

Callahan & Associates

June 16, 2026



How Credit Unions Can Tackle Affordable Housing Together

Callahan Client Webinar Series – Panel Discussion



Our Panelists



Adam Coggshall
Chief Credit Officer
Pima Federal Credit
Union



Danielle Bridges
SVP of Mortgage
Lending & Capital
Markets, Vantage
West Credit Union



Ashley Kemp
VP of Lending and
Solutions, Tucson
Federal Credit Union



Lisa Parga
Director of Lending &
Collections, Tucson
Federal Credit Union

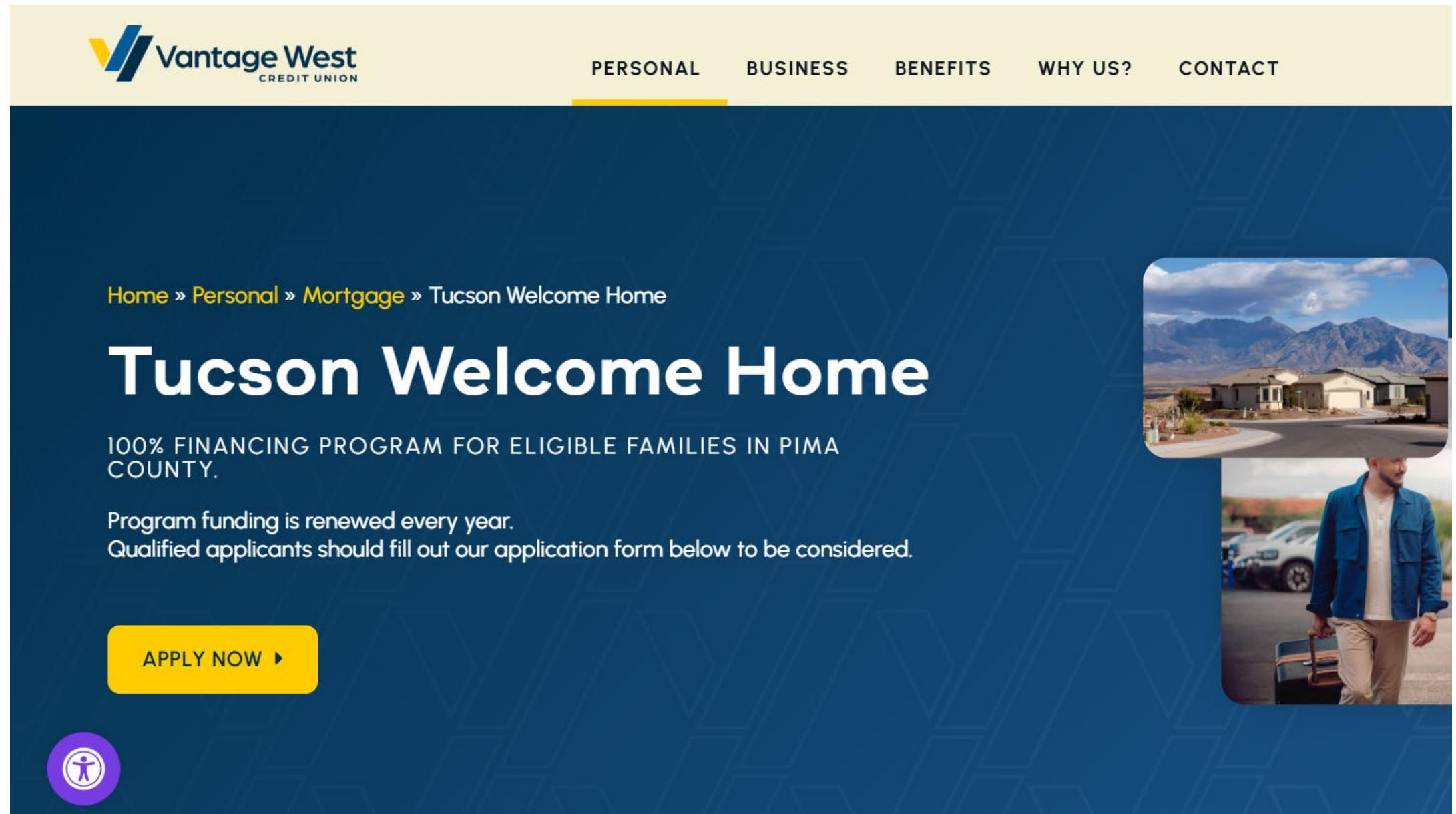
About Pima Federal Credit Union

- Tucson, AZ
- Approx. \$1.6B in assets
- Over 73,000 members
- 166 FTEs
- 13 branches

The screenshot shows the Pima Federal Credit Union website. At the top left is the logo with the text 'Pima federal CREDIT UNION'. To the right are navigation links: 'Deposit', 'Borrow', 'Business', 'Access', and 'Connect'. A search icon is in the top right corner. The main content area features a green heading 'Home Sweet Home Loans'. Below it is a paragraph: 'Pima Federal is your local, full-service home loan provider that makes the home buying process a pleasant one. Whether you're buying a new home or refinancing your existing home, Pima Federal's personal service and local decision-making provides convenience and peace of mind every step of the way. We offer a variety of mortgage products to ensure you choose the best option for your situation.' This is followed by another paragraph: 'Purchase the home of your dreams or refinance using a conventional loan, government loan, jumbo loan, or one of our niche portfolio programs.' Below this is a green button with white text that says 'Get Started Here'. Further down is another heading: 'Introducing: The Arizona Welcome Home Program'. Below that is a paragraph: 'The Arizona Welcome Home Program is an exclusive 100% financing program designed to help first-time homebuyers achieve their dream of homeownership.' At the bottom, there are two columns of bullet points. The left column is titled 'Program Highlights:' and lists: 'Zero Down Payment', 'Competitive Rates and Flexible Terms', and 'No Mortgage Insurance Required'. The right column is titled 'Eligibility Requirements' and lists: 'First-Time Homebuyer.', 'Purchase primary residence in Arizona.', 'Property must be a single-family home, townhome, or a 1-unit residence.', and 'Meet applicable income guidelines.'

About Vantage West Credit Union

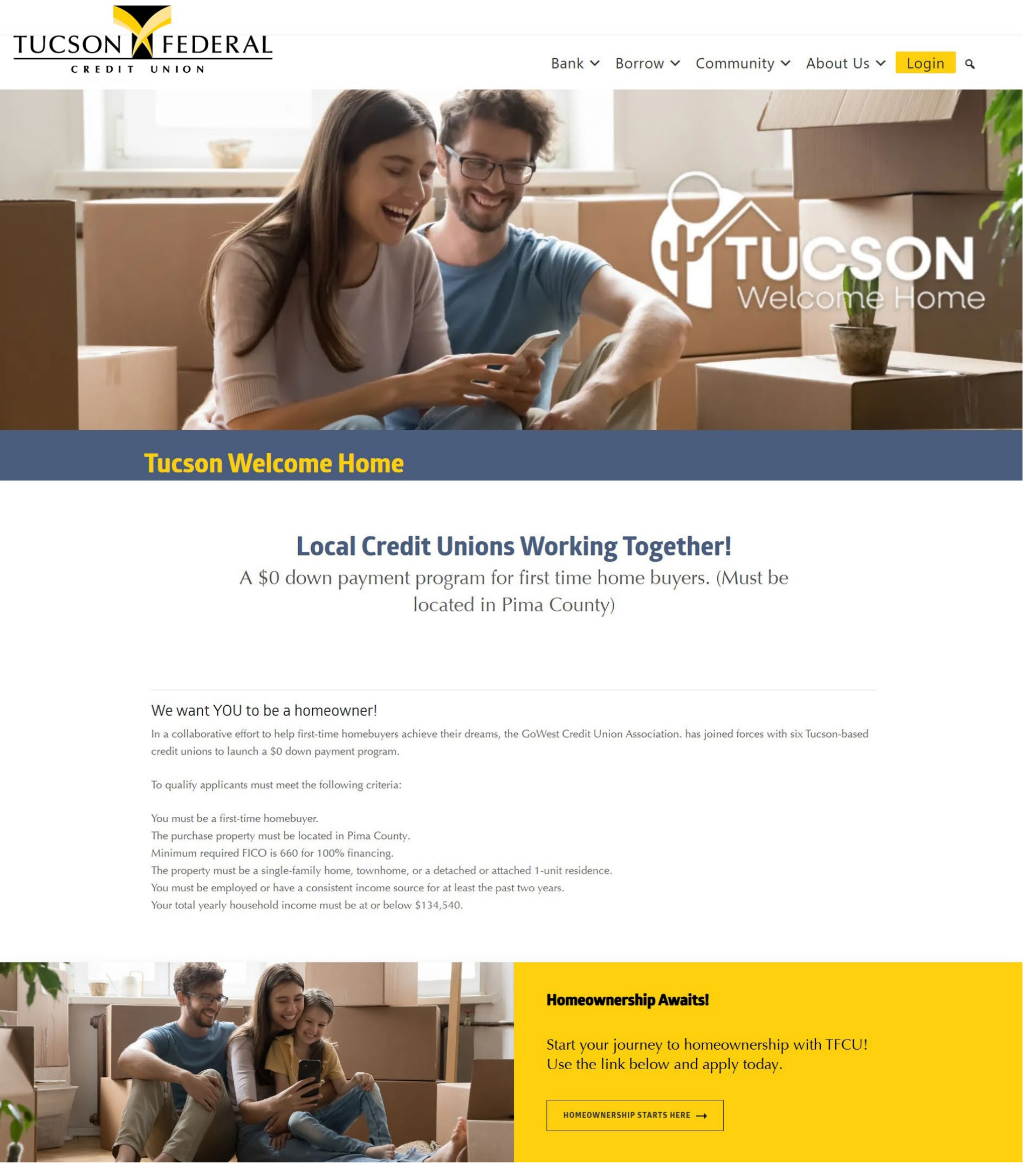
- Tucson, AZ
- Approx. \$3.4B in assets
- Over 215,000 members
- 489 FTEs
- 19 branches



The screenshot shows the Vantage West Credit Union website. The header includes the logo and navigation links: PERSONAL, BUSINESS, BENEFITS, WHY US?, and CONTACT. The main content area features a breadcrumb trail: Home » Personal » Mortgage » Tucson Welcome Home. The title is "Tucson Welcome Home" in large white text. Below it, the text reads: "100% FINANCING PROGRAM FOR ELIGIBLE FAMILIES IN PIMA COUNTY." and "Program funding is renewed every year. Qualified applicants should fill out our application form below to be considered." A yellow button labeled "APPLY NOW ►" is positioned below the text. On the right side, there are two images: a house in a desert landscape and a man in a blue jacket walking with a suitcase. A purple circular icon with a white figure is located in the bottom left corner of the page.

About Tucson Federal Credit Union

- Tucson, AZ
- Approx. \$925M in assets
- Over 52,000 members
- 180 FTEs
- 8 branches



TUCSON FEDERAL CREDIT UNION Bank ▾ Borrow ▾ Community ▾ About Us ▾ Login 🔍

Tucson Welcome Home

Local Credit Unions Working Together!

A \$0 down payment program for first time home buyers. (Must be located in Pima County)

We want YOU to be a homeowner!

In a collaborative effort to help first-time homebuyers achieve their dreams, the GoWest Credit Union Association, has joined forces with six Tucson-based credit unions to launch a \$0 down payment program.

To qualify applicants must meet the following criteria:

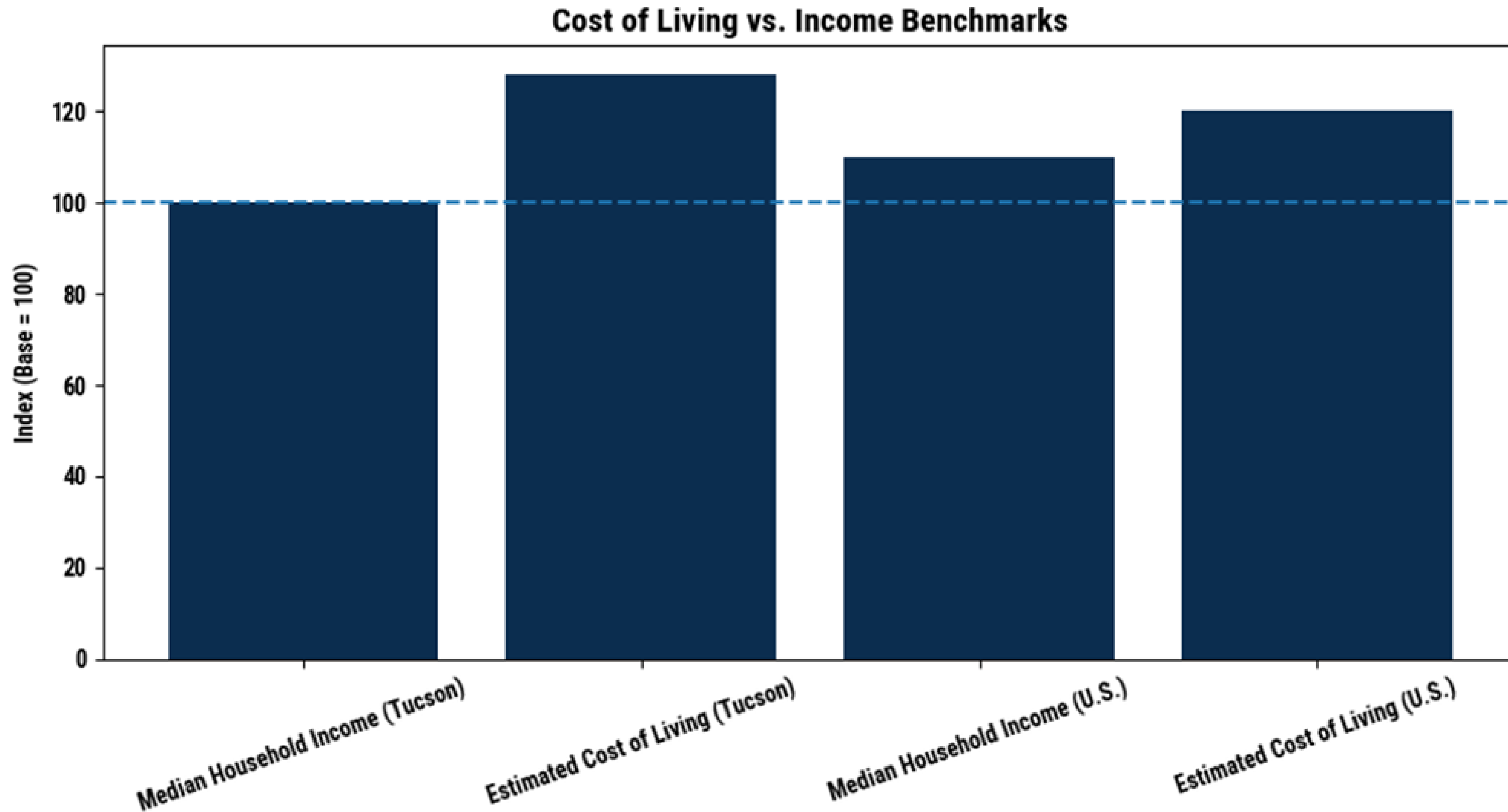
- You must be a first-time homebuyer.
- The purchase property must be located in Pima County.
- Minimum required FICO is 660 for 100% financing.
- The property must be a single-family home, townhome, or a detached or attached 1-unit residence.
- You must be employed or have a consistent income source for at least the past two years.
- Your total yearly household income must be at or below \$134,540.

Homeownership Awaits!

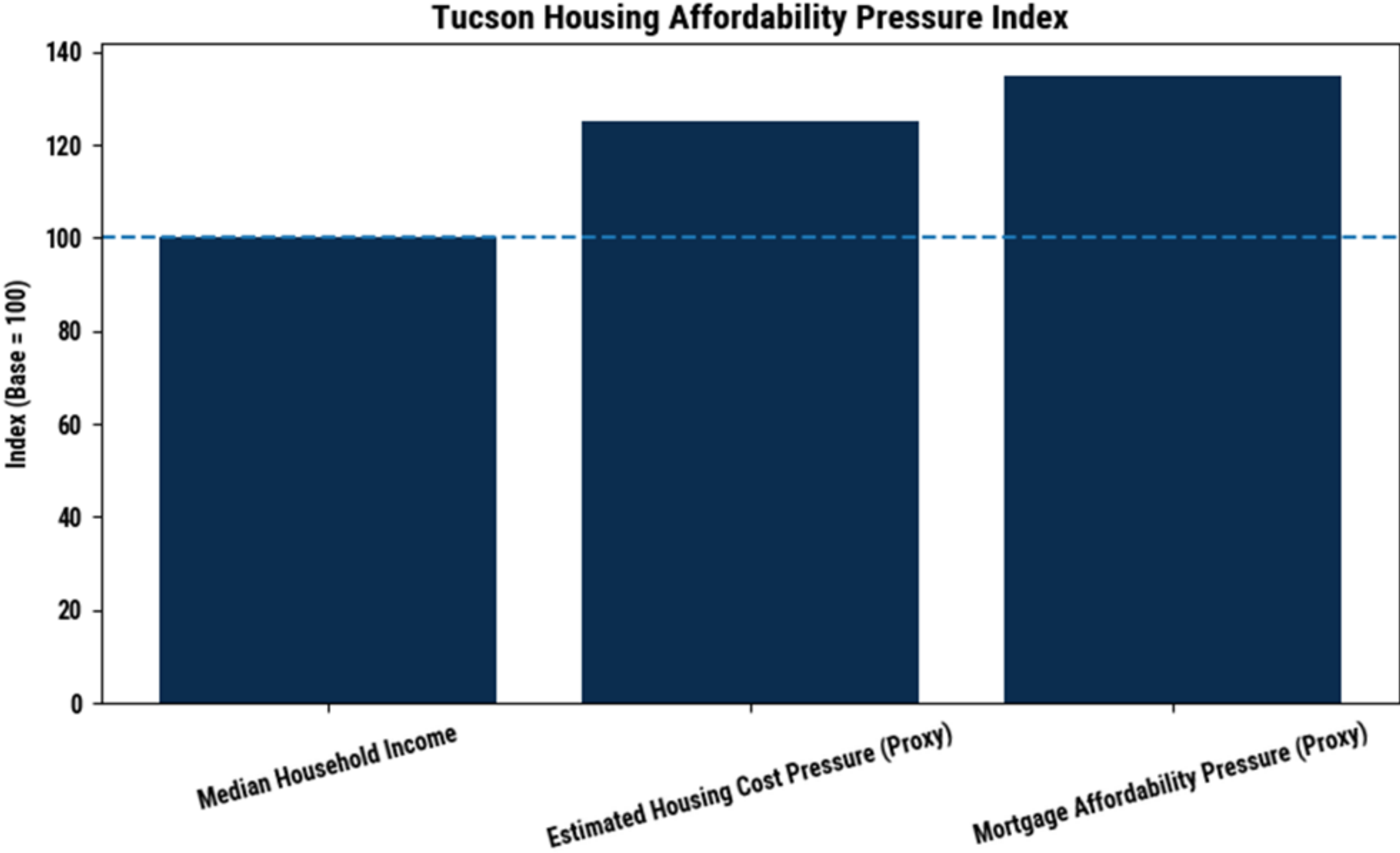
Start your journey to homeownership with TFCU!
Use the link below and apply today.

[HOMEOWNERSHIP STARTS HERE →](#)

A Growing Challenge Across the U.S. and in Tucson



Home Buying Affordability Under Pressure





Program Snapshot

Financing Structure

- Up to 100% LTV financing.
- No down payment required.
- No mortgage insurance.
- Pricing aligned with traditional 30-year loan.

Borrower Requirements

- Household income up to 140% of the area median income.
- Stable employment or income.
- Completion of homeownership class
- Pima County property.



Questions?



Panel Discussion
Hosted by Aaron Passman