Desert Financial was founded in 1939 by 15 Valley educators who wanted to serve their community. With just $78.75 between them, they pooled their money together to start a financial institution that would later become Arizona’s largest and most trusted credit union. At Desert Financial, we have a passion for creating exceptional experiences for our members, and for giving back to our local community!

**Our Membership**

400K+ members across Arizona (with the exception of Apache, Graham, Greenlee and Santa Cruz counties)

**Our Locations**

50+ local branches and ATMs with our most recent branches opening in Prescott Valley and Flagstaff

Access to nearly 30,000 ATMs worldwide through the CO-OP Network

**Business Metrics (for 2021)**

$8.2 billion in assets / $2.8 billion in loans

View our [Annual Reports](#).

**Our Subsidiaries**

- **Define Mortgage Solutions** is a Credit Union Service Organization (CUSO) providing mortgage lending, servicing and origination services.
  - 486 members were empowered to buy a home with Define Mortgage
- **SwitchThink Solutions** is an information technology CUSO formed in partnership with Corelation.
  - SwitchThink Solutions expanded its client base to 81 credit unions nationwide

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**WHAT IS SHARING SUCCESS?**

Sharing success means giving back to others when you are doing well. The more successful we are, the more we can share success by giving back to our members, community and team!

**Members**

- Members received $54 million in annual cash bonuses over the past five years
- 2,894 members earned $100 cash for referring a friend in 2021 (and their friend earned $100 too!)
- Members saved a total of $274,872 with an auto refi

**Community**

- We gave back $3.8 million in 2021. Through our acts we:
  - Provided $20,000 for 50 underprivileged kids to go shopping with a former Arizona Cardinals player.
  - Hosted 83 Teacher Appreciation events and awarded $195,500 in college scholarships.
  - Donated $6,000 to the Yavapai Medical Center.
  - $850,000 was raised for Phoenix Children's Hospital, helping more than 10,000 students receiving treatment.
  - “Adopted” 10 Arizona teachers for the year, providing $51,610 in classroom supplies.
  - Raised $360,000 for local nonprofits through our Workplace Giving Campaign.

*Did you know?* Our team volunteered over 12,000 hours to help 80 local non-profit organizations
Team

- InvestED program, in partnership with ASU, provides full tuition coverage towards online undergraduate, graduate degree or certificate
- 93% job satisfaction rating
- Raised $48,292 for our Taking Care of Our Own Fund, which helps fellow team members in need
- More than 80 Work Perks

Technology & Security Highlights

- Secure online banking and 4.6-star rated mobile banking app
- Voice banking with Alexa and Google Assistant
- Easy online account opening and loan applications
- Multifactor Authentication and Verisign Extended Validation SSL
- Contactless Visa® debit cards
- Branch technology that provides a 360-degree view of the member

Awards & Recognition

- #1 Credit Union - Ranking Arizona
- Best Places to Work - Phoenix Business Journal
- Best Credit Union - AZ Big Media
- Honoree, Arizona’s Most Admired Companies 2021 - AZ Business Magazine
- Best of Yavapai - Prescott Living
- Best of the Valley - Phoenix Magazine
- Best Bank/Credit Union in the West Valley - West Valley View
- Business Angel of the Year - AZ Business Angels Magazine

1 Must be a Rewards Member or Rewards+ Member for a minimum of six months per calendar year to be eligible for annual cash bonus ("Member Giveback Bonus"). Additional restrictions apply. See Statements of Terms, Conditions, and Disclosures for full details.

2 Refer-A-Friend cash bonus offer valid for a limited time only. New member must present completed Referral Form at time of account opening and establish a Membership Savings and Checking account. New members cannot have any existing accounts (primary or joint owner) within the last 12 months. Member and referee cannot begin credit union membership on the same business day.

Account Opening Criteria: Primary account holder must be 18 years or older and meet Desert Financial’s membership eligibility and credit qualification requirements, including opening a Membership Savings account with a minimum balance of $25. Checking account is free; however, fees incurred — such as a stop payment or NSF fee — will apply. For complete terms and conditions, refer to the published Statements of Terms, Conditions and Disclosures booklet.

Bonus Criteria: To receive the cash bonus, the new member’s checking account must meet the following criteria within the first 90 days: 1. Minimum of 30 posted transactions and 2. Establish direct deposit. 3. Must be open and cannot be delinquent (more than 30 days) at time of bonus payment. Referring member must meet the following criteria to receive the cash bonus: 1. Must be at least 18 years of age at time of referral. 2. Must be the primary owner of an open and active share account, opened prior to the account opening date of the new member account, and open at the time of bonus payment. Bonus will be deposited into the new member’s checking and referring member’s account within 10 business days in the month following the end of the first 90-day period if qualifications are met. Employees of Desert Financial Credit Union, its subsidiaries, affiliates, or agencies and their immediate family (including spouse, parents, siblings, children, grandparents or grandchildren) are not eligible for bonus offer. Bonus amounts are subject to all applicable taxes and the responsibility of the member. Bonus cannot be combined with any other account opening offer. Referrals limited to five per member. Terms and conditions subject to change without notice.

3 The cash back is paid based on 1% of the total loan amount ($10,000 minimum), not including any additional loan dollars toward ancillary products (Guaranteed Asset Protection [GAP], Mechanical Breakdown Protection [MBP]). The cash back will be deposited into your Desert Financial savings account within one business day of the loan funding. Maximum cashback amount is $500. Cashback amounts are subject to all applicable taxes and are the responsibility of the member. Offer available for the refinancing of non-Desert Financial auto loans only and is valid for a limited time only.