



THE BUSINESS OF BREAD

Desert Financial Business Member Jason Raducha is in it for the dough.

Six years ago, Jason Raducha raised \$20,000 to kickstart his dream business — an artisan bakery specializing in homemade bread. He left the security of a computer job to tackle the challenges of being an entrepreneur. “I got caught up in the dogma of what people thought you should do. But I just didn’t have any excitement for it,” he says. “I felt that there was a need for something different here in this town, and [so I] decided to do bread!”

Jason founded the Noble Bread bakery in 2012. Two years later, he opened Noble Eatery, a wood-fired grill with a menu of sandwiches, salads, and healthful noshes like avocado toast and roasted veggies. With the help of Desert Financial, Jason was able to grow his bread business from a small operation into a mini bread empire. Today, Noble Bread can be found at restaurants around the Valley, as well as at local farmers markets. Noble Eatery is located at 4525 N. 24th St. in Phoenix and is open Monday through Friday from 10:30 a.m. to 3:00 p.m. Visit DesertFinancial.com/Business to hear Jason’s story and to learn more about banking solutions for your small business.

Hungry for more? Check out Jason’s recipe for hearty Panzanella, an Italian bread salad made with ripe tomatoes and fresh Noble bread.

Noble Panzanella

Ingredients: (makes 2-3 servings)

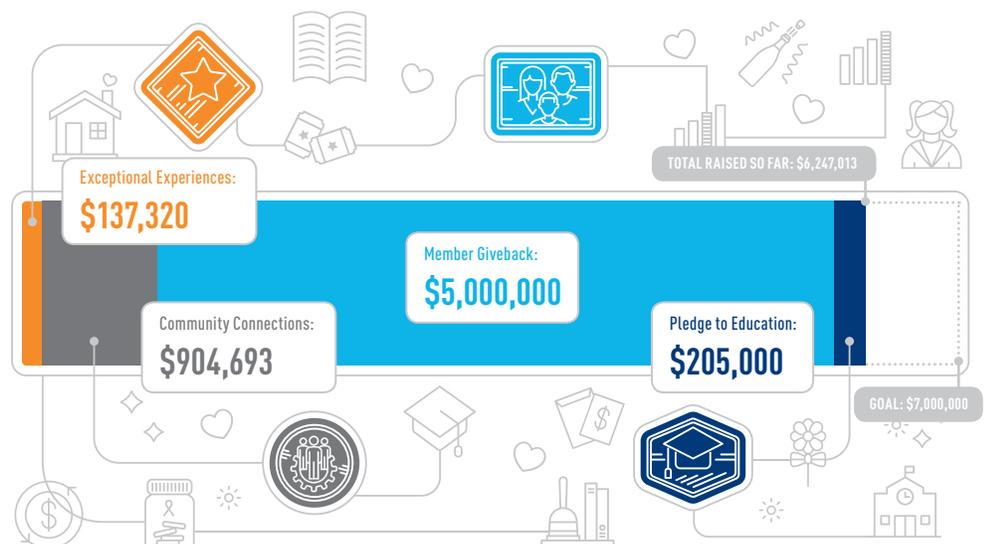
- 6-8 oz. Noble bread (about 1/3 of a loaf)
- 1 large ripe tomato, seeded and diced
- 1/2 cucumber, seeded and diced
- 1/4 cup finely chopped red onion
- 1/4 cup red wine vinegar
- 1/3 cup extra-virgin olive oil
- Sea salt, to taste
- 3 sprigs oregano leaves, finely chopped
- 3 sprigs basil leaves, finely chopped

Instructions:

Tear Noble bread into bite-sized pieces and place in a large bowl. Add diced tomato, cucumber and chopped red onion. Whisk together vinegar and oil in a small, separate bowl and season with the sea salt. Pour the vinegar mixture over the bread and vegetable mix and toss to coat. Sprinkle with oregano and basil and toss again. Serve immediately.

ADDING UP OUR YEAR OF GIVING SO FAR

At Desert Financial, we believe in giving back to our members and our community. This year, we created a Year of Giving campaign with the goal of giving back \$7 million. We have been working hard to share our success by improving our community, giving back to our members and offering chances to win exceptional experiences. Some examples of this include: We have given away Justin Timberlake concert tickets, donated to Valley teachers and performed Random Acts of Kindness in our community. While we are nearing our goal, we still have so much more giving to do this year!





LET'S BE HONEST: COLLEGE ISN'T CHEAP

We're getting real about saving for your child's education.

In the late 1980s, the average annual cost of tuition at a public, four-year university was a little over \$3,000. This year, that average is \$9,970 — an increase of over 200%! If your little one doesn't score a big scholarship and you don't have wealthy relatives waiting in the wings to cover costs, those numbers could put a big dent in your nest egg. In the first installment of Desert Financial's new "Let's Be Honest" series, we're tackling the dilemma of how to finance your child's education without breaking the bank. Look for valuable info on savings plans, scholarships, loans and alternative options — all presented with a bushel of financial sense and a healthy dose of wit.

Get your copy at DesertFinancial.com/Honest.

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Sallie Mae® gives you three flexible repayment options for your Smart Option Loan.

Whether you are paying for school supplies, textbooks, housing or tuition, Sallie Mae® can help fund your education.

DesertFinancial.com/StudentLoan
All loans subject to credit approval.

WHICH HOME UPDATES SHOULD BE ON YOUR TO-DO LIST?

Take this quiz to find out!

- 1. Which of the following is your favorite area of your home?**
 - a. Bathroom
 - b. Kitchen
 - c. Backyard
 - d. All of the above
- 2. Which of the following projects could you DIY?**
 - a. Painting cabinets, tiling a shower wall, upgrading small fixtures
 - b. Upgrading appliances, mounting under-cabinet lights, installing a backsplash
 - c. Creating a garden, putting in gravel, laying down sod
 - d. All of the above
- 3. How much time do you have for your project?**
 - a. 3 – 4 weeks
 - b. 4 – 6 weeks
 - c. 6 – 10 weeks
 - d. I have no set time limit

If you answered mostly A's, you should consider a bathroom remodel.

If you answered mostly B's, then you may want to show a little love to your kitchen.

If you answered mostly C's, then it may be time to think about creating your own backyard oasis.

If you answered mostly D's, then your home may need a full makeover. For inspiration, check out our Pinterest page at [Pinterest.com/Desert_Financial](https://www.pinterest.com/Desert_Financial).

SUMMER ADVENTURES FOR EVERY BUDGET

Summer in Arizona is the best time to beat the heat and plan for a "cool" activity. We have exciting ideas for summer fun that fit into your budget!

- \$** Attend an Arizona Cardinals preseason game on August 11th or August 30th — AzCardinals.com/Schedule
- \$\$** Plan a trip to explore beautiful Flagstaff — Flagstaff.com
- \$\$\$** Schedule a weekend staycation at a local hotel with a water park, like the Arizona Grand Resort & Spa — ArizonaGrandResort.com
- \$\$\$\$** And if you'd like to escape the Arizona heat, book a trip to Disneyland, where there are lots of new things to see this summer — DesertFinancial.com/Disney

Plan your trip with Get Away Today by visiting GetAwayToday.com or by calling their agents at 855-GET-AWAY, and be sure to mention Desert Financial Federal Credit Union when booking your trip.

