

2024

# Impact Report

ENHANCING THE QUALITY  
AND SUSTAINABILITY OF THE  
COMMUNITIES WE SERVE



CU WEST  
**CARES**  
CHARITABLE FOUNDATION

CREDIT UNION  
**WEST**



# Message from the Foundation Board Chair

2024 was a year of outstanding growth and expansion for the CU West CARES Charitable Foundation. Thanks to the generosity of our members and the community, and the dedication of our employees, we have been able to extend our reach to more organizations and individuals in need. Through increased contributions and new partnerships, we have strengthened our ability to make a meaningful difference in the communities we serve.

We also took a significant step forward by expanding our mission statement to reflect our commitment to enhancing the quality and sustainability of our growing communities across Arizona. In alignment with this mission, we refined our four giving pillars to maximize our impact. These pillars now include Community Heroes, which supports first responders, teachers, and active military, veterans, and their families, Distressed and Underserved Communities, Education for All Ages, and Human Health and Wellness. By focusing our efforts in these areas, we ensure our resources directly benefit those who need them most.

“Financial contributions to our communities totaled nearly \$125,000... These numbers reflect our passion and commitment to service and community engagement.”

Through the combined efforts of Credit Union West and the CU West CARES Charitable Foundation, we proudly provided 68 sponsorships and donations totaling \$82,399. Additionally, we provided \$32,457 in donations through our employee-funded EmployeesCARE program and \$10,000 awarded through our annual scholarship program. In all, financial contributions to our communities totaled nearly \$125,000. Additionally, more than 100 employees volunteered over 1,000 hours in the community through both sponsored events and our Volunteer Time Off initiative. These numbers reflect our passion and commitment to service and community engagement.

I want to extend my deepest gratitude to our members who have generously contributed to the CU West CARES Charitable Foundation. Your support is instrumental in driving our mission forward. We also encourage all members, community organizations, and businesses to join us in making a lasting impact through financial contributions. Together, we can continue to build stronger, more resilient communities.

We are incredibly proud of the positive change we have advanced across Arizona and look forward to building upon this momentum in the years ahead. With the continued dedication of our donors, volunteers, and community partners, we are confident that the future holds even greater opportunities to give back and make a difference. Thank you for being part of this journey with us.



*Karen Roch*

Karen Roch  
BOARD CHAIR, CU WEST CARES CHARITABLE FOUNDATION  
PRESIDENT AND CHIEF EXECUTIVE OFFICER, CREDIT UNION WEST



# Our Mission

To enhance the quality and sustainability of our growing communities across Arizona.

# Our Pillars

Our Foundation is built on four key pillars of support which guide our charitable giving.

- Community Heroes
- Distressed and Underserved Communities
- Education for All Ages
- Human Health and Wellness

## BOARD OF DIRECTORS



The foundation is governed by a board of directors who are trusted leaders with a passion for supporting and improving our communities. The directors leverage a diverse set of experiences and a wealth of knowledge to guide the foundation’s charitable contributions and community partnerships.



**Karen Roch**  
CHAIR



**Ryan O'Connor**  
VICE CHAIR



**Kelly Poldoski**  
TREASURER



**Jaime Burt**  
SECRETARY



**Ning Duong**  
DIRECTOR



# CU IN THE COMMUNITY

## SPONSORSHIPS & DONATIONS



We supported  
68 sponsorships and  
donations for a total of  
**\$82,398**

## EMPLOYEECARE



Employee contributions  
from the EmployeeCARE  
Program totaled  
**\$32,456**

Together, the credit union and foundation gave  
**\$124,855 in 2024!**

## HOURS OF IMPACT IN OUR COMMUNITY

Credit Union West team members provided a total of  
**1,144 hours of impact to our communities**



**512 hours**  
of Sponsored Time Off



**539 hours**  
of Volunteer Time Off



**104 employees**  
gave back through our  
VTO and STO programs



**93 hours**  
of financial education  
workshops and courses

## CELL PHONES FOR SOLDIERS

CU West members and  
employees donated  
**141 phones in 2024** for a  
total of 7,686 phones  
donated since 2010.

## SCHOLARSHIPS



Our annual Scholarship Program  
awarded five high school seniors  
**\$2,000 each** for their education  
for a total of **\$10,000 in college**  
scholarships.



# Community Impact and Engagement

At Credit Union West, we're proud of our deep-rooted history of service to our members, employees, and communities across Arizona. What started as a mission to support our military members at Luke Air Force Base has evolved into a statewide commitment to enhance the financial well-being of every person we serve. Our passion for building brighter futures shines through in everything we do, from promoting financial health to strengthening local communities.

Our CU West CARES Charitable Foundation is an extension of this mission, working tirelessly to improve the quality of life in the communities we serve. Through charitable contributions and volunteer efforts, the Foundation supports those who make a real, lasting impact on the lives of others.

Together, we're here to make a positive difference by sponsoring events that bring people together, offering financial education that empowers individuals, and providing programs designed to support our underserved communities, growing Arizona families, and thriving local businesses.



International Credit Union Day and Arizona Credit Union Week



West Valley Business Incubation Center



Men's Final Four Fan Fest VTO



# Community Impact Team

The Community Impact team at Credit Union West is made up of dedicated employees who bring the mission of the CU West CARES Charitable Foundation to life. Through various programs, they focus on providing financial education and outreach to local and underserved communities, helping individuals make informed decisions about budgeting, saving, and managing debt. Beyond education, the team actively engages with local organizations and events to further support the community. Whether through workshops, sponsorships, or resource distribution, they are committed to creating opportunities for financial wellness, strengthening both the community and Credit Union West's local presence.



Glendale Chamber Military Appreciation Event presented by Credit Union West



Award of Appreciation from Dragonslayers 56th Civil Engineer Squad



Global Women's Networking Leadership Phoenix Sister Society Pay it Forward Event







**Maria R. Brunner | Community Impact Manager**

As the Community Impact Manager at Credit Union West, Maria brings 30 years of experience in the financial industry to her essential role of driving strategic community partnerships and initiatives. She has been a board member of the Glendale Chamber of Commerce since 2014 and became its first Latina chair in 2018. Her leadership roles include the Prescott Valley's Hispanic Business Association board member, Military and Veterans Affairs Committee co-chair and treasurer, and WeSERV West Maricopa Realtors Community Impact Committee chair. She serves on the Glendale Chamber Public Policy committee and is a strategic partner and national affiliate for the Women's Council of Realtors West Valley.

Maria has brought her vision of community enrichment to life through valuable partnerships with the ACEE's Investing in Girls Program, YWCA, Glendale Community College, Glendale Elementary School District, and many more. In 2024, she was nominated for the Greater Phoenix Chamber ATHENA Award and was a finalist in the Credit Union Times Luminaries Awards. A dedicated leader, Maria has been instrumental in forging key partnerships and championing business growth, diversity, and community engagement.



**Roxanna "Roxy" Garcia | Community Impact Specialist**

With 24 years of experience in financial services, Roxy spent much of her career as a financial advisor consulting a large portfolio of educators on their retirement plans. This experience sparked her passion for financial literacy and a desire to expand her impact within the community.

Now, as the Community Impact Specialist with Credit Union West, Roxy presents financial education classes for the Glendale Elementary School District, YMCA, YWCA, ACEE, and more. Additionally, she is an Ambassador of the Southwest Valley Chamber of Commerce and an active Women's Council of Realtors West Valley member.





# CU West CARES Charitable Foundation

Born from a passion to help our communities and members achieve brighter futures, the CU West CARES Charitable Foundation embodies the true spirit of the credit union movement: “people helping people.” As a 501(c)3 nonprofit, the foundation is dedicated to serving local public interest through impactful charitable work and giving. Our mission is to raise and reinvest funds into programs and initiatives that enhance the quality and sustainability of Arizona’s growing communities.

Guided by four key pillars, we channel our resources where they’re needed most. These pillars shape our charitable giving efforts, from providing higher education scholarships and support for active-duty military and veterans, to funding employee-led charitable giving programs, volunteer opportunities, and financial education initiatives.

We’re proud to work alongside local nonprofits, grassroots organizations, and individuals to make Arizona a better place to live and thrive for all.



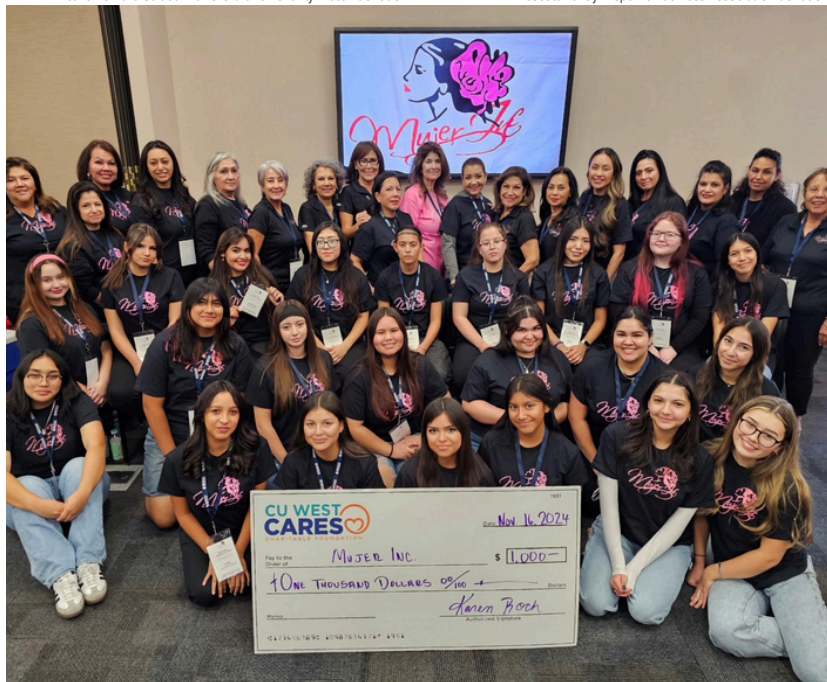
Kitchen on the Street Biltmore branch charity match donation



Prescott Valley Hispanic Business Association donation



Desert Mission Food Bank donation



Moser Inc. donation



AZ Community Impact donation



The Foster Alliance/AZ Helping Hands VTO and donation





## Community Heroes

### Soldier's Best Friend

Soldier's Best Friend helps military veterans coping with PTSD, anxiety, and other challenges regain their independence by providing access to a dedicated service animal. Often adopted from shelters, the dogs and veterans train together to develop essential disability-aiding skills while forming a strong bond. This life-changing service is provided at no cost to the veterans.



## Education of All Ages

### Arizona Council on Economic Education

The Arizona Council on Economic Education (ACEE) is dedicated to promoting economic and financial literacy across Arizona. Through high-quality programs, ACEE equips individuals with the knowledge and skills needed to make informed financial decisions and navigate the workforce effectively. Their efforts aim to build a more financially savvy and economically empowered community throughout the state.



## Human & Health Wellness

### Steps to Recovery Cottonwood

Steps to Recovery is a nonprofit organization that provides comprehensive addiction treatment services to individuals seeking recovery. Their programs focus on both physical and mental health, offering personalized care to help clients build lasting, sustainable recovery. With a compassionate, evidence-based approach, Steps to Recovery empowers individuals to reclaim their lives from substance dependence.



## Distressed & Underserved Communities

### Mujer, Inc.

Mujer, Inc. is a nonprofit organization dedicated to empowering Latinas through advocacy, education, and support services. They focus on helping women overcome barriers to success by providing resources in areas such as career development, health, and financial literacy. Through mentorship and community programs, Mujer, Inc. fosters personal and professional growth for Latinas in the region.





Bethany's Gait Ranch VTO



Old Town Mission Food Pantry VTO



Kitchen on the Street VTO



OCJ Kids hygiene kits VTO

### Employee Volunteer Program

Each year the credit union offers employees up to eight hours of volunteer time off and unlimited sponsored time off to support our communities through service. Our employees provided over 1,000 total hours to more than a dozen local non-profits in 2024.

Notable Volunteer Events:

- Arizona Credit Union Week - Pay it Forward Day
- Arizona Council on Economic Education (ACEE)
- Firefighter Angel Foundation
- Foster Alliance (Arizona Helping Hands)
- Jobs for Arizona Graduates (JAG)
- Kitchen on the Street
- Mariah's Miracle
- Opportunity Community & Justice (OCJ) for Kids
- Packages from Home
- Phoenix Children's Foundation
- St. Mary's Food Bank
- TheaterWorks of Peoria



The Foster Alliance/AZ Helping Hands Birthday Dreams VTO



Arizona Credit Union Week Pay it Forward VTO



“Credit Union West has been an incredible partner in supporting Fresh Start and our mission to empower women to achieve self-sufficiency and sustainable careers. Their commitment to the community shines through their generosity and active involvement in initiatives that truly make a difference.”

Abdu Dahr  
 Fresh Start Women's  
 Foundation



Mariah's Miracle Cornhole Fundraiser



Packages from Home VTO with VMAC



OCJ Kids Back to School Drive



GESD System of Care picnic table VTO



Comfort Bears in a Catastrophe VTO



St. Mary's Food Bank Surprise Distribution Center VTO



## EmployeesCARE Program

The EmployeesCARE Program raises funds to support local non-profit organizations that make a meaningful impact in our communities. Driven entirely by the nominations and generosity of our credit union employees, the program is managed by the CU West CARES Foundation and guided by the foundation's four core pillars. Leading by example, Karen Roch, our foundation Board Chair and credit union President and CEO, increased the program's total giving in 2024 by personally matching each donation with her own funds. In total, the EmployeesCARE Program gave over \$32,000 to four local organizations.



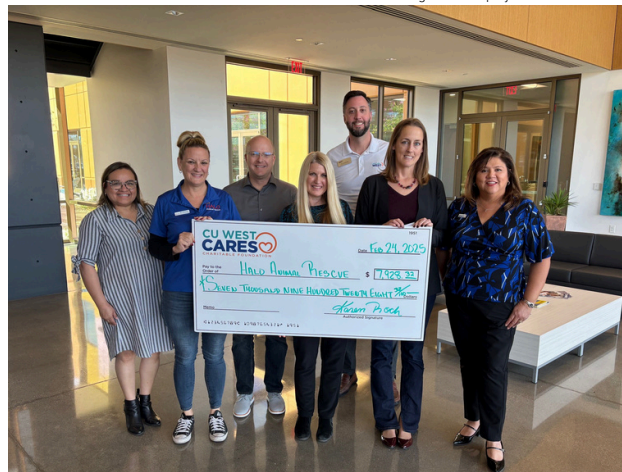
Agape House of Prescott EmployeesCARE donation



Street Light USA EmployeesCARE donation



Soldier's Best Friend EmployeesCARE donation



HALO EmployeesCARE donation



Cell Phones for Soldiers phone donations collected through Credit Union West

## Cell Phones for Soldiers

The Cell Phones for Soldiers Program provides cost-free communication services to active-duty military members and veterans through the collection and recycling of used phones and mobile devices. Each donated phone buys approximately one hour of free talk time for military members and veterans. Credit Union West members and employees donated 141 phones in 2024, bringing our total donations to 7,686 phones, equating to over 461,000 minutes of talk time since becoming an official drop-off location for the program in 2010.



# Financial Empowerment and Education

With support from the CU West CARES Charitable Foundation, Credit Union West employees proudly provide financial literacy resources and educational courses to our members and local communities. This free outreach program offers accessible financial education on a variety of topics, including understanding credit scores, building budgets, tips for purchasing a vehicle, money management, and teaching youth how to manage their finances. In total, credit union employees provided nearly 90 hours of financial education in 2024.

### **CU@Work Program:**

This workplace benefit collaborates with local businesses to provide employees with tools for effective money management and financial goal achievement. The program offers Credit Union West membership as an additional, cost-free benefit to employees, enhancing their financial well-being.

### **Business Incubation Center:**

Credit Union West, through its CU West CARES Charitable Foundation, sponsors the WestVentures Small Business Success Center at Pendergast Elementary School District in Phoenix. This initiative aims to empower small business owners, especially minority, women, and veteran entrepreneurs, with entrepreneurial education and support.

### **First-Time Homebuyer Workshops:**

Partnering with Glendale Public Libraries, we hosted educational sessions aimed at demystifying the home-buying process. Our knowledgeable staff guided prospective buyers through FHA and VA loan eligibility, plus down payment assistance options available.

### **Financial Education Workshops:**

Partnering with local educational institutions, chambers of commerce, military and veterans' organizations, and non-profits, Credit Union West offered free financial literacy workshops. These sessions covered topics such as Banking 101, credit score education, budgeting strategies, first-time homebuyer programs, and retirement planning.

### **Credit Guide Program:**

Members have access to personalized, one-on-one credit coaching through the Credit Guide Program. This service aims to help individuals understand and improve their credit scores, providing tailored advice and resources to strengthen financial health.



AZ Council on Economic Education (ACEE) EconReads Program





ABC15 and The Scripps Howard Fund - "If You Give a Child a Book" Campaign



AZ Council on Economic Education (ACEE) EconReads Program



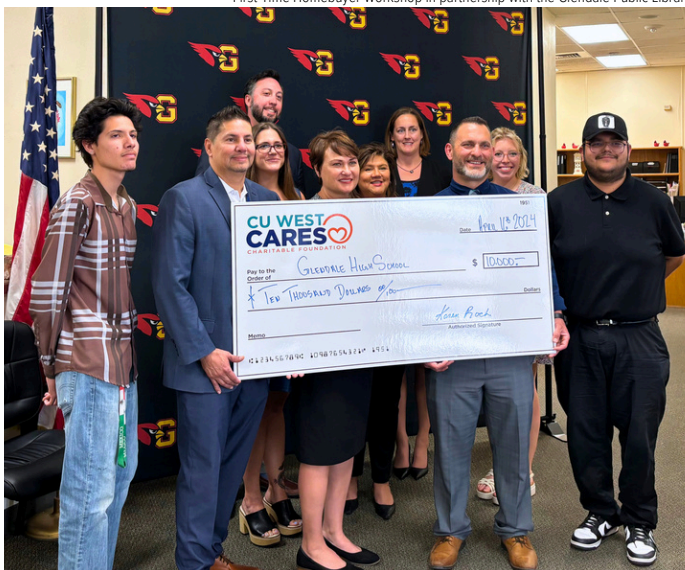
Luke Elementary Donation from CU West CARES Foundation



Jobs for Arizona's Graduates (JAG) Arizona Pathway Makers Awards



First-Time Homebuyer Workshop in partnership with the Glendale Public Library



Glendale High School Red Bird Exchange donation

“Thanks to your generosity, we were able to connect with more than 100 students, teaching them about the important concepts of opportunity costs, producers, and consumers.... Your contribution is making a lasting impact on these young minds, helping them grasp key economic principles that will serve them well throughout their lives.”

Monica Martinez  
Arizona Council on  
Economic Education



## Scholarship Program

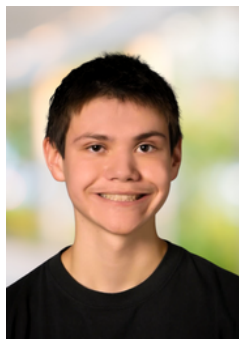
Each year, we proudly provide five community scholarships to local high school seniors, aiming to lessen their financial burden and help them establish a strong financial future as they pursue their educational goals. Two of the five recipients are selected from JROTC student applications. All recipients are selected based on their academic achievements, community involvement, and overall character. The 2024 scholarship winners exemplified a commitment to advancing their education and making a positive impact in their communities. We are thrilled to support their educational journeys and look forward to their continued success.

### 2024 Scholarship Program Award Recipients

- Marli Brown, Sandra Day O'Connor High School, Phoenix
- Ryan Canedo, Prescott High School, Prescott
- Madison Greene, Millennium High School, Litchfield Park
- Leilani Perez, Arizona Virtual Academy, El Mirage
- Devin Reinhart, Higley High School, Queen Creek



Marli Brown



Ryan Canedo



Madison Greene



Leilani Perez



2024 Scholarship Winners

Devin Reinhart



2024 Scholarship Winners Awards Breakfast



# Branch Locations

**Arrowhead**

20155 N. 67th Avenue  
Glendale, AZ 85308

**Avondale**

503 W. Van Buren Street  
Avondale, AZ 85323

**Biltmore**

5241 N. 16th Street, Suite 4  
Phoenix, AZ 85016

**Buckeye - Coming Soon!**

20650 W. Roosevelt Street, Suite 108  
Buckeye, AZ 85326

**Cactus**

6777 W. Cactus Road  
Peoria, AZ 85381

**Corporate Center**

10150 W. Desert River Boulevard  
Glendale, AZ 85307

**Cottonwood**

1672 E. Cottonwood Street, Suite C  
Cottonwood, AZ 86326

**Kierland**

14601 N. Scottsdale Road, Suite 115  
Scottsdale, AZ 85254

**Lake Pleasant - Coming Soon!**

9986 West Happy Valley Parkway, Suite 101  
Peoria, AZ 85383

**Luke Air Force Base**

13708 W. Glendale Avenue  
Luke AFB, AZ 85307

**Papago**

2303 N. 44th Street, Suite 1  
Phoenix, AZ 85008

**Prescott**

528 W. Gurley Street  
Prescott, AZ 86301

**Prescott Valley**

3650 N. Glassford Hill Road  
Prescott Valley, AZ 86314

**Surprise**

16765 N. Litchfield Road  
Surprise, AZ 85374

**Westgate**

10150 W. Desert River Boulevard, Suite B-170  
Glendale, AZ 85307

**800.621.0287 | 602.631.3200 | 928.778.7156**

**[cuwest.org](http://cuwest.org) | [cuwestcares.org](http://cuwestcares.org)**



The CU West CARES Charitable Foundation is an exempt organization as described in section 501(c)3 of the Internal Revenue Code. EIN #92-0483609. Credit Union West is Federally Insured by NCUA.

