

2025

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

The CU West CARES Charitable Foundation was established to ensure our commitment to community is intentional, sustainable, and grounded in action. In 2025, that commitment continued to translate into meaningful results across Arizona.

Since its inception in 2023, the Foundation has generated more than \$380,000 in financial contributions through direct donations, sponsorships, and our employee-funded EmployeesCARE program. This milestone reflects careful stewardship and the shared belief that strengthening our communities requires both generosity and accountability.

“Since its inception in 2023, the Foundation has generated more than \$380,000 in financial contributions...”

To date, we have supported nearly 100 unique nonprofit organizations, each addressing real and immediate needs within our four giving pillars: Community Heroes, Distressed and Underserved Communities, Education for All Ages, and Human Health and Wellness. These partnerships allow us to direct resources where they can create lasting benefit.

Service extends well beyond funding. In 2025, 192 employees volunteered more than 860 hours, offering their time and expertise throughout Arizona. Their participation reinforces our culture rooted in service – one that is visible in how we show up and what we give.

Financial education remains central to our work. Through more than 200 hours of outreach, we reached over 900 eighth-grade students in the Glendale Elementary School District, equipping them with practical tools that will shape their financial decision-making for years to come.

On behalf of the Foundation Board, I extend my deepest and most sincere gratitude to our members, donors, employees, and community partners. Your generosity, trust, and continued support make this work possible. Because of you, our efforts reach further, serve more broadly, and remain firmly rooted in purpose.

We are proud of what we have accomplished together and remain committed to carrying this responsibility forward with integrity and care.



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

CU IN THE COMMUNITY

SPONSORSHIPS & DONATIONS



We supported nearly
100 Unique Nonprofits

EMPLOYEECARE



Employee contributions
from the EmployeesCARE
Program totaled
\$26,800

Together, the credit union and foundation gave over
\$113,000 in 2025!

HOURS OF IMPACT IN OUR COMMUNITY

In 2025, Credit Union West team members provided
862 volunteer hours to our communities



192 employees
gave back through our
VTO and STO programs



222 hours
of financial education
workshops and courses

CELL PHONES FOR SOLDIERS

CU West members and employees donated
159 phones in 2025 for a
total of **7,845 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, service to our members, employees, and communities has always been central to who we are. What began as a mission to support military members and their families at Luke Air Force Base has grown into a broader commitment to strengthen communities throughout Arizona.

Today, we continue that work by partnering with nonprofit organizations, schools, and community leaders to support programs that expand financial knowledge, provide essential resources, and create opportunities for individuals and families.

The CU West CARES Charitable Foundation extends this commitment by coordinating charitable giving and volunteer efforts that support organizations working directly within the communities we serve.

These efforts allow Credit Union West to support initiatives that bring people together, promote financial education, and contribute to stronger, more resilient communities across Arizona.



ACEE Invest in Girls



Luke AFB Air Force Ball



GCC Innovation Challenge

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.

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WESTMARC – 35th Best of the West Sponsors



Alice Cooper Teen Center



Luke AFB Branch Anniversary



Global Women's Leadership Network – Q4 Meeting



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 Arizona Council on Economic Education's (ACEE) 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.



Stepheni Steele | Business Development Specialist

Stepheni Steele brings more than 13 years of experience in the financial services industry, with a career built on service, relationship development, and community engagement. A graduate of Estrella Mountain Community College (Class of 2014), Stepheni began her journey in banking at just 18 years old as a Teller and steadily advanced through a variety of roles, including Personal Banker, Loan Specialist, and NMLS-certified Mortgage Loan Officer supporting clients across 11 states.

Today, Stepheni serves in Business Development at Credit Union West, where she focuses on cultivating strategic partnerships, strengthening community relationships, and expanding outreach efforts that connect individuals and organizations to meaningful financial resources and opportunities.

Stepheni is deeply engaged in the communities she serves. She is an active member of the Buckeye Hispanic Chamber and the Scottsdale Chamber of Commerce, and proudly serves as an Ambassador for the Glendale Chamber of Commerce. She is also a Dementia Friends USA advocate and volunteers her time with several nonprofit organizations, including HALO Animal Rescue, the Glendale Elementary School District System of Care, and the ACEE's Invest in Girls program.

Employee Volunteer Program

Each year, Credit Union West offers employees up to eight hours of Volunteer Time Off, along with unlimited sponsored volunteer opportunities, allowing team members to support community organizations through hands-on service.

In 2025, our employees contributed 862 volunteer hours, supporting nonprofit organizations and community initiatives throughout Arizona. Their participation reflects a strong culture of service and a shared commitment to giving back to the communities we proudly serve.



"The difference an animal can make in our lives is truly profound. This program offers a compassionate way for our brave service men and women to rebuild their lives with the help of a devoted pet who often becomes family."
 - Soldier's Best Friend



Soldier's Best Friend



HALO VTO Event



Ryan House VTO Event



Member Contact Center Team – Valley View Community Food Bank

EmployeesCARE Program

The EmployeesCARE Program reflects the generosity and compassion of Credit Union West employees. Funded entirely through employee contributions, the program provides meaningful support to local nonprofit organizations serving communities across Arizona.

Each year, employees nominate organizations that are important to them, and the CU West CARES Charitable Foundation helps guide the selection process in alignment with the Foundation's four giving pillars.

President and CEO Karen Roch, who also serves as Chair of the Foundation Board, has further strengthened the program by personally matching employee donations — expanding the reach of employee giving and increasing support for the nonprofits selected each year.

"When we empower families who are struggling with an Autism diagnosis, we are setting them up for a fruitful future - strengthening our community through education, care, and good will."
- Sounds of Autism



Sounds of Autism



The Arizona Pet Project



OCJ Kids



Foundation for Senior Living



The Fetch Foundation

2025 EmployeesCARE Recipients



Community Heroes

The Fetch Foundation

The Fetch Foundation is dedicated to saving and changing lives in the animal and human communities through innovative strategies and unique programs that support, equip, and train First Responders, Therapy and Service dog handlers.



Education of All Ages

OCJ Kids

OCJ Kids' mission is to equip foster and at-risk children and youth by providing them tools, resources, and positive role models to succeed and excel in every area of life.



Human Health & Wellness

The Arizona Pet Project

The Arizona Pet Project was created to address systemic gaps in our community's policies and human service delivery system that lead to inequitable access to healthcare, housing, employment, and safety. Some important goals include supporting the human-animal bond, which is proven to provide crucial social, emotional, and physical benefits to individuals, particularly those most vulnerable, at-risk, or isolated and integrating pet policies and programs into social service agencies across Arizona.



Distressed & Underserved Communities

Foundation for Senior Living (FSL)

FSL is an Arizona non-profit providing housing and social services to elders and individuals with disabilities without regard to race, religion or social status. Offering an integrated system of care that allows adults to age in place through a continuum of home and community-based health services, their programs include affordable housing solutions, nutritious meals, health and wellness services, and caregiver services.

Financial Empowerment and Education



Financial education is a core part of Credit Union West's commitment to supporting the communities we serve. With support from the CU West CARES Charitable Foundation, employees provide accessible financial literacy resources and educational workshops for members, students, and community groups throughout Arizona.

These sessions cover practical topics such as understanding credit, building budgets, managing debt, preparing for major purchases, and developing healthy financial habits from a young age.

In 2025, Credit Union West employees delivered more than 300 hours of financial education, reaching over 900 eighth-grade students in the Glendale Elementary School District and helping equip the next generation with the knowledge and confidence to make informed financial decisions.



GESD Financial Education

Scholarship Program



2025 Scholarship Program Award Recipients

Supporting students as they pursue higher education is an important part of Credit Union West's commitment to the communities we serve. Each year, the credit union awards five community scholarships to local high school seniors, helping reduce financial barriers as they take the next step toward their educational goals. Two of the scholarships are reserved for students participating in Junior Reserve Officers' Training Corps (JROTC) programs. Students are selected based on academic achievement, community involvement, and demonstrated character – qualities that reflect a strong commitment to leadership and service. Through this program, Credit Union West is proud to support Arizona students as they begin the next chapter of their educational journeys and work toward a bright future.



Liana Vargas
Shadow Ridge High School



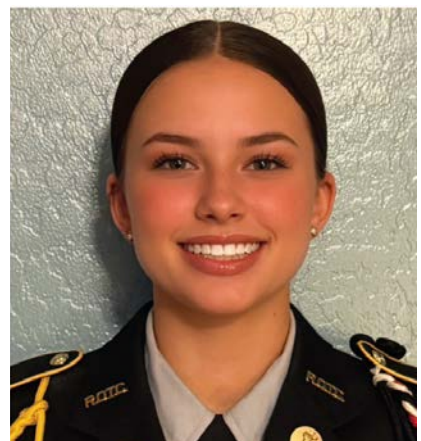
Ava Sims
American Leadership Academy



Natalie Eberenz
Millennium High School



Caleb Williams
Dysart High School



Jenna Linde
Dysart High School, JROTC

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

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

Cactus

6777 W. Cactus Road
Peoria, AZ 85381

Cottonwood

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

Kierland

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

Lake Pleasant

9986 W. 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

Corporate Center

10150 W. Desert River Boulevard
Glendale, AZ 85307

800.621.0287 | 602.631.3200 | 928.778.7156

cuwest.org | cuwestcares.org



The CU West CARES Charitable Foundation is an exempt organization as described in Section 501(c)(3) of the Internal Revenue Code and operates as a separate nonprofit organization from the credit union.
EIN #92-0483609.

Credit Union West is Federally Insured by NCUA.

