

PRESIDENT'S MESSAGE



Dear Members,

On behalf of OneAZ associates and the Board of Directors, Happy New Year! Stepping into 2024, I'm reminded of the power of fresh beginnings and renewed commitments. I want to reaffirm OneAZ's unwavering commitment to our members – to improve the lives of our members and their communities by providing an unparalleled banking experience.

Reflecting on the transformative year we leave behind, I'm thrilled to share that the future on the horizon looks brighter than ever for OneAZ and our membership. We are in the midst of transforming OneAZ into an industry leader in digital banking and innovation. It starts with our internal team. We've recently welcomed three exceptional leaders – Osman Ulhaq as Chief Strategy and Growth Officer, Sandeep Uthra as Chief Technology Officer, and Jackie McCormick as SVP Chief People and Culture Officer. Their expertise in the financial industry is steering us towards a groundbreaking path of redefining interconnected banking technology. Our goal is to revolutionize banking for Arizonans. This will translate into an unmatched banking experience that puts your unique, individual needs front and center and delivering an unparalleled membership experience.

Already, we're making strides to simplify the approval process for auto loans, recognizing the challenges posed by record-high federal interest rates and inflation. Understanding the significance of a car as one of life's major investments, we're committed to ensuring greater access to auto loans for all our members. To achieve this, we've revisited our loan approval criteria and made significant adjustments that will enable our members to secure financing more effectively.

In 2024, our pledge to uplift lives in your community stands stronger than ever. Our continued efforts in giving back to the community not only underscores OneAZ's dedication to Arizona but also reflects our members' growth and values. Our ability to give back is a direct result of your actions; every time you use your debit card, one cent goes to the Foundation. These contributions directly enrich your neighborhood. Those pennies add up to dollars and those dollars change lives; in 2023, I'm happy to report that we donated nearly \$500,000!

Thank you for being an integral part of our journey. Here's to a year of progress, partnerships, and continued positive impact in our communities!

Respectfully yours,

Brandon Michaels | President and CEO

2024 Annual Meeting

Since 1951, OneAZ Credit Union has been serving the needs of Arizona residents. We welcome all members to register and join us for our Annual Business Meeting. Members may participate in person or virtually.

Date: April 9, 2024

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: Visit our website at www.oneazcu.com/annualmeeting or call 602-467-4124

Agenda

- Welcome & Introduction
- Call to Order
- Pledge of Allegiance
- Approval of Minutes from 2023 Annual Meeting
- Supervisory Committee Report
- Treasurer's Report
- Nominating Committee Report
- Old Business
- New Business
- Bylaw Ratification
 - Article V. Election of Board
 - Section 1 – Nominating Committee
 - Article VI. Board of Directors
 - Section 5. Regular and Special Board Meetings
 - Section 5.1 – Time, Notice and Manner
 - Article VIII. Board Committees
 - Section 2. Eligibility
- President/CEO Report
- Chair's Report & Closing Remarks
- Meeting Adjournment



New Legacy Grant Recipients

\$60,000

Foothills Food Bank & Resource Center, Phoenix:

Funds will help build a new facility and resource room that will allow the organization to enhance its capacity to address the underlying factors contributing to food insecurity.

\$32,000

Manzanita Outreach, Cottonwood:

Grant will be used to purchase a refrigerated van that will expand the organization's ability to address the issue of food insecurity in the Verde Valley.

\$20,000

Flagstaff Unified School District Foundation, Flagstaff:

This grant will provide funding for two major initiatives supporting Flagstaff teachers – the FUSD Foundation Microgrant Program and the FUSD Teacher's Closet.

\$20,000

Sleep in Heavenly Peace, Phoenix:

This grant will go towards the materials needed to build and assemble 80 bunk beds and bedding for children in need across the Valley.

\$10,000

Arizona Heroes Memorial, Oro Valley:

This grant will help cover building costs for the Arizona Heroes Memorial project to honor Southern Arizona's veterans and first responders.

[Visit our Foundation Page](#)

HAPPY NEW YEAR!

Budgeting Tips for the New Year

Make 2024 the year you master your budget! Here are a few tips to get you started.

- Review your statements from the past year.
- Identify your spending categories.
- Determine your income.
- Organize your expenses into your categories.
- Make a plan for each dollar.

Get more details on each step in our Financial Resources Guide.

[Keep Reading](#)



2023 TAX STATEMENTS

If you receive eStatements, your 2023 tax statements will be available by January 31, 2024. We will provide Form 1099-INT for members who earned over \$10.00 in interest and Form 1098 for over \$600.00 paid in mortgage interest.

To find the documentation needed for your 2023 tax returns, complete the following:

1. Log into online banking.
2. Select the three-dot menu on your desktop or the Menu tab in mobile banking.
3. Select Documents and Statements.

If you've opted out of receiving eStatements, your 2023 tax statements will be sent by mail. Expect to receive them by mid-February.

Your Board of Directors

Jon Borge	Chairman
Dr. Pearlette Ramos	Vice Chairperson
Dr. Ryan Williams	Treasurer
Georganna Meyer	Secretary
Ray O'Connor	Director
Martha Rozen	Director
Ed Sanchez	Director
Sam J. Wheeler	Director
Marquetta White	Director
Paul Thomas	Advisory Director
Joseph C. Smith	Advisory Director

Contact Us

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

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



Insured by NCUA
Equal Housing Lender. NMLS 607456.