



New Legacy Grant Recipients

Families Fighting Cancer Together | Thatcher

Families Fighting Cancer Together serves families in Southern Arizona with children battling cancer and other debilitating diseases. The OneAZ Legacy Grant provided 10 families with the support they needed to buy gifts and other holiday needs and helped to pay for essential expenses like vehicle repairs and home improvements that were necessary for the well-being of the child in need.

Homeward Bound | Phoenix

Homeward Bound serves Phoenix-area families facing or experiencing homelessness by providing shelter and after-care programs. Over 160 families in their Shelter and Community Services Program will benefit from the OneAZ Legacy Grant. This program provides families experiencing homelessness with access to an array of services from financial education to youth programs.

Prescott Unified School District Education Foundation Prescott

Prescott USD Education Foundation supports students and teachers by providing programs and resources that enhance their learning experience both inside and outside the classroom. This grant will help the Foundation build new "multi-sensory rooms" designed to give students a relaxing space when behavior becomes a barrier to learning.

Prescott YMCA | Prescott

The Prescott YMCA of Yavapai County provides recreational activities for members of all ages in the Prescott area. With this OneAZ Legacy Grant, the YMCA will be able to upgrade its facility to build a new Esports room for teenagers in the community. This will give Prescott-area teens a safe space to gather and have fun while working together in a competitive gaming space.



2022 Tax Statements

If you receive eStatements, your 2022 tax statements will be available by January 31, 2023. 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 2022 tax returns, please log in to online or mobile banking. Select the three-dot menu on your desktop or the Menu tab in mobile banking, then select Documents and Statements.

If you've opted out of receiving eStatements, your 2022 tax statements will be sent by mail.



Financial Education in Schools

OneAZ is partnering with Banzai! to bring financial education to Arizona students. Banzai! puts a fun and interactive spin on learning about how money works in the real world. If you're an educator and are interested in this fun and dynamic content, we'd love to work with you.

Contact Stephanie Yasar
SYasar@oneazcu.com | 602.467.4251

OneAZ Connect

FIRST QUARTER 2023



PRESIDENT'S MESSAGE

Dear Members,

The new year is a time to reflect on the year we've left behind and look forward to our aspirations and goals for the months ahead.

For our OneAZ Community, 2022 was truly a momentous year. We had another year of record-breaking growth — we welcomed over 22,000 new members to the OneAZ family. More Arizonans than ever are finding a home at our credit union. They're discovering what so many of our longtime members know so well — OneAZ cares about your well-being and will work with you to help you achieve your financial goals.

This year, we have big plans to enhance your banking experience. In the first half of this year, we're expanding efforts to digitize forms and documents, which will make it much more convenient for you to apply for new loans without having to make an appointment at a branch. You'll soon be able to complete these transactions electronically, making it easier for you to do your banking when, where and how you choose!

With our growth comes a greater responsibility to give back to our Arizona communities. In 2022, we committed to giving back in a much bigger way by launching a new Legacy Grant program that allowed us to provide greater financial support. In December, we announced four new Legacy Grants totaling \$137,000. We're excited to see this program grow in the New Year!

Last year, we also launched a new program to make sure Arizona students have the knowledge they need to succeed. We partnered with Banzai! to launch a financial education simulation program in a select number of Arizona schools. Banzai! provides students with fun, interactive scenarios that teach them about how finances work in the real world. We're planning to expand this program to even more schools in 2023.

Thank you again for choosing OneAZ as your preferred financial institution. I wish each of you a prosperous and joyous new year!

In service,

Kim Reedy
President and CEO

2023

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 11, 2023
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 Call 800.671.1098

Agenda

- Welcome & Introduction
- Call to Order
- Pledge of Allegiance
- Approval of Minutes from 2022 Annual Meeting
- Supervisory Committee Report
- Treasurer's Report
- Nominating Committee Report (Election Results)
- Old Business
- New Business
- President/CEO Report
- Chair's Report & Closing Remarks
- Meeting Adjournment

Your Board of Directors

Jon Borge	Chairman
Georganna Meyer	Vice Chairperson
Dr. Ryan Williams	Treasurer
Dr. Pearllette Ramos	Secretary
Ray O'Connor	Director
Martha Rozen	Director
Ed Sanchez	Director
Sam J. Wheeler	Director
Marquette White	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

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Introducing four candidates for the OneAZ Credit Union Board of Directors



As a OneAZ Credit Union member, you have a voice in who serves on your Board of Directors. Board members provide strategic direction, formulate policies and ensure the financial soundness of the Credit Union. This year, the Board has three open positions. We encourage you to read the biographies and personal statements of the four nominees and vote for the candidates you feel will benefit OneAZ. Each candidate's statement is presented in his or her own words and has not been altered by anyone at OneAZ Credit Union. All primary account holders over the age of 18 with an account in good standing opened at least 90 days before voting starts are eligible to vote. Voting takes place February 1-21, 2023. For more information, visit OneAZcu.com/Board.

Pearlette J. Ramos, Ph.D., J.D. (Incumbent)

Avondale, AZ | Member 13 years
Current Board Director Service: 3 years

Pearlette is currently Board Secretary at OneAZ. Dr. Ramos is employed as a Corporate Compliance Officer at State of Arizona.

"I am passionate about financial health and well-being for all and ensuring that OneAZ offers products and services that helps its members achieve their financial goals," said Dr. Ramos.

Dr. Ramos oversees regulatory and contractual compliance of a \$2.7 billion managed care organization and is a dedicated community volunteer. Prior to joining the OneAZ Board in 2020, she served on the Littleton Elementary School District (#65) Board, was an ethics professor for Grand Canyon University and aided various community boards for the City of Avondale. She loves spending time with her two adult daughters, traveling extensively and is currently producing a documentary film entitled, "The (Extra)Ordinary Women." The film uses Mt. Kilimanjaro as a physical structure and metaphor for overcoming personal battles with seemingly unsurmountable challenges—like overcoming trauma, ending violence, and ensuring justice."

Dr. Ramos earned her law degree from Case Western Reserve University and doctorate from Saybrook University.

Shane Siren

Mesa, AZ | Member 44 Years
Past Board Director Service: 23 Years

Shane previously served on the OneAZ Board of Directors and Supervisory Committee. Mr. Siren was previously employed as Arizona State Government Public Information Officer.

"Banking at its best! Superior services including attractive loan and savings rates, innovative branch and mobile banking strategies, enhanced cybersecurity, and latest digital technology make OneAZ first class. I applaud our amazing associates and management team for their operational excellence! As a Director, including leadership roles of Chairman, Vice-Chairman, and Treasurer, I've had the pleasure of helping members achieve financial needs, goals, and dreams. I embrace OneAZ's remarkable tradition of "People Helping People," and I'm passionate about improving the lives of members and their communities. My marketing, financial management, and public service background is a highly valuable resource, along with ASU, Oxford University, and earning University of Toronto's prestigious "Certified Credit Union Director" award. You have my commitment to OneAZ's rock-solid financial soundness, visionary leadership, and integrity. I ask for your vote so I can continue helping OneAZ deliver exceptional value now and into the future. Thank you, Shane"

Sam Wheeler (Incumbent)

Flagstaff, AZ | Member 45 years
Current Board Director Service: 27 years

Sam is current Board Director at OneAZ. Mr. Wheeler was previously employed as Executive Director of University Services at Arizona State University.

"Dear fellow members,

I served the Army 3 years, NAU 28 years, ASU 12 years, my local animal shelter 5 years, and our Credit Union 27 years. I enjoy helping organizations and their associates achieve their goals. Our CU strives to make a difference! At OneAZ we believe we exist to serve our members, associates, and the communities we serve. We have grown assets to over \$3.2 billion and have increased staff to over 500 to better serve you. Our OneAZ foundation has given back over 1 million dollars to nonprofits in our communities. It has been rewarding to watch this organization flourish in Arizona. I am asking for your vote so that I may continue to serve you by making OneAZ the best financial institution in Arizona."

Marquetta White (Incumbent)

Mesa, AZ | Member 38 years
Current Board Director Service: 30 Years

Marquetta is currently a Board Director at OneAZ and previously served on the Supervisory Committee. Ms. White was employed as Assistant Director, Taxpayer Services at Arizona Department of Revenue.

"As a long-time credit union advocate, I am proud to serve OneAZ Credit Union. I am dedicated to ensuring that we live up to our ideals as a cooperative institution by offering technology and personalized services to support the community and our members. Community service is my focus following many years working in taxation. I use experience in finance, customer service and information technology to promote advancements for the credit union. I hold master's degrees in business and social work, along with certificates as a Credit Union Board Member and Financial Social Worker. My efforts locally and internationally led to being selected at the national level to serve on the Volunteer Leadership Committee and being honored with the Athena award from the World Council of Credit Union's Global Women's Leadership Network. I ask for your support to continue this work."