RUBICON
Concierge Real Estate Services

OFFERING MEMORANDUM

1812 W Monroe St

PHOENIX, AZ 85007 | OWNER/USER OR INVESTMENT OPPORTUNITY WITH 10+ YEAR PARTIAL LEASEBACK — ONEAZ CREDIT UNION

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Exclusively offered by:

Rubicon Concierge Real Estate Services

1812 W Monroe St

PHOENIX, AZ 85007

A ±19,602 SF financial services building in downtown Phoenix's Capitol Mall government, with OneAZ Credit Union leasing back its 4,524 SF branch for 10+ years at $2.00/SF NNN.

ONEAZ CREDIT UNION
MONROE STREET BRANCH

Offering Memorandum

July 2026

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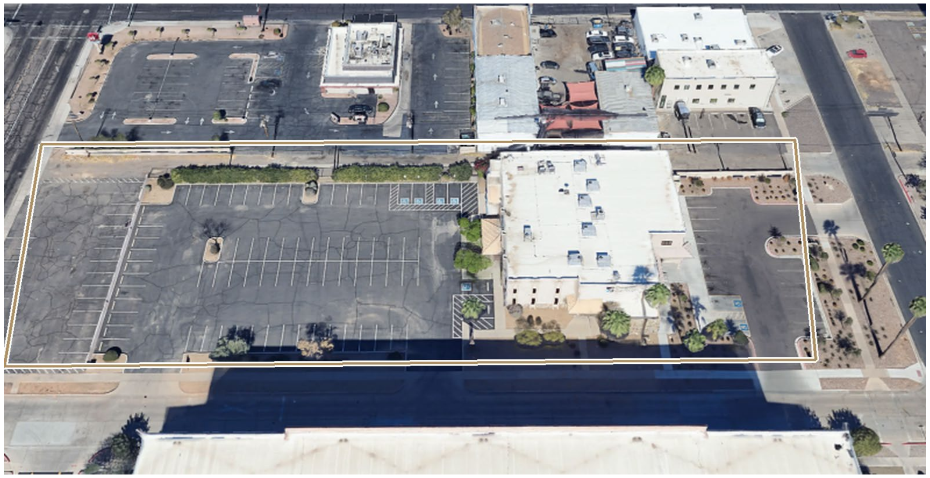
INVESTMENT OVERVIEW

1812 W Monroe St | Phoenix, AZ



Aerial — subject building and its two surface parking fields (boundary approximate)

Executive Summary

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Main entry (top); OneAZ-branded east elevation with desert mural (bottom).

THE OFFERING

OPPORTUNITY: Rubicon Concierge Real Estate Services is pleased to exclusively offer 1812 W Monroe St, Phoenix, AZ (the “Property”) — a ±19,602 SF financial services building with OneAZ Credit Union leasing back its 4,524 SF branch premises for 10+ years at $2.00/SF NNN. The balance of the Property will be delivered vacant.

LOCATION: The Property sits in the civic center of downtown Phoenix within the Capitol Mall government district, with a large concentration of federal, state, county and municipal offices within walking distance and excellent access to mass transit.

PROPERTY: Purpose-built by the credit union as its former headquarters, the building has operated continuously as a OneAZ branch since 1970. The branch serves a dual role: supporting the district’s government employees and providing financial services to an underserved population.

SITE & PARKING: A large parcel with two surface parking fields totaling 114 stalls (±5.82 per 1,000 SF) — exceptional for a downtown location — and an outstanding future development opportunity at lease expiration.

TENANCY: OneAZ Credit Union — one of Arizona’s largest credit unions with $4.5 billion in assets, 230,000+ members and 25 branches statewide — will lease back its branch premises consisting of 4,524 SF for 10+ years at $2.00/SF NNN.

** Note: Tenant financial information per OneAZ Credit Union public disclosures (2026). Rubicon makes no representation as to the accuracy of the information contained in this document.*

Investment Highlights

A rare opportunity to acquire a downtown Phoenix government-core asset at $110/SF — combining a 10+ year credit union branch leaseback with a large, parking-rich parcel that offers meaningful residual development value.

10+ YEAR BRANCH LEASEBACK

OneAZ Credit Union will lease back its 4,524 SF branch premises for 10+ years at close at $2.00/SF NNN, keeping a committed occupier in place. The credit union built the Property as its former headquarters and has operated a branch here continuously since 1970 — 56 years of tenure in this location.

INVESTMENT-GRADE STYLE CREDIT PROFILE

OneAZ is one of Arizona's largest credit unions: $4.5 billion in assets, 230,000+ members and 25 branches statewide, federally insured by the NCUA and serving Arizona for 75 years. The Monroe Street branch is a strategic, mission-driven location the tenant has publicly committed to long term.

GOVERNMENT DISTRICT LOCATION

Located in the civic center of Phoenix within the Capitol Mall district, blocks from the Arizona State Capitol, with a large concentration of government offices within walking distance — a stable, recession-resistant daytime employment base that anchors branch traffic.

TRANSIT & AIRPORT ACCESS

Excellent access to mass transit, including Valley Metro service and multiple bus stops within walking distance, with Phoenix Sky Harbor International Airport 8.5 miles from the Property.

LARGE SITE — 114 PARKING STALLS

The Property occupies a large parcel with two surface parking fields providing 114 stalls (±5.82/1,000 SF) — ample parking that is scarce downtown and doubles as land bank: an excellent development opportunity for the owner at lease expiration.

** Note: Lease escalations, renewal options and final lease form per the definitive lease agreement — contact broker. Rubicon makes no representation as to the accuracy of the information contained herein.*

Offering & Lease Summary

Leaseback Rent	$2.00/SF NNN
Leaseback Premises	OneAZ branch portion of building – 4,524 SF
Lease Type	Triple net (NNN)
Leaseback Term	10+ years
Lease Commencement	At close of escrow
Lease Structure	Partial leaseback — branch premises (4,524 SF)
Tenant	OneAZ Credit Union
Building Size	±19,602 SF
Parking	114 stalls in two surface lots (±5.82/1,000 SF)
Occupancy at Close	Branch remains in occupancy
Purchase Price	Contact Broker

** Rent escalations, renewal options and final lease form to be set forth in the definitive lease agreement; contact broker for the lease abstract and financial detail.*

LEASE & INCOME PROFILE

In-place income: a 10+ year branch leaseback at $2.00/SF NNN keeps OneAZ in place while preserving flexibility across the balance of the building.

Committed occupier: OneAZ built the Property as its former headquarters and has served this market from this site continuously since 1970 — the leaseback formalizes a long-term commitment the tenant has already demonstrated for over five decades.

Mission-critical branch: the location serves government employees in the surrounding district and provides financial services to an underserved population — a strategic, community-facing role that supports tenant retention.

Residual optionality: at lease expiration, the large parcel and 114-stall parking fields present an excellent development opportunity in the Capitol Mall district.

Tenant Overview

ONEAZ CREDIT UNION | SOURCES: TENANT PUBLIC DISCLOSURES, 2026

$4.5B	**230,000+**	**25**	**75 YRS**
TOTAL ASSETS	**MEMBERS**	**BRANCHES**	**SERVING ARIZONA**
One of AZ's largest credit unions	Statewide field of membership	Across Arizona	Founded 1951

ABOUT ONEAZ CREDIT UNION

OneAZ Credit Union is a federally insured, state-chartered credit union headquartered in Phoenix and one of the largest credit unions in Arizona. Founded in 1951 as the Arizona State Employees' Credit Union, OneAZ has grown to more than $4.5 billion in assets, 230,000+ members and 25 branches statewide, with a field of membership that today spans most of the state. The credit union has been recognized among Arizona's best financial institutions by Forbes and Newsweek and continues to expand — including its November 2025 acquisition of 1st Bank Yuma, which extended its footprint into Yuma, San Luis and Nogales.

THE MONROE STREET BRANCH

The Property was purpose-built by the credit union as its former headquarters, and OneAZ has operated a branch at the location continuously since 1970. Rooted in the credit union's founding mission of serving Arizona's state employees, the Monroe Street branch performs a dual role in the downtown government district: supporting the government employees who work throughout the surrounding Capitol Mall, and providing financial services to an underserved population in the immediate neighborhood. OneAZ is committed to this market on a long-term basis and will lease back its branch premises for 10+ years at close — converting 56 years of demonstrated occupancy into a decade or more of continued credit union presence for the investor.

** Tenant information per OneAZ Credit Union public disclosures and news releases (2026); financial statements available to qualified investors upon request.*

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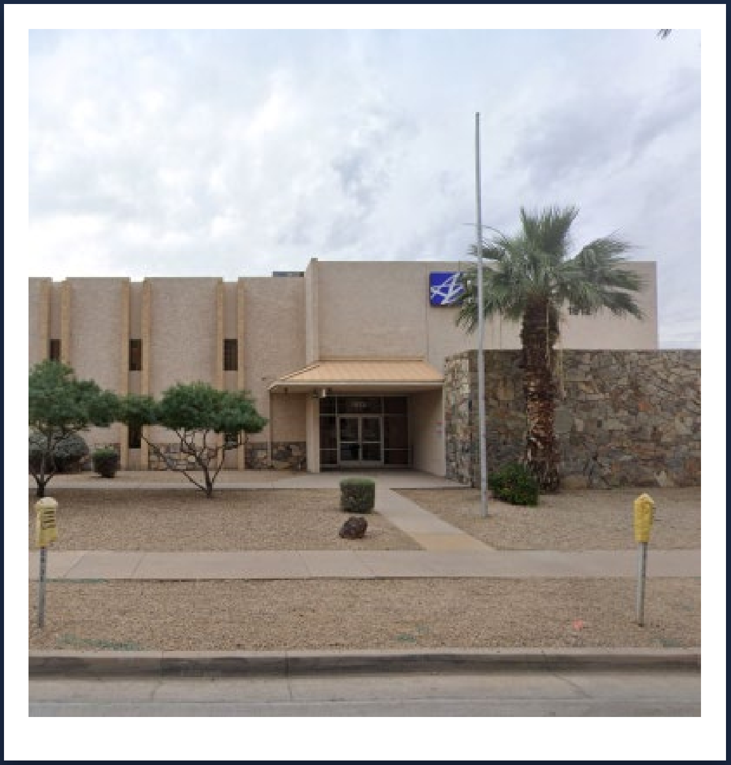
PROPERTY & LOCATION

1812 W Monroe St | Phoenix, AZ

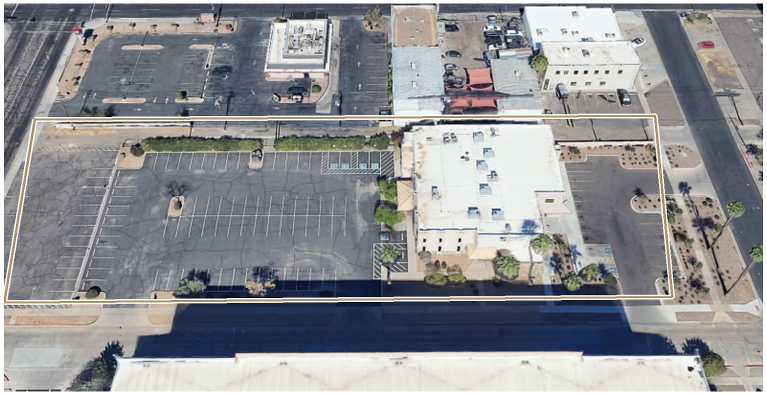


Main entry — W Monroe St frontage

Property Details

Address	1812 W Monroe St, Phoenix, AZ 85007
Submarket	Downtown Phoenix — Capitol Mall district
Building Size	±19,602 SF financial services building
Use	Purpose-built credit union branch; former HQ
Tenant	OneAZ Credit Union (branch premises)
Occupancy Since	1970 — continuous branch operation
Site	Large parcel with two surface parking fields
Parking	114 stalls (±5.82/ 1,000 SF)
Transit	Valley Metro + multiple bus stops walkable
Airport	8.5 miles to Phoenix Sky Harbor Int'l
Lease at Close	10+ year branch leaseback — $2.00/SF NNN
Leaseback Rent	$2.00/SF NNN (branch premises)

** Property data per client-provided materials; confirm building measurements, parcel data, stall count and lease terms in diligence.*



Aerial — two surface parking fields, 114 stalls (boundary approximate)

Main entry — W Monroe St frontage

Property Photos

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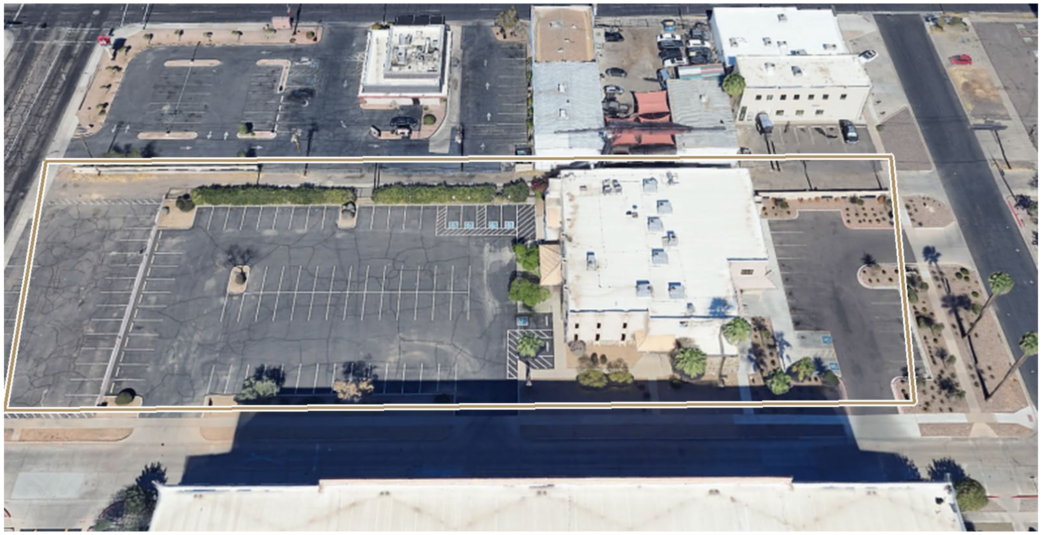

Aerial — boundary approximate

West surface parking field

Main entry — W Monroe St frontage

OneAZ-branded east elevation with desert mural

Site & Future Development Opportunity

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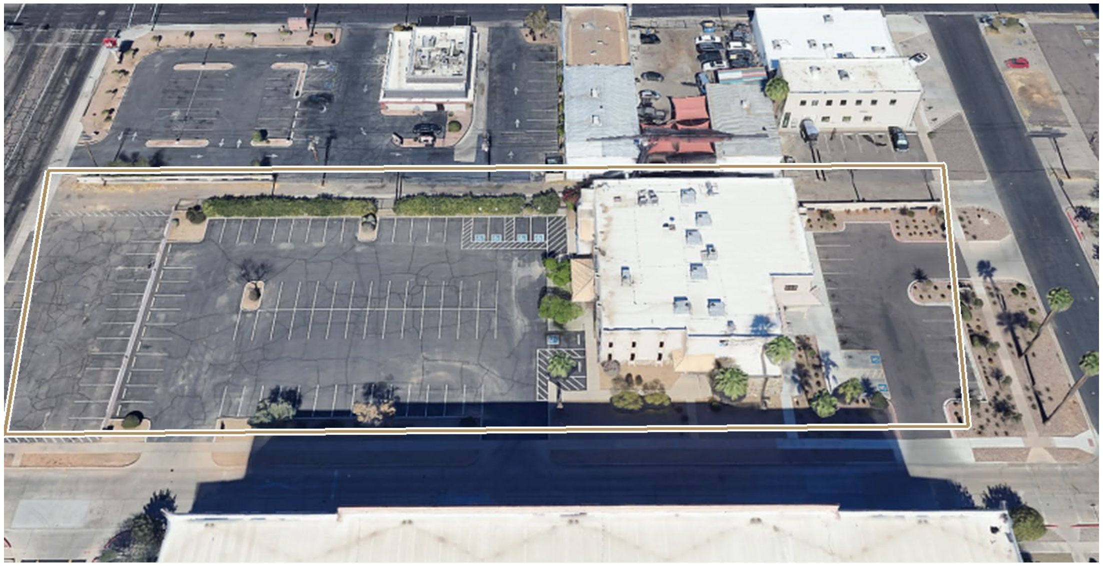

The subject occupies a large downtown parcel; the building footprint is flanked by two full surface parking fields (boundary approximate).

A COVERED LAND PLAY IN THE CAPITOL MALL

Scale: the ±19,602 SF building sits on a large parcel where two surface lots contribute 114 stalls — a low-coverage site by downtown standards.

Income now: the 10+ year branch leaseback keeps OneAZ in place while the surrounding district continues to densify.

Optionality later: at lease expiration, the parcel presents an excellent development opportunity for the owner — surface parking of this scale is increasingly scarce in the civic center of Phoenix.

Location tailwinds: the Capitol Mall district benefits from its concentration of government employment, walkable transit and proximity to the downtown core.

114
PARKING STALLS
Two surface lots

±5.4
STALLS / 1,000 SF
Rare downtown ratio

10+ YRS
BRANCH LEASEBACK FIRST
Then develop or re-lease

Location & Market Overview

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DOWNTOWN PHOENIX — CAPITOL MALL DISTRICT | SOURCE: US CENSUS 2020

BLOCKS
FROM AZ STATE CAPITOL
Capitol Mall gov't district

114
PARKING STALLS ON SITE
Two surface lots

8.5 mi
TO SKY HARBOR AIRPORT
PHX International

1.6M+
CITY OF PHOENIX POP.
5th-largest U.S. city

4.4M+
MARICOPA COUNTY POP.
2020 US Census

1970
BRANCH ESTABLISHED
56 years on site

ABOUT THE LOCATION

The Property is located in the civic center of Phoenix — the capital of Arizona and the fifth-largest city in the United States — within the downtown government district surrounding the Arizona State Capitol. A large concentration of federal, state, county and municipal offices sits within walking distance, providing a stable daytime employment base that anchors branch activity, while the surrounding neighborhood gives the branch its second mission of serving an underserved population. The Property offers excellent access to mass transit, including Valley Metro service and multiple bus stops within walking distance, and is 8.5 miles from Phoenix Sky Harbor International Airport. Metro Phoenix remains one of the fastest-growing major metropolitan areas in the country, and the blocks west of the downtown core continue to attract civic and private reinvestment — reinforcing both the durability of the 10+ year branch leaseback and the long-term residual value of the site.

CONTACT US

Corey A. Waite
Founder & President
Lic. 01134516
+1 213 434 0044
corey.waite@rubicon-cre.com

Erin Silvertooth
VP | Transaction Management
Lic. 01996584
+1 520 390 6264
erin.silvertooth@rubicon-cre.com

Connor Riley
VP | Client Relations
Lic. 02040135
+1 310 989 9527
connor.riley@rubicon-cre.com

Tyler Riley
VP | Client Relations
Lic. 02121412
+1 310 200 4432
tyler.riley@rubicon-cre.com

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