

OneAZ CONNECT

THIRD QUARTER 2024

PRESIDENT'S MESSAGE



Dear Members,

At OneAZ, we believe success is not measured by our asset size or the number of members we have - it's about the positive change we bring to the lives of Arizonans. At our core, we strive to be a beacon of hope for your family and your communities, providing you with the tools to fulfill your financial dreams.

I'm thrilled to announce that this month we are awarding \$5,000 to 30 phenomenal nonprofit organizations as part of our Community Impact Grant program. This flagship initiative of the OneAZ Community Foundation is one of the most powerful ways we make a difference in communities across Arizona. These grant recipients are champions of either financial independence, economic empowerment, cultural engagement, or leadership development. They are truly igniting transformative change in our incredible state. I encourage everyone to check out the list of grant recipients in this newsletter, explore how they impact your community, and get involved to serve as a force for good in the lives of your neighbors and friends.

Since joining OneAZ last May, my top priority has been to enhance your banking experience with more effective and efficient services. We're making significant strides in transforming our operations, making it simpler and easier for you to apply for loans and open new accounts. Our multi-year digital transformation journey is all about simplifying your experience and ensuring that there are more bridges and fewer barriers to achieving your financial goals.

One new program I'm particularly excited about is our Credit Flex Auto Program, which launched in April. This game-changing program provides a pathway for more Arizonans to access financing for auto loans, even if they've struggled to qualify in the past due to credit scores or other factors. This program, coupled with future product enhancements, marks a new beginning in our commitment to be a catalyst for growth and prosperity, which will empower more Arizonans to reach their full potential.

There's so much more to come so stay tuned! We are just getting started! Thank you for your membership and for being a vital part of the OneAZ family!

Respectfully yours,

Brandon Michaels | President and CEO



Getaway

with OneAZ!

Visit OneAZ at Phoenix-Mesa Gateway Airport!

Don't miss our 2 new ATMs at Gate 5 and the baggage claim at Mesa Gateway!



2024 COMMUNITY IMPACT GRANT RECIPIENTS!

The OneAZ Community Foundation is thrilled to award 30 outstanding Arizona nonprofits with a \$5,000 Community Impact Grant! These grants provide significant support for programs that empower entrepreneurship, promote community vitality, and develop future leaders.

Northern Arizona

Cottonwood Chamber Foundation
Score Northern Arizona
Ascension Ranch Food Security Network

Prescott Area Shelter Services
Science Vortex
Dewey Humboldt Firewise
Manzanita Outreach

Verde Valley Leadership
Real Hope, Inc.
The Launch Pad Teen Center

Central Arizona

Arizona Council on Economic Education
Gilbert Education Foundation
Solano's No Limit Hoops
Arizona Microcredit Initiative
AZ Reach

100 Black Men
CDT Kids
OCA Greater Phoenix
The Seva Club
Fostering Heroes

OCJ Kids
ARG Cultivators
Lights, Camera, Discover

Southern Arizona

Casa de Los Ninos
Owl & Panther
Dark Mountain Development

YWCA of S. AZ
Social Venture Partners

EAC Foundation
3rd Decade



OneAZ Community Foundation is funded by generous members, vendor partners and our associates.

Help make a difference in your community by making a financial donation to fund programs that support Arizonans.

[Learn More](#)



MORE SWIPES = MORE CHANCES TO WIN

JULY 1 – SEPTEMBER 30, 2024

Earn an entry for every purchase made with a OneAZ credit card.*

\$20,000
IN CASH PRIZES

\$5,000
1 Grand Prize Winner

\$1,000
10 Winners

\$250
20 Winners

***ONEAZ 2024 SWIPE & WIN SWEEPSTAKES OFFICIAL RULES**

ELIGIBILITY: The One AZ 2024 Summer Swipe Sweepstakes ("Sweepstakes") is for all OneAZ Credit Card Holders. For each eligible swipe, you will earn one (1) entry into the sweepstakes. A no purchase necessary option is available below.¹ Entrants must be legal U.S. residents, 18 years of age or older as of July 1, 2024.

Sweepstakes is subject to all applicable federal, state, local laws, and regulations. Void where prohibited by law. Employees, volunteer committee members, and the Board of Directors of OneAZ, its subsidiaries, affiliates, distributors, advertising and promotion agencies and their immediate family members (defined as spouses, children, parents, siblings, in-laws) and those living in their households are not eligible to participate.

TIMING: The Sweepstakes begins at 12:00:01 a.m. Arizona Time ("AZT") on July 1, 2024, and ends at 11:59:59 p.m. AZT on September 30, 2024 ("Promotional Period").

HOW TO ENTER: There are two (2) ways to enter during the Promotional Period:

Automatic Entry: Eligible OneAZ credit cardholders automatically receive one entry with every purchase using any of their OneAZ credit cards.

Manual Entry: See Superscript 1 below.

DRAWING: There will be a total of thirty-one (31) winners at the end of the Promotional Period (One (1) Grand Prize Winner, Ten (10) Second Prize Winners and Twenty (20) Third Prize Winners. The winner(s) will be selected by random drawing from all eligible entries within fifteen (15) business days of the end of the Promotional Period. The decisions of OneAZ are final and binding in all matters relating to the Sweepstakes. Individuals may not win multiple prizes.

ODDS OF WINNING: The odds of winning depend upon the total number of eligible entries received during the Promotional Period.

PRIZES: One (1) winner will receive a check or direct deposit to their OneAZ account in the amount of \$5,000 ("Grand Prize"). Ten (10) winners will receive \$1,000 cash each and twenty (20) winners will win \$250 cash each. No substitutions, or transfer of prizes permitted except at the sole discretion of OneAZ. May not win more than one prize during promotional period. If the winner is part of a joint account or is an authorized user on the account, the individual listed as the primary account holder will be considered the winning entrant. The winner is responsible for the payment of federal, state, and local taxes on the prize and for any other expenses not specified. An IRS 1099-MISC will be issued for any prize(s) over \$600. Sweepstakes are void where prohibited by law.

NOTIFICATION: The winner(s) will be notified by telephone or email within 48 hours after the drawing. The prize check or gift card must be picked up in person, showing unexpired, valid identification and with social security number, within ten (10) days after notification as winner unless other arrangements are made and agreed to in writing by OneAZ and winner. If the winner(s) elects to receive the winning prize(s) via direct deposit to their OneAZ account, the total prize amount will be deposited within ten (10) business days to the winner's designated account. In the event of non-compliance with these rules, or if the prize or prize notification is unclaimed, the prize will be forfeited and, at Sponsor's discretion, awarded to an alternate winner. After the drawing(s) have been held, for a list of winners, you may write to: OneAZ Credit Union, Attn: Marketing 2355 W Pinnacle Peak Rd Phoenix, AZ 85027.

GENERAL CONDITIONS: By entering the Sweepstakes, entrants agree to be bound by these Official Rules including all eligibility requirements and the decisions of OneAZ which are final and binding. By entering the Sweepstakes, entrants agree to the use by OneAZ and its designees of their names, cities and states of residence and photographs/likenesses and voices for advertising and promotional purposes for this and similar promotions in perpetuity, in any and all forms of media, now known or hereafter devised.

How to Obtain a Copy of Official Rules: A copy of the Official Rules may be found on our website, OneAZcu.com or by writing us at OneAZ Credit Union, Attn: Marketing Department 2355 W Pinnacle Peak Phoenix, AZ 85027 and requesting a copy of "One AZ 2024 Summer Swipe Sweepstakes Official Rules".

¹Manual Entry

To enter without purchase, obligation, or transaction:

Print name, address, email address, age at the time of entry, and day and evening phone numbers on a 3" X 5" index card, seal in an envelope and mail to: OneAZ Credit Union, ATTN: Summer Swipe Sweepstakes, 2355 W Pinnacle Peak Phoenix, AZ 85027. All mailed entries must be postmarked by September 30, 2024 and received by October 7, 2024 to be entered into the drawing. You may complete a maximum of one entry per day through the end of the promotional period and be within OneAZ's field of Membership. Incomplete entries or entries not complying with these Official Rules are subject to disqualification, at OneAZ's sole discretion. Proof of mailing does not constitute proof of delivery. All entries become the property of OneAZ and will not be returned.

Your Board of Directors

Jon Borge	Chairman
Dr. Pearlette Ramos	Vice Chairperson
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Martha Rozen	Director
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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



Insured by NCUA
Equal Housing Lender. NMLS 607456.