

OneAZ Connect

SECOND QUARTER 2018



PRESIDENT'S MESSAGE

Dear members,

Your Credit Union has started 2018 on a strong note. After a successful 2017, OneAZ Credit Union continues to grow and improve. Every decision we make is to better serve you, our valued members, and provide an easy, enjoyable and efficient experience.

We began the year by simplifying the loan application process for our members. We know that your time is valuable, so we have created a more efficient and intuitive system to benefit you. When applying for credit cards and car loans, you can now spend less time filling out applications and more time focusing on what matters most to you.

To better serve our members in Phoenix, I am pleased to share that we opened a new branch in March, located at 1925 West Happy Valley Road. The Happy Valley branch brings the same great service provided by our dedicated associates, along with modern technology for truly efficient banking. Progress continues on building a new branch in the Oro Valley community near Tucson. We are thrilled to serve Arizona and improve your member experience.

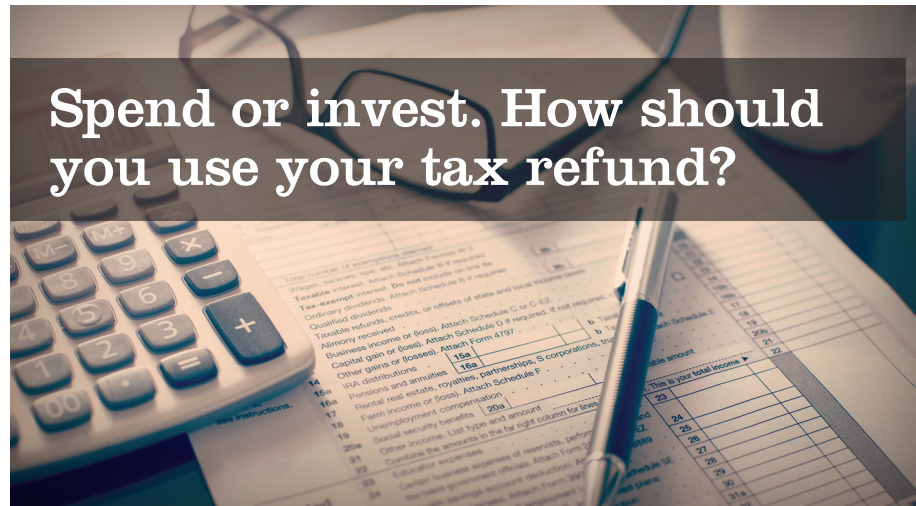
In March we launched the 2018 OneAZ Scholarship Program. Thanks to your generous contributions, OneAZ Credit Union and OneAZ Community Foundation will award a total of \$20,000 in scholarships to ten students attending Arizona universities and community colleges. We know that students represent the future, and investing in them means we are investing in Arizona.

As we grow and improve, one thing remains the same: our mission to improve the lives of our members, associates and the communities we serve. Thank you for your membership.

Sincerely,

David E. Doss

David E. Doss
President and CEO



Spend or invest. How should you use your tax refund?

It's that time of year—many Americans are getting big tax refund checks. And while it may be burning a hole in your pocket, there are a few ways you can consider investing it for financial success.

Ditch your debt

Whether it's credit cards, student loans, or a car payment, a bigger payment than normal can make a significant difference. You can make one lump payment to the loan with the highest interest, or spread it around to lower a few debts at the same time.

Save for the unknown

Having enough money in your savings can ease stress and provide peace of mind that you can handle any emergency that might come your way. You should aim for enough to cover three months' income, and starting with your tax refund check can put you on the path for a healthy bottom line.

Invest in your future

If you put your tax refund into an investment, like an IRA, you'll thank yourself down the road. And if you really want to boost your retirement funds, commit to investing each tax refund over the next five years.

Improve your home

If you're preparing to sell, refinance, or just want to spruce up your home a bit, your tax refund is a good way to invest in your home without dipping into savings. A fresh coat of paint, updated appliances or some landscaping can go a long way to increase the value of your home.

Whether you're putting your tax refund into savings, investing it or using it as a down payment for that car you've been dreaming of, OneAZ Credit Union can help you achieve your financial goals this tax season.



Cash for your college fund.

(Cap and gown not included.)

OneAZ Credit Union and OneAZ Community Foundation announce the 2018 OneAZ Credit Union Scholarship Program.

Ask a branch associate or visit OneAZcu.com/scholarship for details on how to apply for a \$2,000 OneAZ Credit Union college scholarship.

Online applications accepted through April 22, 2018.

2018 ANNUAL MEETING



Since 1951, OneAZ Credit Union has been serving the needs of Arizona residents. We invite all members to register and join us for our 67th Annual Business Meeting.

Date April 17, 2018

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

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

To Register 800.671.1098

Proposed Agenda

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

Your Board of Directors


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

Contact Us

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|----------------------|--------------|
| Home Loans | 855.505.HOME |
| Member Service | 844.663.2928 |
| Consumer Loans | 800.453.9897 |
| Telephone Banking | 800.604.2573 |
| Investment Services | 877.566.0517 |
| Card Services | 800.611.5006 |
| Business Lending | 800.562.0662 |
| Career Opportunities | 602.322.6500 |

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Let's bank together.