

## ABOUT US

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 convenient locally-based 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	OUR LOCATIONS	BUSINESS METRICS <small>(as of July 2020)</small>	OUR SUBSIDIARIES
<p><b>330,000 MEMBERS</b></p> <p>across Arizona <i>(with the exception of Apache, Graham, Greenlee and Santa Cruz counties)</i></p>	<p><b>50+ LOCAL BRANCHES and ATMs</b></p> <p>Access to NEARLY 30,000 ATMs worldwide through the CO-OP Network</p>	<p><b>\$6 billion in assets</b></p> <p><b>\$2.4 billion in loans</b></p> <p><a href="#">View Our Annual Report</a></p>	<p><b>Define Mortgage Solutions</b> is a Credit Union Service Organization (CUSO) providing mortgage lending, servicing and origination services. <a href="#">LEARN MORE</a></p> <p><b>SwitchThink Solutions</b> an information technology CUSO formed in partnership with Corelation. <a href="#">LEARN MORE</a></p>

## 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

- ▶ Received \$25 million in annual cash bonuses over the past three years<sup>1</sup>
- ▶ 3,500 members earned a total of \$400,000 for referring a friend in 2019
- ▶ 4,753 members saved a combined \$306,000 in interest with a refi

### COMMUNITY

- ▶ We gave back \$2.3 million in 2019
  - \$653,000 for Phoenix Children's Hospital
  - \$100,000 in student scholarships
  - \$353,000 for Valley of the Sun United Way
  - \$106,000 in Teacher Appreciation events at Title 1 Schools
- ▶ 7,870 hours volunteered by our team
- ▶ 5,500+ Random Acts of Kindness and counting

### TEAM

- ▶ More than 80 Work Perks, including full tuition coverage at ASU Online
- ▶ 93% job satisfaction rating
- ▶ Raised over \$80,000 for our Taking Care of Our Own Fund, which helps fellow team members in need

## TECHNOLOGY & SECURITY HIGHLIGHTS

- ▶ Secure online banking and 4.6 star rated mobile banking app
- ▶ Voice banking with Alexa and Google Assistant
- ▶ Online account opening and loan applications
- ▶ [MemberPass™](#) blockchain-based digital identity verification
- ▶ Multifactor Authentication and Verisign Extended Validation SSL

## AWARDS & RECOGNITION

- ▶ #1 Credit Union  
– *Ranking Arizona*
- ▶ Best Places to Work  
– *Phoenix Business Journal*
- ▶ 2019 Business "Angel of the Year"  
– *AZ Big Media*

<sup>1</sup>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. Federally insured by NCUA | Equal Housing Lender