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CREDIT UNION

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2025 Social Impact Report

# Sharing Success

BY STRENGTHENING FINANCIAL FUTURES

# Corporate Social Responsibility & Desert Financial Foundation

We believe a rising tide raises all ships, and when we give back to the community, we all thrive. That's why we're committed to sharing our success with our members, community and team through the following programs and initiatives.



## Teacher Appreciation

Our credit union was founded by educators in 1939. Now, even after 86 years, we remain committed to building on the legacy of our founders through our Teacher Appreciation events and Adopt-A-Teacher initiative.

## Desert Financial Foundation

Founded in 2015, Desert Financial Foundation gives back to our community through fundraising and scholarships to support education. The foundation raises funds for the 1 Darn Cool School at Phoenix

Children's by hosting events including the Annual Charity Golf Tournament and fundraisers. The foundation also provides a variety of scholarships, including the Community Service, Adult Learners and Breaking Barriers Student Athlete Scholarships, as well as support for Career and Technical Education.

## Volunteering

Our team members display their Passion to Help (one of our core values) through participating in programs and volunteering with nonprofits that serve the community.

# \$4.7 million

corporate, foundation and employee giving

# 374,207

Arizonans impacted

# 17,661

volunteer hours in the community



### Financial well-being education

By providing financial education tools and information, we empower our members, team and community to take charge of their financial health.

### Corporate and employee giving

Corporate and employee giving allows Desert Financial to partner with nonprofits throughout Arizona to empower financial well-being and help our community thrive.

### Random Acts of Kindness

Since 2018, we have been performing Random Acts of Kindness as part of our commitment to share success and provide exceptional experiences within our community.



# Teacher Appreciation

## Our commitment to students and teachers

Founded by teachers in 1939, Desert Financial honors our roots by supporting educators through our Teacher Appreciation events and Adopt-A-Teacher initiative.



## TEACHER APPRECIATION SPOTLIGHT

### Alhambra Traditional School

Desert Financial's Sales Enablement team worked alongside Alhambra Traditional School's assistant principal, Mrs. Amanda Stegan, to identify supplies teachers needed most to best support their students. We purchased hands-on tools designed to help students develop a deeper, conceptual understanding of the essential math standards at each grade level. These resources greatly enhance the students' chance to learn and comprehend key mathematical concepts. Approximately 500 students are directly benefitting from the use of these manipulatives in their daily instruction.



## ADOPT-A-TEACHER SPOTLIGHT

### Yingfen Creen, Adopt-A-Teacher recipient

"The impact [of the gift] was immediate and meaningful. My second graders were thrilled to have new flexible seating choices that allowed them to focus better during small-group work and independent reading. The timers helped them manage transitions and build self-regulation skills. Having enough headphones for every student made literacy and math centers more effective — students could work independently without distractions. Simple tools like sharpeners and holders also reduced daily disruptions and helped students take responsibility for their materials. Altogether, these resources made our classroom more efficient, calm and student-centered."

—Yingfen Creen, BASIS Tucson Primary

**98**

schools  
impacted

**33,795**

students impacted

**1,491**

teachers  
impacted

**12,325**

backpacks and school  
supplies collected for  
students



# Desert Financial Foundation

Founded in 2015, Desert Financial Foundation gives back to our community through fundraising and education.

Desert Financial Foundation believes strong communities are built by educated members with the freedom to continue enhancing their skills. We proudly offer scholarships for high school seniors who volunteer in their communities, adults (25 and older) who are pursuing certificates or degrees and high school student athletes who overcome obstacles.

The foundation also funds Career and Technical Education (CTE) scholarships, which support students at East Valley Institute of Technology, Western Maricopa Education Center, Yavapai College and Coconino Community College. The scholarships can be used to cover school fees, tuition, equipment, books and certification exams, preparing them to pursue meaningful, high-demand careers.

# Desert Financial Foundation scholarship recipients



## SCHOLARSHIP RECIPIENT SPOTLIGHT

### Tino M.

"I would like to say thank you so much to the Desert Financial Scholarship Committee for selecting me to receive the scholarship. It means so much for someone like me who, one year ago, packed their bags and came to the United States to get an education. I've put in the work, and you recognizing me means so much, not just to me, but people who look like me, who are thinking of getting an education."

### -Tino M.,

2025 Adult Learners Scholarship Recipient

## CAREER & TECHNICAL EDUCATION SCHOLARSHIP SPOTLIGHT

### Anthony N.

"As a student who is starting their nursing program this upcoming fall, this scholarship will alleviate some of my financial stress and burdens and allow me to give more of my time to my studies. I am truly grateful for your investment, and I hope to one day pay it forward by supporting my community as a nurse. Thank you again for this incredible opportunity."

### -Anthony N.,

2025 Coconino Community College CTE Scholarship Recipient

**\$371,000**

in scholarships provided

**1,017**

students impacted through scholarships



**Phoenix  
Children's®**



The fully accredited K-12 school staffed by eight full-time master's level teachers provides children with classroom and bedside education to ensure they stay on track academically while facing chronic illnesses or life-changing injuries.

The 1 Darn Cool School is fully funded by Desert Financial Foundation, Desert Financial Credit Union, its members and its employees. The program provides educational sessions in person, virtually and at various Phoenix Children's locations, ensuring flexibility and accessibility for all patients.

Ongoing support for the 1 Darn Cool School from Desert Financial now totals more than \$14.6 million over the past 29 years. This remarkable partnership reflects the credit union's deep commitment to education, its mission to share success with the Arizona community and its dedication to helping the kids who will be tomorrow's leaders.

**\$1.425 million**

raised for the 1 Darn Cool School by the Foundation, credit union and employees

**10,997**

patient engagement sessions at Phoenix Children's 1 Darn Cool School

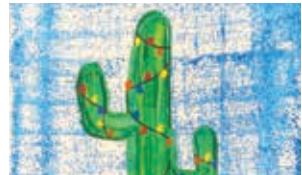


# Meet Samantha

At 14, Samantha's life took an unexpected turn. While she should have been starting high school, making lifelong friends and planning her future, she instead started to feel severe abdominal pain. That pain led to a diagnosis of chronic ulcerative colitis, a disease that causes inflammation and sores in the colon.

Unfortunately, medications failed, forcing Samantha to undergo a total colectomy. Adding to the challenge, post-surgery complications landed her in the ICU with Sweet Syndrome, another disease that causes sores in areas like the face, neck and arms.

During a long-term stay at Phoenix Children's, Samantha faced anxiety and physical limitations. But with the support of dedicated nurses, therapy and the many services funded fully by philanthropy, Samantha is on her journey to recovery, embracing life with newfound resilience and the goal of becoming a gastroenterologist who helps kids just like herself.



Samantha is now 17, and she's a talented artist who finds peace in painting, especially during her hospital stays. While she's an immensely talented artist, creating gives her more than just an outlet; it gives her peace, easing the anxiety she feels while in the hospital and helping her heal one brushstroke at a time. We were honored to showcase Samantha's artwork in this year's holiday cards during the foundation's winter fundraiser benefiting the 1 Darn Cool School at Phoenix Children's.

"You are giving opportunities to someone who may never have had the chance to know 'normalcy,' which was taken from me when I got sick," Samantha said. "I missed the first two years of high school. Donors help bring the outside in for normalcy, and it matters. They give kids who are sick a pep. This will help me get one step closer to being okay again."



# Our team's Passion to Help

By supporting our community through volunteer service, our team demonstrates our Passion to Help.

**17,661**

volunteer hours

**\$614,434**

value to nonprofits



# Uplifting the community

## NONPROFIT SPOTLIGHT

### House of Refuge

House of Refuge provides transitional housing and wrap-around services to families experiencing homelessness. Desert Financial regularly volunteers at House of Refuge to support its mission by painting and prepping homes for families to live in and by supporting their donation center.

"Desert Financial and House of Refuge align in their commitment to the community. Thanks to partners like Desert Financial, we can give our families the stability they need and set them up for success as they transition to stable housing. Their volunteers are the heart, soul and epitome of what a volunteer should be. We can count on Desert Financial to do what they say they're going to do. We are so grateful to Desert Financial."

**-Kayla Kolar, President & CEO, House of Refuge**



## VOLUNTEER APPRECIATION

Passion to Help isn't just a value for our credit union. Our team members share their Passion to Help by offering their time and talent to support nonprofits throughout Arizona. In 2025, our team generously volunteered 17,661 hours in the community.

Each year, we honor our team's dedication to Arizona communities at our Volunteer Appreciation Event, celebrating those who have volunteered 50+ hours to local 501(c)(3) nonprofits. In 2025, Bonnie D. was named Volunteer of the Year and Chad K. was named Volunteer Captain of the Year for their exceptional impact.



### VOLUNTEER OF THE YEAR

#### **Bonnie D.**

Last year, Bonnie volunteered 122 hours. She has truly gone above and beyond in her community. Bonnie has volunteered with St. Vincent de Paul and United Food Bank, participated in many virtual volunteering opportunities and is a regular donor at our blood drives.

*"Volunteering is meaningful to me because I've been very blessed in my life. I think through volunteering, you give individuals support, whether you're there physically with them, or it's through creating a package, or something to help them through life. Desert Financial is so supportive of volunteering events. They make it so easy."*



### VOLUNTEER CAPTAIN OF THE YEAR

#### **Chad K.**

Desert Financial Volunteer Captains go above and beyond, helping to coordinate team members, capture impact and ensure each of our volunteer activities with nonprofits runs smoothly. Chad is an exceptional leader, volunteering 117 hours last year, including many projects where he served as Volunteer Captain. He is a regular Volunteer Captain at House of Refuge.

*"Desert Financial has supported me in my efforts in volunteering by giving me opportunities to serve with many great organizations, the opportunity to interact and collaborate with other team members to serve the community and to also provide opportunities to Volunteer Captain at many of those events."*

# Sharing & Caring Giving Campaign



At Desert Financial, giving back is an organizational movement. Through our Sharing & Caring Workplace Giving Campaign, we empower team members to support causes close to their hearts, primarily through payroll deductions, while amplifying their impact across Arizona.

In 2025, our team donated an incredible \$541,985 to nine nonprofits focused on education, housing and human services, hunger and food insecurity and youth development. In addition, Desert Financial generously matched up to \$150 per employee per year, reinforcing our commitment to community investment.

The campaign's success is built on participation, not just pledges. With a goal of 100% team engagement, we hosted interactive events and shared impact stories from our nonprofit partners. From new hires to tenured team members, everyone had the opportunity to make a difference.

**\$656,875**

donated to Sharing & Caring nonprofits from  
team members and Desert Financial in 2025





# Financial education

Through financial education workshops, resources and events, Desert Financial supports Arizonans to build financial skills and develop confidence in their decision-making. That helps even more people build stronger financial futures and achieve their own vision of financial well-being.

**17,790**

adults and youth impacted

**183**

workshops, webinars and events hosted  
to empower financial well-being



# It takes a team

## NONPROFIT SPOTLIGHT

### Habitat for Humanity Central Arizona

Habitat for Humanity Central Arizona believes shelter is a basic human right and is dedicated to eliminating substandard housing and homelessness worldwide and to making adequate, affordable shelter a matter of conscience and action. In 2025, Desert Financial partnered with Habitat for Humanity Central Arizona to conduct a series of financial education workshops for their new homebuyers, helping set them up for success as they enter this new milestone.

"The workshops that we offer with Desert Financial prepare [our families] to think like homeowners. Understanding how to budget, how to use credit and what to do if someone approaches them for predatory lending. We want to prepare our families to make sure that doesn't happen."



"The families that have participated in the workshops feel that they're very helpful and have requested more! We're taking that feedback and building upon it. This is just the start."

**-Maribel Saucedo-Johnson,**  
*Director of Family Services*



# Corporate giving

Our work to empower financial well-being is not limited to the financial education, products and services that individuals and communities need. These are critical aspects, but so are the basic human needs that support Arizonans in reaching for and achieving their financial hopes and dreams. Desert Financial is proud to support nonprofits addressing education, financial education, housing and home ownership and more.

**\$2.8 million**

in corporate giving

**23**

grants awarded  
to nonprofits  
throughout Arizona

**\$292,500**

in total grants awarded

# Creating greater impact together



## NONPROFIT SPOTLIGHT

### E.L.L.A. & ALL In Education

In 2025, Desert Financial announced a three-year, \$300,000 commitment to support two Arizona nonprofit organizations: Empowering Latina Leaders in Arizona (E.L.L.A.) and ALL In Education. Each nonprofit will receive \$50,000 annually through 2027. The donations will strengthen programs that empower Latino parents, students and entrepreneurs, while also expanding access to leadership development and financial wellness education.

"Partnerships like this build trust and visibility in our community. Desert Financial isn't just a sponsor; they are a partner," said Stephanie Vasquez, founder and CEO of E.L.L.A.

This three-year commitment is part of a long-term initiative at Desert Financial to advance the financial well-being of Arizona's Hispanic community through partnerships, education and empowerment.

"Together, we are equipping parents and caregivers with the knowledge and confidence to support their families, while paving the way for their children to create lasting legacies of their own," said Stephanie Parra, CEO of ALL In Education.

## NONPROFIT SPOTLIGHT

### Southwest Human Development

In 2025, we proudly supported Arizona communities with \$292,500 in grants to local nonprofits supporting education. The funding continues a long-standing commitment to strengthen education, early childhood development and youth-support programs across the state.

For families like those served by Educare Arizona at Southwest Human Development, the support is life changing. One parent shared how the program gave her daughter a sense of belonging and opened the doors for their family.

"This program has allowed me to pursue my education while knowing that my child is in a safe place and in an environment that she loves," Andrea Reyna said. "It gives me peace of mind to pursue my career and get the education I need to provide a better life for my kids."

Southwest Human Development received a \$15,000 grant to support 188 children and their families through high-quality early learning and family services at Educare Arizona.



# Random Acts of Kindness

Since 2018, we have performed Random Acts of Kindness to show our commitment to sharing success, providing exceptional experiences within our community and brightening someone's day right when they might need it most.

## RANDOM ACT OF KINDNESS (RAK) SPOTLIGHT

### Erik R.

When Rebecca, assistant branch manager, learned that Erik, a member and single father, was battling cancer, she knew we had to do something. She worked with the RAK Committee for a very special RAK in honor of Desert Financial's 86th Anniversary.

Our team gifted Erik a comprehensive Wills and Trusts package for peace of mind, an all-expenses-paid trip to Disneyland for him and his son, plus two suitcases packed with travel goodies for the adventure. To top it all off, we gave a VR headset to Erik's son so he can keep gaming in a world where the only limits are his dreams.





## RANDOM ACT OF KINDNESS SPOTLIGHT

### Olivia B.

There wasn't a dry eye in the South Mountain Branch when Olivia came in and wanted to donate her own money to the Desert Financial Foundation Spring Fundraiser benefiting the 1 Darn Cool School at Phoenix Children's. She smiled and giggled as she donated every dollar she had (\$19) to the hospital she frequents on many occasions because she has Type 1 diabetes. Her mother said she is "the kindest and most helpful little girl."

The team at South Mountain wanted to do something a little extra special for their sweet, generous new member, who opened a Kickstart youth account a few weeks later. Through the Random Act of Kindness program, the team surprised Olivia with a Barbie doll house, car, accessories and more!



**10,400**

RAKs performed



# Thank you!

With the incredible support of our members, team, partners and community, we've continued to create meaningful impact, sharing success and empowering Arizonans to thrive. We look forward to another year of generosity, giving back and growing our home state in 2026!

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**FOUNDATION**

[DesertFinancial.com/Community](http://DesertFinancial.com/Community)

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