

\$100¹ IN YOUR POCKET



Earn \$100 plus great benefits. Make the switch to OneAZ.

Join OneAZ Credit Union through the **Workplace Banking Program** to secure a \$100 new member checking bonus.

In partnership with your employer, OneAZ is happy to provide the additional benefits to you.

Value of this Package: \$1,500

Scan QR code to apply. Or to learn more, visit OneAZcu.com/Employee

Redeem in branch, online or by phone.
Use **promo code** _____



Benefits Checking account²

- .25% discount on Auto/RV loans
- Credit & dark web monitoring
- ID theft restoration



.25% rate discount on a mortgage loan³



\$0 balance transfer fee + 1.99% APR⁴ intro for 6 months for new credit card holders



Free financial check up with a banker



Financial education resources (website, emails, videos & more)



Early Pay w/ direct deposit⁵

Ready to experience the credit union difference?
Contact me today!





¹ **Promotional Eligibility:** Applicant must work for a participating employer that is currently enrolled in the OneAZ Credit Union Workplace Banking program. Valid proof of employment must be presented at the time of account opening, which may include, but is not limited to, a copy of current paystub, employer name badge or ID, business card, or similar. The offer is not available to existing OneAZ Credit Union members or to those who have closed their membership within the past 12 months. New member must use promotional (promo) code at account opening when applying for a checking account.

Bonus/Account Information: To receive the \$100 bonus, you must 1) Establish a NEW membership, and open a checking account AND 2) Establish recurring monthly direct deposits of \$500 or more within 60 days of account opening. Direct deposits will be verified for two consecutive months to be eligible for the bonus. After all the above requirements have been met, we will deposit the bonus payment into your new checking account within 15 business days. Only one bonus payment may be received per member per year. Terms and offer subject to change at the discretion of OneAZ Credit Union.

Important Information: Bonuses are considered dividends and will be reported on IRS form 1099-INT (or Form 1042-S), if applicable. This offer is not transferable and cannot be combined with any other promotions.

Account Closure: If the checking account is closed by the member or by OneAZ Credit Union within 6 months after opening, we will deduct the bonus amount from that account at closing.

² **Benefits Checking:** Offers a .25% discount on auto, powersports, boat and RV loans. For fee information and complete terms and conditions, refer to the published Membership Account Agreement and Schedule of Fees and Charges.

Monitoring services are provided to the primary account holder on an entitled basis and require consumer activation. For additional details about the services, including terms, conditions, and limitations, please visit oneazcu.nxgstrategies.com.

³ **Mortgage Discount:** To qualify for the .25% mortgage discount, you will need to agree to increase the monthly direct deposit to \$1,000 or more and set up an auto pay for the new loan. The offer does not apply to FHA, VA or USDA mortgages.

⁴ **Credit Card:** APR=Annual Percentage Rate; 1.99% for introductory period of 6 months. After that, your APR will range between 12.24% - 18.00% based on the card selected and your creditworthiness. Interest rate will vary with the market based on the Prime Rate.

ALL LOANS SUBJECT TO CREDIT AND INCOME APPROVAL.

⁵ **Early Pay:** Offered to personal members who have/open a checking account with the Credit Union and receive payroll through direct deposit. The Credit Union will make your payroll funds available as soon as your verified employer/payor notifies the Credit Union of the payment, which can be 1-2 days before most financial institutions make the funds available. If there is a weekend or bank holiday, Early Pay will be posted on the next business day after the weekend or bank holiday. You may be automatically enrolled in Early Pay after 2-3 pay periods. Employers/payors must be verified by the Credit Union. If they cannot be verified, the Credit Union will not make the payment available early. You will receive a notification of the payment and the available funds will be indicated in online or mobile banking.

If funds from a paycheck are not available early to you, it may be due to one of the following: (i) You do not have a consumer checking account (you only have a savings or business account with the Credit Union), (ii) You did not sign up for direct deposit, (iii) It has not been 1-2 pay periods, which is needed for the Early Pay service to begin, (iv) Direct deposits are not made in your name or in the name of a signee on your checking account, (v) We cannot verify your employer/payor, (vi) Your employer/payor did not notify us of the deposit 1-2 days early.

You agree the Credit Union may reverse any funds deposit transaction to your account that is made in error.

Insured by NCUA Equal Housing Lender. NMLS 607456.