



Your voice, *your future.*

2021 ANNUAL REPORT



Who We Are

OneAZ Credit Union is dedicated to the financial health and well-being of Arizonans. Since 1951, we have served members with the tools they need to live financially healthy lives. At OneAZ, members have a voice in how their financial institution conducts business. It's your voice that has guided us for 70 years, and it's your voice that will lead us into the future.



OUR VISION

We will be the preferred financial institution of all Arizonans.

OUR MISSION

We exist to truly improve the lives of our members, our associates and the communities we serve.

OUR VALUES

- We are member centric, associate focused and community oriented
- We are equitable, transparent and trustworthy
- We are inclusive and celebrate diversity
- We are dedicated to providing the best member experience
- We educate members and have their best interests at heart

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As a credit union, we are accountable to you and no one else. It's your voice, your engagement, that set OneAZ above the rest.



A Message from the President and CEO

At OneAZ Credit Union, improving the lives of our members is our guiding principle. We provide you with the best products and services so that you can live a financially healthy life. As a credit union, we are accountable to you and no one else. It's your voice, your engagement, that set OneAZ above the rest.

2021 was a historic year for OneAZ. In October, we celebrated our 70th anniversary, a milestone that many institutions aspire to reach. Our longevity isn't a secret. We're here because of our members and their voices. When we launched in 1951, we were a small group of employees from the State of Arizona who wanted a voice in how their money was managed. For 10 years we didn't have a single branch location, only a tiny office space and a crew of early associates who wanted to serve their fellow state employees with secure and low-cost banking solutions. Their dedication to protecting members' financial well-being is what has sustained us through times of struggle and times of abundance.

We reflected on our 70 years of service this past fall with immense gratitude for each of our members. October was a celebration of your trust in us as your preferred financial institution. Our branches hosted a fun week of giveaways and prizes. It's fitting that as we celebrated that milestone, we also had record growth. In 2021, nearly 20,000 new members joined OneAZ, a 25% increase when compared to 2020, and we are proud to now serve over 150,000 members. More Arizonans are joining the Credit Union Movement because they understand that their community credit union provides them with a positive experience that they won't get from a big national bank.

At OneAZ, our associates take the time to listen to you. Your voice has been so important as we grow and expand the ways in which we can help you have the most hands-on and user-friendly experience possible. This past year, you told us you wanted more options

when it came to online and mobile banking. Over the summer, we brought you Next Level Banking with enhanced features that truly let you do your banking when, where and how you choose. We then brought the same upgraded online and mobile banking experience to our business members. These were big upgrades, and we are so grateful for your patience as we transitioned.

Last year, we also expanded our ability to accept new loan applications by phone. You can now apply for a new mortgage or auto loan anytime, day or night, weekday or weekend. That means when you're house hunting on the weekend or shopping online for that new car in the evening, you don't have to wait hours or days to call us to apply for your loan. When you find the one, you can jump on it because we're just a phone call away any hour of the day.

Our values of diversity, equity, inclusion and belonging are seamlessly woven into every aspect of our culture. We strive to provide a banking environment where our members and our associates feel valued for who they are and that they are always treated with respect and dignity. These values have been a part of our culture for the last 70 years, and they will continue to be embraced for the next 70 years and beyond.

At OneAZ Credit Union, our members are our mission; we exist to truly improve their lives. As we look to the future, your voice will continue to guide us. We will continue to grow together.

In Service,



Kim Reedy



Member Stories

Mahalo Made

Lastassia “Lady La” Eidson has worn many hats in her career. She’s been a local radio star and a podcaster, and her latest venture has been as a small business owner. La launched Mahalo Made in 2017, serving her Hawaiian-style shave ice from a refurbished Airstream.

Her artful and delicious treats quickly gained a loyal following, with fans literally trailing her Airstream and lining up for shave ice. Last year, La decided to set down roots, putting the Airstream in park and opening her first brick and mortar storefront. Mahalo Made now calls The Frederick in Central Phoenix home.

“Working out of the trailer was much more difficult,” La said. “Here we get to unlock the door and come right in, and everything’s set up and waiting for us. Also, just what it means to have a home and a pair of keys.”

La’s connection with OneAZ Credit Union goes back over 20 years. When she was just 13 years old, her family opened her first banking account with OneAZ, and she’s been a loyal member ever since. Because of her longtime connection to the credit union, La knew

all about OneAZ’s efforts to support local businesses throughout the state. She looked for that type of support when opening her own business and turned to OneAZ for all her business banking needs. “The way that OneAZ has stepped up for me as a local business and local business owner, you really can’t pay for that kind of partnership,” she said.

Phoenicians still can’t get enough of La’s shave ice. Visit Mahalo Made on any day of the week and you’ll find a line out the door. Even in the hot summer months of August and September, people didn’t mind sweating it out for a chance to cool down with these chilly and tasty treats. In fact, it’s not uncommon for Mahalo Made to sell out just hours after opening.

La and her crew make all the syrups themselves from fresh, organic fruit, so nothing is pre-packaged or made from artificial ingredients. And there’s an extra ingredient that harkens back to her brand’s name. “Everything made out of gratitude,” La said of the reason she named her brand Mahalo Made. “That’s the closest translation we have in English to the Hawaiian word ‘Mahalo’.”

Verde Valley Habitat for Humanity

Habitat for Humanity was founded with the vision of building a world where no one struggles with housing insecurity. Verde Valley Habitat for Humanity (VVFH) is bringing that mission to the Northern Arizona communities of Sedona, Clarkdale, Camp Verde, Rimrock and Cornville.

Amid the vacation rentals and second homes in this region are people struggling to find affordable housing. Veterans, seniors and low-income families are most at-risk. As Executive Director Tania Simms put it, “Just because someone has a low income, doesn’t mean they shouldn’t have a chance to be a homeowner.”

Like all Habitat for Humanity affiliates, Verde Valley Habitat builds homes for those in need. VVFH’s partnership with OneAZ has been crucial to getting some

of these projects off the ground. It started with securing funding for a triplex in Sedona. “We wouldn’t have been able to build those three homes at one time if it wasn’t for the partnership and relationship,” said Simms. The first residents in that new development moved in within months of it being completed in June 2020.

What makes the relationship with OneAZ different? For Simms, it’s the communication and partnership she’s formed with the OneAZ business banking team. “We have a personal relationship,” she said. “There’s a person we can go to, and not just a phone number to call.” Plus, Simms says the team knows the Verde Valley community and cares about improving lives of its residents. Simply put, Simms said, “I’m not sure that we would’ve been able to get some of the funding that we were asking for without that deeper communication.”



Together is better.



What Guides Us

DIVERSITY

A broad spectrum of characteristics including race, skin color, ethnicity, national origin, gender, age, religion, language, disability, sexual orientation, gender identity, veteran status, socioeconomic status, family structure, geographic differences, diversity of thought, life experiences, and all the things that make us who we are.

INCLUSION

Cultivating an environment that connects each associate to the organization; encouraging collaboration, flexibility, equity, and openness so that all individuals are heard, valued, and empowered to participate and contribute to their full potential.

MEMBER AND COMMUNITY VISION

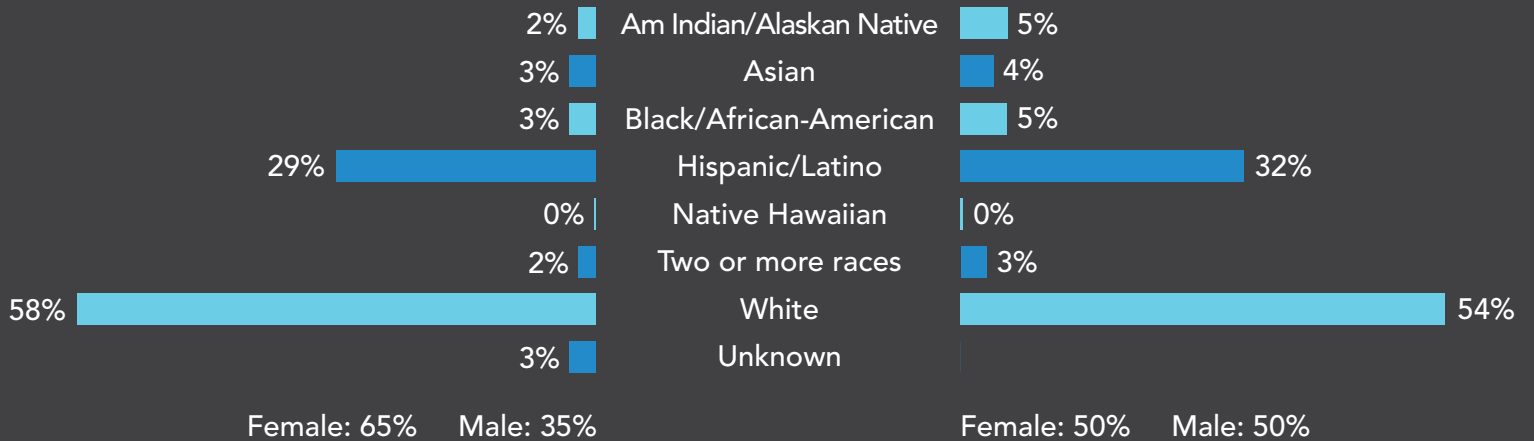
We believe that when our associates embrace and embody our inclusive-driven culture, our members and communities will benefit.

OneAZ is committed to creating and maintaining a safe and inclusive environment for all Arizonans. Our Together is Better initiative aims to ensure these values are seamlessly incorporated into everything we do. Our commitment to diversity, equity, inclusion and belonging begins at home with our workforce. We celebrate our culture of inclusivity, and we recognize there is still work to be done to make OneAZ representative of the great diversity of Arizona. The graphic on the next page showcases our progress in 2021. We promise to continue to be transparent and accountable as we all work together to increase representation, equity, inclusivity and belonging throughout our team of associates.

DEMOGRAPHIC REPRESENTATION

ONEAZ ASSOCIATES

ARIZONA POPULATION



94 COMPANY-WIDE INTERNAL PROMOTIONS

GENDER



Female: 66
Male: 28

MANAGEMENT POSITIONS



Female: 21
Male: 12

Assistant Manager: 3



Assistant Director: 2



Vice President: 7



Manager: 14



Director: 5



Regional President: 1



EVP: 1



ETHNICITY



American Indian/
Alaskan Native



Asian



Black/African
American



Hispanic/
Latino



Two or
more races



White



(LEFT TO RIGHT): MICHELLE IHEGBOROW, DESIREE COOK AND MIRANDA RICHARDSON CUT THE RIBBON ON **I AM YOU 360**'S NEW HOUSING UNITS FOR AT-RISK YOUTH.

Investing in Your Community

At OneAZ, we strive to be a force for good in the communities we serve. Through the OneAZ Community Foundation, we're able to truly improve the lives of those in our community who need it most. Over 100 nonprofits across Arizona received grants from the foundation in 2021. The stories of these organizations are truly inspiring.



I Am You 360

A home is more than a roof over your head. Desiree Cook understands that for Arizona's at-risk youth, a home could mean the difference between a life of hardship and a bright future. Seven years ago, Desiree founded I am You 360 to provide vulnerable families in Tucson with basic healthcare products. Last year, the organization expanded its mission to help provide at-risk youth with housing.

In August, I Am You 360 cut the ribbon on a safe-housing complex for 10 young people who were either homeless or aging out of the foster care system. These studio units were newly refurbished and fully furnished, and OneAZ helped stock them with basics that anyone moving into a new home would need. "We're doing the hard work of digging deep, so the kiddos who we

serve can be healed, restored and have a sense that the community is investing in them," said Desiree.

Having a place to call home is just the beginning of a new life for these youth. It will allow them to obtain gainful employment, pursue their education and give back to the community through their own charitable work.

I Am You 360 also continues to grow so it can help even more people in Tucson. They recently broke ground on another safe-housing project. This one will be a community of tiny homes that will provide another 10 youths with secure housing and OneAZ is helping to sponsor one of those homes. "OneAZ has been instrumental on both projects," Desiree said. "It's so inspiring to see how we're better together."



INSTRUCTORS FROM **CAMELOT THERAPEUTIC HORSEMANSHIP**
TRAIN AT THE ORGANIZATION'S SCOTTSDALE FACILITY.



I've seen time and time again...when they get it, that's a moment when lives are forever changed.

Camelot Therapeutic Horsemanship

The horse is a powerful symbol in the West. It's an emblem of freedom and strength. Camelot Therapeutic Horsemanship in Scottsdale is transforming those metaphors into reality.

The mission of Camelot Therapeutic Horsemanship is to improve the quality of life for children and adults with disabilities through programs of horsemanship and outdoor education. The lessons of horsemanship provide children with special needs important life skills that they can take with them into their everyday lives. In other words, the instructors and leaders at Camelot are leading children with physical disabilities to lives of freedom and self-fulfillment. "I have heard throughout the years that what Camelot means to them

personally is an opportunity to not sit on the sidelines, to be involved, to learn," said Executive Director Mary Hadsell.

Students at Camelot receive one-on-one instruction in all facets of horsemanship: from riding and driving to grooming and veterinary care, and more. With these skills, students develop strength, balance, and coordination. Most importantly, they acquire self-esteem. "Riding and connecting with an animal is a lot of hard work and it takes patience, and it's something that happens over a long period of time," Hadsell explained. "I've seen time and time again when that 'a-ha' moment happens, when they get it, that's a moment when lives are forever changed."



A Voice for the Community

In 2021, the OneAZ Community Foundation provided \$300,000 in grants to nonprofits throughout Arizona. This marks a record-breaking year in giving for the Foundation. We are grateful to our members, who largely fund the Foundation through their debit card swipes. Each time a member swipes their card, we donate one-cent to the Foundation. In 2021, members swiped their cards 27.5 million times, amounting to \$275,479 in donations to the OneAZ Community Foundation.

How We Help

Community Impact Grants

The OneAZ Community Foundation annually awards Community Impact grants in amounts of \$2,000.

Together is Better Grants

Last year, the OneAZ Community Foundation launched the Together is Better grant program. Together is Better grants are awarded bimonthly in amounts ranging from \$3,000 to \$5,000.

70 Years of Service Grants

In celebration of our 70th anniversary, the OneAZ Community Foundation provided an additional \$70,000 in grant funding that was distributed to 18 nonprofit organizations across Arizona.

Who We Help

The OneAZ Community Foundation's charitable giving is guided by Five Pillars of Support. These pillars ensure our giving builds strong communities throughout the state of Arizona.



Children's Health



Food Banks



Financial Education



Veterans' Interests



Local Youth Programs

2021 Grant Recipients | \$300,000 Awarded

Community Impact Grants

- 3rd Decade
- Agape House of Prescott
- Arizona Dental Foundation
- Arizona Outdoor Adventures, Inc.
- Arizona Technology Council Foundation
- AZ Heroes to Hometowns Foundation
- Bookmarks-Friends of the Cottonwood Public Library
- Boys Hope Girls Hope of Arizona
- Bradshaw Mountain Performing Bears PTO
- Camp Sky-Y
- Cancer Support Community Arizona
- CDT Kids
- Chicanos Por La Causa
- Creighton Community Foundation
- El Grupo Youth Cycling
- Family Promise
- Flagstaff Family YMCA
- Furnishing Dignity
- Handi-Dogs, Inc
- Hearts of Gold Foundation
- HeARTsy
- Heroes & Horses
- House of Refuge, Inc.
- Journey Inn Ministries
- Midwest Food Bank, NFP
- Mom's Pantry
- Our Neighbors Farm & Pantry
- Owl & Panther
- People Who Care
- Pima Foundation for Youth Inc.
- Prescott Area Shelter Services
- Prescott Valley Police Foundation
- Sedona Area Homeless Alliance
- Sedona Arts Center
- Sisterhood Connection Foundation Inc.
- Smiles for Veterans
- Soldier's Best Friend
- St. Mary's Food Bank
- Stepping Stones of Hope
- Sunshine Rescue Mission & Hope Cottage
- Terra Birds
- The Devereux Foundation
- The Gilbert Chamber of Commerce Foundation
- Tucson Arizona Boys Chorus
- Valleylife
- Verde Valley Homeless Coalition
- Verde Valley Senior Center
- Willcox Theater and Arts, Inc.
- Yavapai Big Brothers Big Sisters
- Yavapai County Search and Rescue Team- Search Dog Unit
- Yavapai Regional Medical Center Foundation

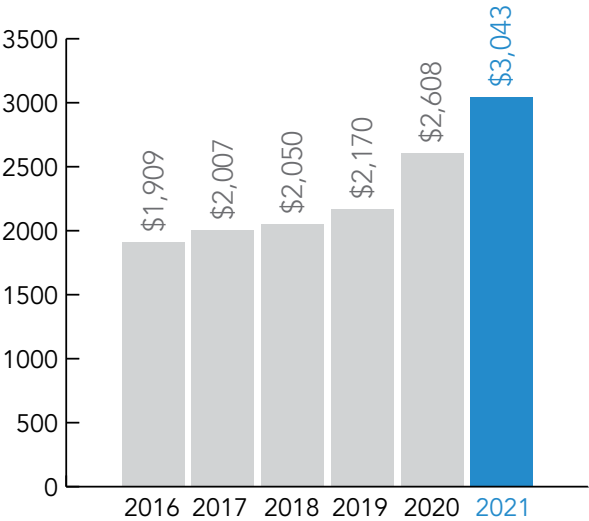
Together is Better

- A New Leaf
- Act One
- Arizona Crisis Team
- Autism Society
- Bethany's Gait, Inc.
- Black Coaches Association of Arizona
- Boys & Girls Club of Gila Valley
- Bread of Life Mission
- Buddy Whitethorn Foundation
- Camelot Therapeutic Horsemanship
- Deep Sea Valkyries
- Feeding Phoenix Farm Inc.
- Flagstaff Family Food Center
- Foster Arizona
- Generation Justice
- Habitat for Humanity Northern Arizona
- High Country Humane
- I am You 360
- Journey Inn Ministries
- Junior Achievement of Arizona
- Meals of Joy
- Nathaniel's Childhood Cancer Foundation
- People Who Care
- Phoenix Rescue Mission
- Prescott YMCA of Yavapai County
- Reach for the Stars
- Scholarships A-Z
- Southern Arizona Book Heroes
- St. Joseph the Worker
- Terra BIRDS
- Vision of Vets

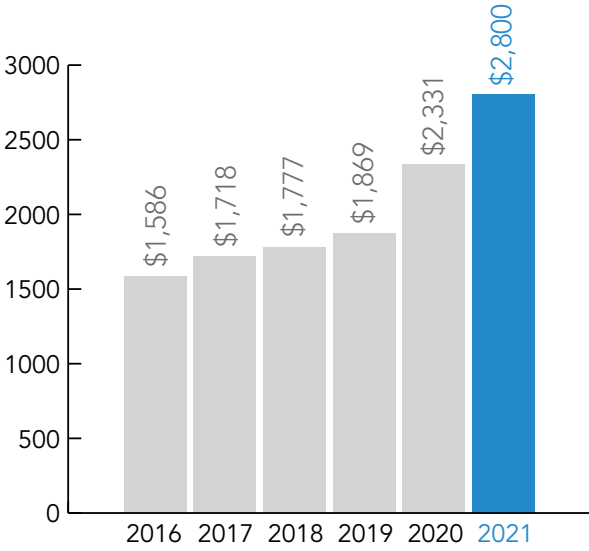
70th Anniversary Holiday Giving

- Amphi Foundation
- Camp Colton
- Chandler Compadres
- Christ's Church of Flagstaff
- Feed the Children
- Girl Scouts of Southern Arizona
- Heart Link
- Hearts of Gold
- House of Refuge
- I Am You 360
- Launch Pad
- Mom's Pantry
- Over the Rainbow Butterfly Garden
- Prescott Area Shelter Services
- South Tucson Fire Department
- State Forty Eight Foundation
- Stepping Stones
- Trot

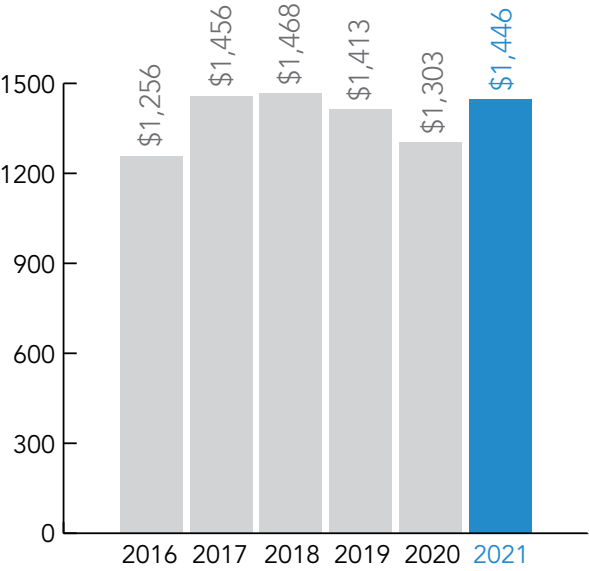
Financial Summary



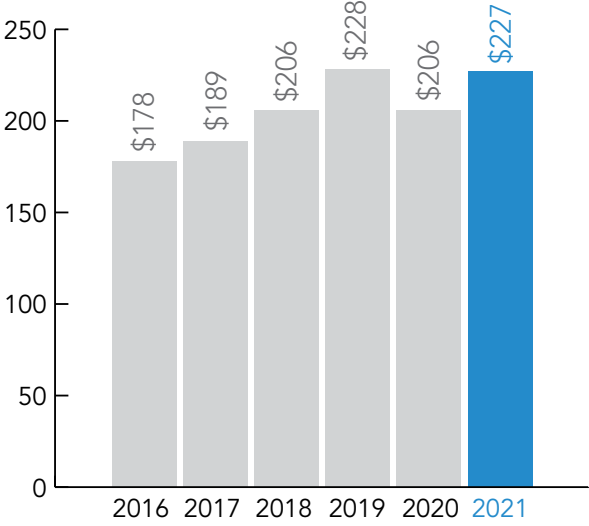
ASSETS | \$ Millions



MEMBER SHARES | \$ Millions



TOTAL NET LOANS | \$ Millions



EQUITY | \$ Millions

BALANCE SHEET \$ Thousands	2021	2020
Cash and cash equivalents	\$198,864	\$213,124
INVESTMENT SECURITIES		
Investments	\$1,278,336	\$974,334
Loans to members, net of allowance for loan losses	\$1,445,863	\$1,302,772
Premises and equipment, net	\$66,212	\$62,432
NCUSIF deposit	\$23,386	\$19,549
Other assets	\$30,420	\$35,914
TOTAL ASSETS	\$3,043,081	\$2,608,125
Members' share accounts	\$2,799,731	\$2,330,582
Borrowed funds	–	\$56,500
Pension plan funded status	\$777	\$4,228
Accrued expenses and other liabilities	\$15,442	\$10,594
TOTAL LIABILITIES	\$2,815,950	\$2,401,904
Total members' equity	\$227,131	\$206,221
TOTAL LIABILITIES AND MEMBERS' EQUITY	\$3,043,081	\$2,608,125

STATEMENT OF INCOME \$ Thousands		
Net interest income	\$59,190	\$63,613
Provision for loan losses	(\$15,500)	\$45,922
Net interest income after provision for loan losses	\$74,690	\$17,691
Non-interest income	\$41,940	\$36,017
Non-interest expense	\$88,874	\$85,678
NET INCOME	\$27,756	(\$31,970)



2021 YEAR IN REVIEW

For 70 years, Arizonans like you have trusted OneAZ with their financial well-being. We are grateful that over 150,000 Arizonans have chosen to bank with a credit union that puts their needs first. At OneAZ, our members are our mission. We listen to your voice by providing you with enhanced technology, competitive interest rates, low fees and the friendly, personalized service you deserve. Here are a few of the ways we helped our members in 2021.

3,812

CREDIT CARDS



\$419 M

IN HOME LOANS



7,121

AUTO LOANS



\$3 B

TOTAL ASSETS



\$104.6 M

INVESTED IN BUSINESSES



20

BRANCHES



\$300,000

COMMUNITY GIVING



Board of Directors

The Board of Directors provides strategic direction, formulates policies and ensures the financial soundness of your credit union.



MARTHA N. ROZEN
Chairperson

Assistant Director
Chief of Administrative Services
Arizona State Retirement System



JON P. BORGE
Vice Chairman

Manager, Treasury Services
Freeport-McMoRan, Inc.



GEORGANNA MEYER
Secretary

Economist
The Maguire Company



DR. RYAN WILLIAMS
Treasurer

Principle, International Finance
Oxera Consulting



RAY O'CONNOR
Director

Retired Controller
State Compensation Fund



DR. PEARLETTE RAMOS
Director

Deputy Assistant Director,
Arizona Department of Economic Security



JOSEPH C. SMITH
Director

Retired Senior Executive
Arizona State Government
USAF LT Col, Retired



SAM J. WHEELER
Director

Retired Executive Director
Arizona State University
Former AVP
Northern Arizona University



MARQUETTA WHITE
Director

Retired Assistant Director
Arizona Department of Revenue

Message from the Chair



MARTHA ROZEN
CHAIRPERSON

In 2021, OneAZ Credit Union experienced tremendous growth. We welcomed a record number of new members and now serve over 150,000 Arizonans. The Board of Directors is so grateful to each of those members, new and old, who have joined OneAZ. With over \$3 billion in assets, more Arizonans recognize that they have a safe and secure financial future with OneAZ. Most importantly, we give them a voice in how their credit union operates.

As a financial institution dedicated to putting people first, we are proud of our efforts to make diversity, equity and inclusion a part of everything we do.

The growth we've seen has allowed us to give back to communities across Arizona in ways we couldn't have imagined possible a few years ago. After all, a large part of the OneAZ Community Foundation's funding comes from members swiping their OneAZ debit cards. This past year, those swipes allowed us to donate \$300,000 to nonprofits around the state. Because of you we're able to help so many different organizations — from food banks in Flagstaff to child welfare organizations in Phoenix to non-profits helping to fight childhood cancer in Tucson.

As a financial institution dedicated to putting people first, we are proud of our efforts to make diversity, equity and inclusion a part of everything we do. Creating and maintaining a safe culture for our members and associates has been an important part of our values for a long time, and we're excited to keep that legacy going through our Together is Better initiative.

OneAZ's future is so bright. As we continue to reach new members and introduce them to what it means to bank with a credit union, we will keep our mission front and center. We will continue serving you with the tools you need for your financial well-being. That means listening to your voice and delivering innovative products and services that fit your needs.

A handwritten signature in black ink that reads "Martha N. Rozen". The signature is fluid and cursive, with the first letters of each name being capitalized and prominent.

Martha Rozen

Supervisory Committee Report



ED SANCHEZ
CHAIRPERSON



**FROM LEFT TO RIGHT: SANDRA BUFFORD,
ED SANCHEZ, HENRY BLANCO
NOT PICTURED: SARA CLICK**

Your Supervisory Committee is appointed by the Board of Directors and is responsible for ensuring that the assets of OneAZ Credit Union are safeguarded; an independent audit is performed annually; account balances of the membership are verified; and appropriate policies and procedures exist to ensure compliance with management's objectives and regulatory requirements. These responsibilities are accomplished through regular meetings with the Board of Directors, credit union management and staff, Risk Management/Internal Audit, external auditors, and regulators to review the credit union's activities.

We wish to express our appreciation to the Board of Directors, management and staff for their continued cooperation, compliance and dedication to the success of OneAZ Credit Union.

As of September 2021, the Arizona Department of Insurance and Financial Institutions and the National Credit Union Administration jointly completed their annual regulatory examination. In addition, the Committee independently selects a certified public accounting firm to perform an opinion on the credit union's financial statements.

The Supervisory Committee has reviewed and discussed the financial statements in the annual report. The Committee concludes that OneAZ Credit Union remains compliant with financial and operational internal controls and applicable regulatory requirements. We wish to express our appreciation to the Board of Directors, management and staff for their continued cooperation, compliance and dedication to the success of OneAZ Credit Union.

A handwritten signature in black ink, appearing to read 'Ed Sanchez', written in a cursive style.

Ed Sanchez

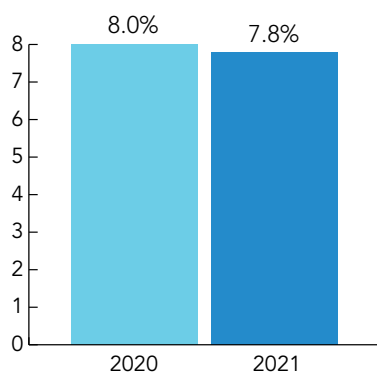
Treasurer's Report



DR. RYAN WILLIAMS
TREASURER

As Treasurer of the OneAZ Credit Union Board of Directors, I am proud to report that OneAZ continues to be a strong, stable, and secure financial institution. In 2021, OneAZ experienced record growth in membership, which is a direct result of our associates' dedication to improving the lives of our members.

Assets grew by 16.7% to reach \$3.04 billion, and member loan growth reached \$1.45 billion. OneAZ's capital strength of 7.78% exceeds the National Credit Union Administration (NCUA) well capitalized threshold of 7.00%.



CAPITAL STRENGTH | %

OneAZ Credit Union is poised for greater growth in 2022 and beyond. That growth will drive our continued investment in improved technology, products, and services to bring our members the best banking experience possible.



Dr. Ryan Williams
Treasurer

Executive Leadership Team

Kim Reedy

President and Chief Executive Officer

Ken Bauer

Executive Vice President, Chief Lending Officer

Mike Boden

Executive Vice President, Chief Financial Officer

Michael Emanuelli

Executive Vice President, Chief Administration Office

Deborah Pearson

Executive Vice President, Chief Marketing and Experience Officer

Laura Worzella

Executive Vice President, Chief Operating Officer



BACK ROW FROM LEFT: MIKE BODEN, KEN BAUER, MICHAEL EMANUELLI
FRONT ROW FROM LEFT: LAURA WORZELLA, KIM REEDY, DEBORAH PEARSON



Serving Members Across Arizona

Chino Valley

1021 N. Highway 89, Suite 106, 86323

Cottonwood

601 W. State Route 89A, 86326

Flagstaff – Sawmill

825 E. Butler Avenue, 86001

Flagstaff – US Highway 89

5200 N. US Highway 89, 86004

Gilbert – Guadalupe Road

2277 W. Guadalupe Road, 85233

Gilbert – Higley/Queen Creek

3349 E. Queen Creek Road, 85297

Glendale – ASU West

4701 W. Thunderbird Road, 85306

Glendale – Union Hills Drive

8285 W. Union Hills Drive, Suite 106, 85308

North Scottsdale

16600 N. Scottsdale Road, 85254

Oro Valley

10718 N. Oracle Road, 85737

Phoenix – Happy Valley

1925 W. Happy Valley Road, 85085

Phoenix – Monroe Street

1812 W. Monroe Street, 85007

Prescott – Gail Gardner Way

1335 Gail Gardner Way, 86305

Prescott – Gurley Street

550 E. Gurley Street, 86301

Prescott Valley

7111 Pav Way, 86314

Safford

280 W. Main Street, 85546

Sedona

20 E. Roadrunner Drive, Suite C, 86336

Tempe – Southern Avenue

840 E. Southern Avenue, Suite 101, 85282

Tucson – Alvernon Way

777 S. Alvernon Way, 85711

Tucson – Oracle Road

6456 N. Oracle Road, 85704



Let's bank together.

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1.844.663.2928 | [OneAZcu.com](https://www.OneAZcu.com)

Insured by NCUA Equal Housing Lender. NMLS 607456. For membership eligibility, visit [OneAZcu.com/Membership](https://www.OneAZcu.com/Membership).