customers	Product/ Service Not Available for Bank Customers Post-Closing	OneAZ Plans to Continue and Build Out Product/ Service Post-Closing
	Product/Service Name	Product/Service Fee*	Product/Service Name	Product/Service Fee			
Sending/ Receiving Funds	FedNow Receive	$0	FedNow Receive	$0			
	Cashier's Check	$7	Cashier's Check	$5			
	Counter Checks	$2.00 per 3 checks	*Not offered*			X	
	Currency and Coin Order	$2	Currency and Coin Order	$0.00			
	Currency Handled per $100 Incoming	$0.15	Currency Handled per $100 Incoming	$0.30	X		
	Currency Handled per $100 Outgoing	$0.15	Currency Handled per $100 Outgoing	$0.00 with 5 day advance notice; otherwise, 1.25% if $25,000 - $49,999.99; 1.50% if $50,000 - $99,999.99 or $1,500 if $100,000 or greater			
	Foreign Exchange (Cash)	$10 fee, $7.00 overnight shipping fee	*Not offered*				X
	Foreign Exchange (Check)	$5.00 per check	Foreign Exchange (Check)	$10.00 per check	X		
	Garnishment/Levy	$75 + $35 per Hour	Garnishment/Levy	$100			
	Return Deposit Item (chargeback)	$10	Return Deposit Item (chargeback)	$0			
	Returned Item Fee	$32	Returned Item Fee	$0			
	Special Change Order Fee (per order)	$35	Special Change Order Fee (per order)	$0			
	Special Statements	$5	Special Statements	$0			
	Stop Payment	$30	Stop Payment	$25			
	Telephone Transfers	$2	Telephone Transfers	$0			
	Collection Item	$10	Collection Item	$10			
	Continuous Overdraft Fee after 3rd day	$4.00 per business day	Continuous Overdraft Fee after 3rd day	$0			
	Overdraft Fee	$32	Overdraft Fee	$29			
	Return Deposit Item (chargeback)	$10	Return Deposit Item (chargeback)	$0			
	Returned Item Fee	$32	Returned Item Fee	$0			
Money Service Business	Money Service Business Monthly Service Charge	$1,000	*Not offered*				X
	Money Service Business Change Order Fee (per order)	$35	*Not offered*				X
Night	Night Depository Bag	$25	Night Depository Bag	$0			
	Night Drop Lost Key Replacement	$20	Night Drop Lost Key Replacement	$0			
Other	Non-Bank Financial Institution Monthly Service Fee	$500	*Not offered*			X	
	Non-Bank Financial Institution Change Order Fee (per order)	$35	*Not offered*			X	
	Non-Customer Check Cashing Fee	$5	Non-Customer Check Cashing Fee	$5			

Category	1ST BANK YUMA		ONEAZ CREDIT UNION		New or Increased Fee for Bank Customers	Product/ Service Not Available for Bank Customers Post-Closing	OneAZ Plans to Continue and Build Out Product/ Service Post-Closing
	Product/Service Name	**Product/Service Fee***	**Product/Service Name**	**Product/Service Fee**			
	Notary Service (non-customers)	$10.00 per request	Notary Service (non-members)	$0			
Research	Research	$30 per hour plus $2 per page	Research	$20 per hour; no per page fees			
Wires	Incoming Domestic Wire	$15	Incoming Domestic Wire	$10			
	Outgoing Domestic Wire	$25	Outgoing Domestic Wire	$20			
	Incoming Foreign Wire	$35	Incoming Foreign Wire	$10			
	Outgoing Foreign Wire	$45	Outgoing Foreign Wire	$35			
Safe Deposit Box	3x5	$20	*Not offered*			**	
	5x5	$24	*Not offered*			**	
	3x10	$35	*Not offered*			**	
	5x10	$55	*Not offered*			**	
	10x10	$85	*Not offered*			**	
Commercial Loan Fees (*Excludes common 3rd party fees*)	*Not offered*		Documentation Fee (includes UCC filings, credit reports, background checks, flood certfication and wire fees)	$350 for loan request less than $750,000 & up to four guarantors; $500 for loan requests over $750,000 & more than four guarantors			
	Not offered		SBA Packaging Fee	$2,500			

*Some products and services may be subject to a fee waiver not already noted, and/or charges may not be applicable in certain circumstances pursuant to policies, procedures and practices of 1BY.

**OneAZ will continue to maintain and make this product or service available (depending on demand) at the Bank's branch offices, but will not be adding these services at existing OneAZ locations.