

# OneAZ Connect

FOURTH QUARTER 2021

## PRESIDENT'S MESSAGE



Dear Members,

This month we're celebrating our 70th anniversary! A lot has changed since OneAZ started serving Arizona state employees in 1951. Back then, we didn't have a branch or much space to operate; all we had was a mission to serve our small but mighty membership base. We've kept that same

dedication to service, putting people over profits and ensuring we're doing everything possible to help members meet their financial needs.

Our anniversary year has been one of tremendous growth for OneAZ. By the time the fourth quarter wraps up, we expect to have over 150,000 members with 20,000 Arizonans joining us during 2021. More people are selecting OneAZ as their preferred financial institution because they know they can trust us to guide them on their journey towards their financial goals. We're so grateful to each one of you for trusting us with your financial wellbeing, because our members are the reason we've been around for so long.

With that growth comes a responsibility to help improve Arizona communities — it's our mission and we're living it every day! This year, the OneAZ Community Foundation pledged to donate \$290,000 in grants to nonprofits across the state. We plan to continue increasing giving in the future because improving our communities is such a key part of who we are and what we're all about!

To celebrate our 70th anniversary, we're giving back to our members. We've lowered our New Auto Loan rates to 1.70% APR and our HELOC 12-month introductory rate to 2.70% APR. We're planning additional specials in the coming months, so stay tuned!

Part of our commitment to providing members with the best service includes giving them more freedom to do their banking whenever it's convenient for them. We're excited to announce that later this month we'll launch 24/7 live loan support for new loan applications! This new service lets members apply for a new loan anytime, day or night, weekday or weekend. With this new service, members will get the same high level of care whether it's 1pm or 1am.

Thank you for letting us serve you!

In service,

Kim Reedy  
President and CEO



## Committed to Providing You with the Best Credit and Debit Card Fraud Alert Tools



OneAZ is committed to providing the best fraud-fighting tools to strengthen our defenses and help our members take immediate action against fraud. We constantly monitor credit and debit card transactions to identify and prevent fraud on your accounts.

This past August, OneAZ implemented credit and debit card fraud alerts, which prompt a text message for the member when suspicious activity is detected on your OneAZ credit or debit card. The text message will present the transaction in question, and you can reply with a simple "Y" for Yes or "N" for No to let us know if the transaction belongs to you.

For questions on this latest release, please call our Member Care Center at 844.663.2928 or visit your local branch.

# 70 Years of Serving Arizona's Communities

Thank you, Arizona, for trusting us with your financial wellbeing. In celebration of our 70th anniversary, OneAZ Credit Union is launching even lower rates for auto and home equity loans.

Learn more at  
[OneAZcu.com/70](https://OneAZcu.com/70)

# 70

years you can bank on.



**NEW AUTO**  
RATES AS LOW AS

**1.70%** APR

FOR 48 MONTHS<sup>1</sup>



**HOME EQUITY**  
LINE OF CREDIT

**2.70%** APR

12 MONTH INTRODUCTORY<sup>2</sup>

APR = Annual Percentage Rate.

Rates as of October 1, 2021

<sup>1</sup> For 2020 and 2021 vehicles. Term of up to 48 months; with an APR of 1.70% and estimated monthly payment of \$21.56 per \$1,000.00 borrowed. Term of up to 60 months; with an APR of 1.90% and estimated monthly payment of \$17.48 per \$1,000 borrowed. Taxes and fees are not included. The rate may vary depending on each individuals' credit history and underwriting factors. Loans through dealers do not qualify for promotional rate. Rates include a 0.25% discount for having a Benefits Checking account.

<sup>2</sup> Rates and terms are based on your credit worthiness. Introductory rate valid for 12 months from account opening. The rate after the introductory period may range from 4.50% to 5.50% based on loan amount, CLTV and applicant's credit. The fully indexed corresponding APR may range from 4.50% to 5.50%. OneAZ may pay third party fees on your behalf, in which case these will be subject to recapture if loan is paid off or closed within 36 months. No \$75 annual inactivity fee with balance and activity. Index (Prime Rate) is published in the Wall Street Journal as of the 15th of each month. Variable Rate Provision: To determine the APR, we add a margin to the value of the index and round up to the nearest 0.25%. Floor Rate: 4.50%, Lifetime cap: 18.00%. Min. Payment: You will be required to make payments during draw period (10 years) and repayment period (up to 15 years).

Conditions apply. Rates and terms subject to change at any time. In order to qualify for the introductory rate discount, you will need to agree to the following: Open a OneAZ Checking account, establish a monthly \$1,000 direct deposit, and set up Auto Pay for the new loan.

## Your Board of Directors

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



Insured by NCUA  
Equal Housing Lender. NMLS 607456.