OneAZ CREDIT UNION

# Systems Integration Guide

## for 1st Bank Yuma Members

2355 W Pinnacle Peak Rd.
Phoenix, AZ 85027

**Welcome to OneAZ Credit Union: Important System Conversion Details Included**

Dear Member,

We are absolutely thrilled to mark this official milestone as our systems and operations fully bring us together under the OneAZ Credit Union family. Now our technology, accounts, and services will be completely integrated. Our absolute priority is ensuring you enjoy a smooth, seamless transition and begin experiencing the full benefits of everything we have built for you.

By uniting our platforms, we are unlocking greater financial convenience for you, including access to expanded digital banking tools and enhanced products and services designed to help you and your family thrive.

To help you navigate the final steps of this transition, we have enclosed a comprehensive Conversion Guide with this letter. This guide is your step-by-step roadmap for the upcoming migration.

**What You Will Find Inside the Conversion Guide:**

- **Key Integration Dates:** Essential timelines for the transition, including the official system conversion period running from September 11 through September 14.
- **Service Availability & Downtime Schedules:** Important details on temporary system maintenance windows (such as account transfers and ATM updates) so you can plan your banking tasks in advance.
- **First Time Digital Banking Login Instructions:** A clear, walkthrough guide on how to download the OneAZ Mobile App and log into your new online banking portal for the very first time on September 14.
- **Account & Bill Pay Continuity:** Critical updates regarding your automatic deposits, recurring transfers, and history, ensuring your day-to-day finances remain uninterrupted.
- **Debit Card Distribution & Digital Wallet Activation:** Key delivery timelines for your new debit card, alongside step-by-step instructions on how to activate it and seamlessly add it to Mobile Wallet.

Please take a few moments to review the enclosed guide and keep it handy over the next few weeks.

Thank you for your membership, loyalty, and trust as we move forward together as OneAZ Credit Union. We are committed to keeping you informed, so please watch your email for additional updates in the days ahead. For immediate details about your integrated accounts and services, please visit our FAQ Page at OneAZcu.com/Yuma-Help.

Warm regards,

**Mike Boden**
President & CEO
OneAZ Credit Union

# Welcome to OneAZ Credit Union

## Welcome to the next chapter of your OneAZ experience!

As we complete the final steps of bringing 1st Bank Yuma fully into the OneAZ community, we are preparing to fully integrate our banking systems. This upgrade will bring you an expanded network, enhanced digital tools, and a more seamless way to manage your money.

To ensure a smooth transition during this final phase, please review the important details below regarding scheduled downtime, online banking updates, and key account information.

## Downloading the OneAZ App

To access your accounts conveniently beginning September 14:

1. Visit the App Store (iOS) or Google Play Store (Android).
2. Search for "OneAZ Credit Union" or scan QR code.

App Store (iOS) Google Play Store (Android)

3. Download and install the app.
4. Or, access Online Banking through our website: OneAZcu.com
   *(Note: The former 1st Bank Yuma website will automatically redirect here).*

# Scheduled Downtime

## Pre-Conversion

To prepare for the conversion downtime, all members migrating from 1st Bank Yuma should note that person-to-person payments via 1BY online banking and the mobile app will be disabled beginning **August 31**.

## System Conversion Period

**Downtime Period:** September 11 – September 14

**Impacted Services:** All online banking will be unavailable, including the following services: external transfers, e-ACH payments, e-wire transfers, bill pay, and mobile deposits.

**ATM Downtime:** Branch ATMs may be temporarily unavailable on August 18 and 19.

# Your Accounts

## Account and Routing Numbers

Your account and routing numbers will not change. Your info will remain exactly the same, meaning you can continue using your existing checks, direct deposits, and automatic payments without interruption.

## Direct Deposit

Because your account and routing numbers are not changing, your direct deposits will continue as usual. No need to notify your employer or set up a new direct deposit.

## Bill Pay, Transfers, & Move Money

### Bill Pay

Your existing Bill Pay payees and scheduled payments will transfer and continue as scheduled. Your Bill Pay payment history will not transfer to your new Online Banking experience.

### External Account Transfers

External account recipients that have been used since January 1, 2026, will transfer automatically. External account recipients that have not been used since January 1, 2026, will need to be added again before you can transfer funds to them.

### Member-to-Member Transfers

Your existing Member-to-Member transfer recipients will transfer to your new Online Banking experience.

### Scheduled Transfers

All scheduled transfers will need to be reset up after logging into OneAZ online and mobile banking on September 14.

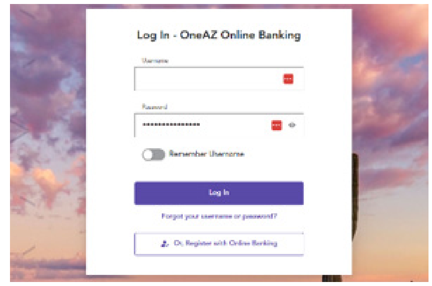
Note: Business Cash management members will receive separate communication regarding your specific account.

# Digital Banking: Online & Mobile Banking

## How to Access Your Online Banking Account

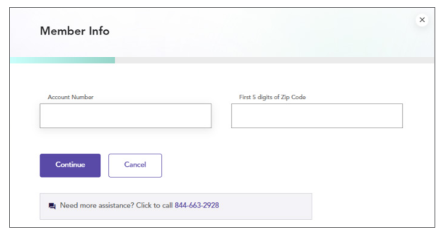
Navigate to Online Banking at OneAZcu.com or open the OneAZ Mobile Banking app.

1. Enter your current 1st Bank Yuma (1BY) username and password.



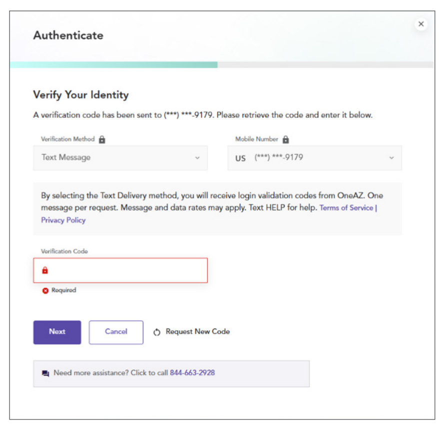

2. Verify your identity by providing the requested information, including:
   • Account number
   • Zip code listed on the primary account or business.

3. Submit the verification information.



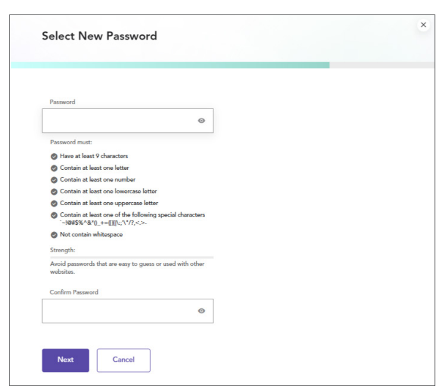

4. You will receive a Multi-Factor Authentication (MFA) code through the contact method on file.

5. Enter the MFA code when prompted.




6. Once the MFA code is successfully validated, you will be prompted to create a new password.

7. Enter your username and newly created password to log in and access your account.



# OneAZ Check Clearing Schedule

You deserve the most convenient banking experience possible and are protected by Regulation CC – a federal regulation that requires credit unions and other financial institutions to ensure that deposits are available for withdrawal within a standard time frame.

When you deposit a check into your OneAZ Credit Union savings or checking account, you are entitled to have those funds available for withdrawal following the timelines below.

Please review the tables below to become familiar with OneAZ's Check Clearing Schedules. A business day is defined as Monday through Friday and excludes Federal Holidays.

| Deposit Channel | ATM | Branch | Mobile |
|---|---|---|---|
| **Deposit limit?** | No | No | Yes, $7,500 |
| **Amount released upon deposit** | Up to $275 | Up to $275 | Up to $275 |
| **Amount cleared one business day after deposit** | Up to $500 | Up to $500 | Up to $500 |
| **Amount cleared two business days after deposit** | Up to $7,500 | Up to $7,500 | Up to $7,500 |
| **Remaining amount clears on** | 7th business day after deposit | Up to 9th business day after deposit | N/A |

# Courtesy Pay Overview

As part of the conversion to OneAZ systems, eligible consumer and business checking accounts will automatically come with Courtesy Pay. OneAZ offers Overdraft Source and Courtesy Pay to cover you when unexpected events leave you with insufficient funds in your account.

## Overdraft Source

Overdraft Source lets you transfer money from a qualified deposit or loan account to your checking account when you don't have enough funds to complete a transaction. If your account is overdrawn and linked to a qualified deposit account or a OneAZ line of credit, you won't be charged a fee, though finance charges on the loan may apply.

## Courtesy Pay

OneAZ offers two types of Courtesy Pay to cover you if your checking account is overdrawn.

**Standard Overdraft Courtesy Pay** allows OneAZ to cover payments made with paper checks, electronic and online payments. All members are automatically enrolled in this service.

**Additional Overdraft Courtesy Pay** is an optional service that requires your opt-in and allows OneAZ to cover withdrawals and transfers made at an ATM and one-time debit card purchases with your OneAZ Debit Card. Both Standard and Additional Overdraft Courtesy Pay are discretionary. Excessive or repeated overdrafts can lead to suspension or termination of your Courtesy Pay services and/or checking account. We determine whether you have enough money in your account for the purpose of assessing overdraft fees based on your available balance. Please review the Overdraft Balance Calculation and Funds Availability sections of the Consumer or Business Member Agreement and Disclosure which is provided at account opening and available by contacting us at 844.663.2928.

## Courtesy Pay Limit

Courtesy Pay has a dynamic daily overdraft limit that determines the maximum amount of overdraft coverage available to you. The dynamic overdraft limit is calculated on an algorithm that includes several variables (for example, Account activity age of account, monthly deposits, etc.) This limit may be higher or lower than the current static limit. Your limit may be suspended or reduced to $5.00 when eligibility criteria are no longer met. This will result in items being returned unpaid to merchants or other third parties.

## Courtesy Pay Fee

When we cover your transactions with Courtesy Pay (Standard and Additional), you will be charged a $29 fee each time an item is presented for payment. Should a single item be presented multiple times, multiple fees will be assessed. The credit union may charge a maximum of 5 Courtesy Pay fees per day, per account overdrawn.

## What if I don't have Courtesy Pay?

If you choose not to opt-in to Standard Overdraft Courtesy Pay or Additional Overdraft Courtesy Pay, your transactions will be declined when you don't have the funds in your account to cover them. Choose your level of overdraft protection through online banking or the OneAZ Mobile Banking app. For additional help, call our Member Care Center at 844.663.2928 or schedule an appointment at your local branch. For additional help, or to opt in or out of Courtesy Pay anytime, call our Member Care Center at 844.663.2928.

# Debit Cards

### Card Arrival:
All debit card holders will receive a new OneAZ Visa® debit card by mail by September 14.

### Activation:
All OneAZ Members with a Checking Account should activate their new Visa® Debit Card as soon as it arrives, so it is ready for use on **September 14**. When activating, you will be prompted to set up a new PIN.

### Current Card Usage:
Continue using your current 1st Bank Yuma Mastercard® debit card through **Sunday, September 13**. After this date, it will stop working.

### Important Note:
Purchase and cash advance limits on your current card may be restricted during the September 11–14 service downtime.

### Recurring Subscriptions:
Once you activate your new OneAZ Visa® debit card, you must update any recurring payments or subscriptions with your new card information.

# Branch Locations & Contact Us

### Expanded Branch Hours

Beginning **September 14**, branch hours for Yuma, Fortuna, San Luis, and Nogales locations will expand to better serve our members:

- **Monday – Thursday | 9:00 AM – 5:00 PM**
- **Friday | 9:00 AM – 6:00 PM**

For the most up-to-date information on all branch locations, hours, and ATMs, please visit **OneAZcu.com/Locations**.

### We’re Here to Help

If you have questions or need assistance at any point during this transition, our team is here to support you every step of the way. Please don’t hesitate to reach out or visit your local branch.

# Fee Schedule & Product Mapping

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

| CONSUMER | | | |
|---|---|---|---|
| 1st Bank Yuma<br>Product Name / Fees | | OneAZ<br>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 |
| 1st Value Connection | $15; waived w/$15,000 combined balances | Free Checking | $0 |
| 50+ Checking | $8; waived w/$1,000 or combined balances of $5,000 | Free Checking | $0 |
| 1st Benefit Interest Checking | $0 | Benefits Checking | $5 |
| **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 |

Note: Please see membership account agreement for additional terms and conditions.

| CONSUMER | | | |
|---|---|---|---|
| 1st Bank Yuma Product Name / Fees | | OneAZ Product Name / Fees | |
| 1st Value Connection MMA | $15; waived w/$15,000 combined balances | Money Market Checking | $10; waived with a month-end balance of $1,000 or more |
| Platinum Savings | $10; waived w/$20,000 minimum daily balance | Propel | $2; waived w/eStatements |
| 1st Personal Ambitious Savings | $50.00 Excessive Transaction Fee above 3 | Propel | $2; waived w/eStatements |
| Certificate of Deposit (CD) | | | |
| 90-179 Day Personal | $0 | 3 Month | $0 |
| 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 |

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| CONSUMER | | | |
|---|---|---|---|
| 1st Bank Yuma<br>Product Name / Fees | | OneAZ<br>Product Name / Fees | |
| 60 Month Roth IRA | $0 | 60-Month IRA | $0 |
| 60 Month CESA IRA | $0 | 60-Month IRA | $0 |
| 60 Month SEP IRA | $0 | 60-Month IRA | $0 |
| 7-Month CD Special | $0 | 6 Month Certificate | $0 |
| 17-Month CD Special | $0 | 18 Month Certificate | $0 |
| 1-Year Liquid CD – Personal | $0 | 12 Month Certificate | $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 |

Note: Please see membership account agreement for additional terms and conditions.

| COMMERCIAL | | | |
|---|---|---|---|
| 1st Bank Yuma<br>Product Name / Fees | | OneAZ Credit Union<br>Product Name / Fees | |
| Checking | | | |
| 1st Business Tax Account | $6 | 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 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 | See Above |
| 1st Public | $1.00 each for Excessive Transactions over 200; $4.00 Continuous Overdraft Fee (imposed on third business day) | Small Business Checking | See Above |
| 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 |

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| COMMERCIAL | | | |
|---|---|---|---|
| 1st Bank Yuma<br>Product Name / Fees | | OneAZ Credit Union<br>Product Name / Fees | |
| 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 |
| 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 |

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| COMMERCIAL | | | |
|---|---|---|---|
| 1st Bank Yuma<br>Product Name / Fees | | OneAZ Credit Union<br>Product Name / Fees | |
| 24 Month Public | $0 | 24-Month Business | $0 |
| 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 |
| 1-Year Liquid CD – Business | $0 | Business 12 Month Certificate | $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 |

Note: Please see membership account agreement for additional terms and conditions.

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

Note: Please see membership account agreement for additional terms and conditions.

OneAZ
CREDIT UNION

# Bank without Limits

We're more than a financial institution – we're your trusted partner, clearing the way for you to achieve your dreams.

- High-yield savings accounts
- Credit card rewards programs
- Home and auto loans
- SBA loans and business services
- Free checking
- And more!

OneAZ Credit Union is the financial trailblazer, inspiring dreams and driving prosperity and community growth through innovative solutions.

## Learn More Today!