



2021 Community Impact Grant Recipients

OneAZ Credit Union and OneAZ Community Foundation partnered to provide Community Impact Grants to 51 local nonprofits in Arizona. These recipients strive to improve their communities and build a strong foundation for Arizona's economic stability. [Congratulations to the following organizations:](#)

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



OneAZ Community Foundation check presentation to House of Refuge, Inc.

[Applications open soon for 2022. Visit \[OneAZcu.com/Foundation\]\(https://OneAZcu.com/Foundation\) for updates.](#)

OneAZ Connect

FIRST QUARTER 2022

2022

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 12, 2022

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

- Proposed Agenda**
- Welcome & Introduction
 - Call to Order
 - Pledge of Allegiance
 - Approval of Minutes from 2021 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

PRESIDENT'S MESSAGE



Dear Members,

A new year is always time for reflection. At OneAZ Credit Union we have a lot to be grateful for as we begin 2022.

In 2021, OneAZ experienced record growth, with nearly 20,000 new members joining. That's a 25% increase in new members compared to 2020. More and more Arizonans recognize that we put their interests first. At OneAZ, your voice is what drives us; we are listening to your feedback so we can better serve you. It was your voice that guided the launch of our new online and mobile banking platform. It also led us to expand our loan operations, giving members the chance to apply for new mortgages by phone after hours and on weekends.

We are also excited to open a new Flagstaff branch this year. We know our Northern Arizona members will love the new, convenient location at Sawmill Road and Butler Avenue in a vibrant and growing neighborhood.

One of the great aspects of the Credit Union movement is our engagement in the communities where our members live and work. In 2021, we increased our giving through the OneAZ Community Foundation, donating nearly \$300,000 to local nonprofit organizations that are changing lives in your backyard. This year we plan to grow our charitable giving and pledge to donate \$500,000. This is only made possible because of our growth in membership since the Foundation is largely funded by you! Each time you swipe your OneAZ debit card we donate a penny to the Foundation.

Thank you again for all your support and confidence in us as your preferred financial institution. I wish you all the best as we welcome a new year.

In service,

Kim Reedy
President and CEO

Important Fee Notice



Effective February 1, 2022, the following fee goes into effect:
Non-Network ATM Fee - \$2.00 (5th & Subsequent each month)

Please keep this notice with your other important account disclosures. For a complete copy of our fee schedule, visit OneAZcu.com/Disclosures or call our Member Care Center at 844.663.2928.

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

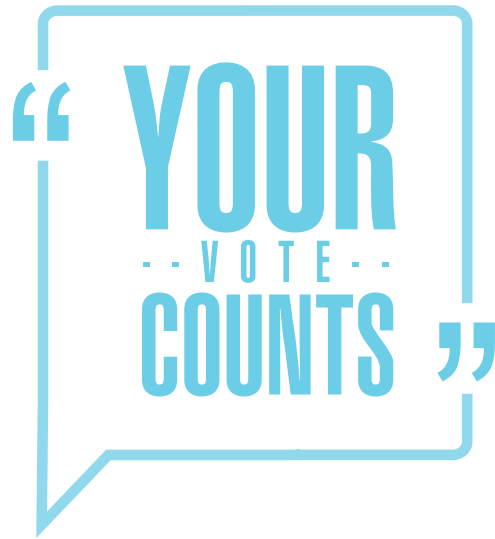
Home Loans	855.505.HOME
Member Service	844.663.2928
Consumer Loans	800.453.9897
Telephone Banking	800.604.2573
Investment Services	877.566.0517
Card Services	800.611.5006
Business Lending	800.562.0662
Career Opportunities	602.322.6500



Insured by NCUA
Equal Housing Lender. NMLS 607456.

Checking | Home & Auto Loans | Credit Cards | Business





Introducing five 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 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 five 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, 2022. For more information, visit [OneAZcu.com/Board](https://www.oneazcu.com/Board).

Ray O'Connor (Incumbent)

Tempe, AZ | Member 49 Years | Current Board Director Service 38 Years

Ray is currently Board Director at OneAZ and has previously served on the OneAZ Supervisory Committee. Ray formerly served as Controller at Arizona State Compensation Fund.

"Our credit union is an outstanding organization. My volunteerism included Board Chairman, Vice-Chairman, Chairman of the Supervisory Committee, and a member of several management committees. We must grow our business in a digital age and safeguard our members' assets. My vision for our credit union is financial integrity, stability, and the best financial service. I want our members and their families to receive the lowest rates on loans, the highest rates on savings, state-of-the-art technology, and the highest level of personal service. My expertise is financial management. I received a BBA in accounting, an MBA in finance, and PhD level education at MIT. My community service includes volunteering for World Vision, charities of the Knights of Columbus and charities of the St. Vincent De Paul Societies. Thank you for your past support. I seek to continue to serve our members and I ask for your vote."

Ed Sanchez

Phoenix, AZ | Member 27 Years

Ed currently serves as Chair of the Supervisory Committee at OneAZ. Ed is Chief Legislative & Governmental Affairs at the Arizona Game and Fish Department.

"I respectfully ask for your vote to serve on the OneAZ Board of Directors.

I am honored to currently serve on the OneAZ Supervisory Committee. This responsibility allows me to work directly with the OneAZ executive team and the Board to ensure all members' financial assets are protected. Your financial assets and needs are in good hands with OneAZ and if elected, I will continue the strong member focused advocacy that is a priority with the board and management team.

At the Arizona Game and Fish Department, we are passionate about conserving and protecting wildlife and its habitat throughout Arizona. I will apply this same passion, experience and knowledge to ensure OneAZ members have a voice on the Board and OneAZ continues to be your reliable credit union to meet your real-life financial needs.

I ask for your support. Thank you, Ed."

Shane Siren

Mesa, AZ | Member 43 Years | Past Board Director Service 23 Years

Shane previously served on the OneAZ Board of Directors and Supervisory Committee. Shane formerly served as Marketing Consultant at Arizona State University.

"I offer my deepest gratitude for the honor of serving 23 years as a Director, including Chairman, Vice Chairman, Secretary, and Treasurer. I've had the pleasure of helping members achieve their financial needs, goals, and dreams. I'm asking for your vote. I embrace OneAZ's tradition of "people helping people" and I'm passionate about improving the lives of members, associates, and their communities. My marketing and financial management experience, spanning 30 years, is a great resource to help promote the most attractive loan and savings rates, innovative branch strategies, enhanced cybersecurity, and the latest digital technology. Whether online, mobile, or at a branch or ATM, I want you to enjoy an exceptional banking relationship with OneAZ. You have my steadfast commitment to our credit union's rock-solid financial stability, superior member services, and integrity. I'm asking for your vote so I can continue helping OneAZ be your trusted banking partner. Thank you!"

Joseph C. Smith (Incumbent)

Litchfield Park, AZ | Member 42 years | Current Board Director Service 25 Years

Joseph is currently Board Director at OneAZ. Joseph formerly served as Director of the Department of Water Resources for the State of Arizona.

"Celebrating 70 years of service and \$3 billion in assets, the Credit Union continues to grow in both membership and financial strength. Although we have grown over the past 70 years, our members still enjoy the personal attention that they receive. For your vote, I bring years of senior executive experience, both financial and managerial, and I believe in the Credit Union as a cooperative single-source of low-cost financial services for our 150,000 members. The Board and the Management Team have recently adopted an exciting and aggressive strategic plan for 2022 that positions the Credit Union for even greater growth in both members and services, while maintaining absolute financial soundness. New branches are planned, and we continue to pursue next generation digital banking, an expanded commercial lending program, and support to the communities we serve through the OneAZ Community Foundation. Thank you for your continued support."

Ryan Williams (Incumbent)

Tucson, AZ | Member 9 Years | Current Board Director Service 3 Years

Ryan is currently Board Treasurer at OneAZ. Ryan is a Principal in international finance at Oxera Consulting.

"It has been an honor to serve in a board role for OneAZ and its members since 2017, and I would appreciate your vote in order to continue serving you on the board of directors. It has been a wonderful experience experiencing how our credit union affects members and our communities across the state of Arizona, and I believe that the best is ahead of us. In addition to my 9 years of experience as a Finance professor at the University of Arizona (PhD in Finance) and my international financial consulting experience with Oxera, I worked at PricewaterhouseCoopers and Khafra Engineering (BS in Accounting and Computer Science). In short, I have experience in finance, IT, and audit/accounting, in addition to a record of community service. The combination of these experiences will help me better serve you, the members, as we navigate a changing macroeconomic, regulatory and cybersecurity environment."