

COPPER STATE CREDIT UNION BYLAWS (68502)
EFFECTIVE: ~~5/25/2024~~03/14/2026

1. NAME AND PLACE OF BUSINESS

1.1 The name of this corporation shall be Copper State Credit Union ("Credit Union") and its principal place of business ("Principal Office") shall be at 15458 N. 28th Avenue, in the City of Phoenix, County of Maricopa, and State of Arizona ("State").

1.2. The Credit Union may establish One (1) or more Branch Offices in this State subject to applicable laws and regulations.

1.3. The Credit Union may establish and maintain One (1) or more Automated Teller Machines at locations other than its Offices in this State, subject to applicable laws and regulations.

2. PURPOSE AND POWERS

2.1. The Credit Union is a cooperative nonprofit association incorporated under the laws of this State for the purposes of encouraging thrift among its Members, creating for its Members a source of credit and other financial services at fair and reasonable cost, and providing an opportunity for its Members to use and control their savings for their mutual benefit.

2.2. The Credit Union shall have all of the rights, powers, and privileges conferred by the laws of this State, subject to all limitations and restrictions of such laws.

2.3. The Credit Union is authorized to issue to each of its Members One (1) Membership Share. The par value of membership shares for all members shall be Five Dollars (\$5.00), evidencing ownership of an interest in the Credit Union.

2.4. Subscription to shares are payable at the time of subscription. A member who withdraws all shareholdings or fails to comply with the time requirements in article III, section 3, ceases to be a member. By resolution, the board may require persons readmitted to membership to pay another entrance fee.

2.5. Shares may be issued in revocable or irrevocable trust, subject to the following: When shares are issued in a revocable trust, the settlor must be a member of this credit union in his own right. When shares are issued in an irrevocable trust, either the settlor or the beneficiary must be a member of this credit union. The name of the beneficiary must be stated in both a revocable and irrevocable trust. For purposes of this section, shares issued pursuant to a pension plan authorized by the rules and regulations will be treated as an irrevocable trust unless indicated in the rules and regulations.

2.6. The Credit Union shall be governed by a Board of Directors ("Board"), which is empowered to do all things prescribed by the laws of this State and authorized by these Bylaws.

2.7. The Credit Union may charge uniform membership fees, and, from time to time, may impose other fees or fines, or establish minimum balances, which are, in the opinion of the Board, necessary and appropriate.

3. MEMBERSHIP

3.1. Any active, retired or contract employee of the Credit Union's Sponsor Organizations, their subsidiaries and other business relationships as approved by the Board and the Arizona

COPPER STATE CREDIT UNION BYLAWS (68502)
EFFECTIVE: ~~5/25/2024~~03/14/2026

Department of ~~Insurance and~~ Financial Institutions may apply to become a Member of the Credit Union ("Applicant"). Sponsor organizations, and other Select Groups and Employee Groups are detailed in "Appendix A" at the end of these Bylaws. In addition, any individual who is the surviving spouse of a deceased Member or a member of the immediate family or household may apply to become a Member. Immediate family includes:

- 3.1.1. spouse;
- 3.1.2. natural or adopted children;
- 3.1.3. foster or stepchildren;
- 3.1.4. parents and parents-in-law;
- 3.1.5. grandparents and grandchildren;
- 3.1.6. brothers and sisters;
- 3.1.7. stepbrothers, stepsisters and stepparents;
- 3.1.8. brothers-in-law and daughters-in-law; and
- 3.1.9. sons-in-law and daughters-in-law.

3.2 Any individual that lives, works, worships, attends school and ~~businesses-organizations~~ in the ~~geographic area represented by the zip codes listed in Appendix "B" and the Arizona counties of Yavapai, Gila, Navajo, Maricopa, Pinal and Pima as approved by the Board and the Arizona Department of Financial Institutions~~ may apply to become a member.

Formatted: Strikethrough

3.3 Upon receiving from an Applicant payment in full for One (1) Membership Share and any Applicable membership fee, the Credit Union shall issue such Membership Share in the name of such Applicant, now a Member in good standing, and deposit such payment, as a Minimum Balance, into a Share Account allocated to the Member.

3.4 The Credit Union shall evidence all money transferred, paid into or out of Member accounts by an appropriate receipt or periodic statement of account ("Statement"). No funds shall be paid out unless a Member can show proper identification to prove account ownership. When a Statement is used, the Member's official permanent record for transactions shall be the Statement. Statements shall be issued to Members at such intervals as the Board may determine, except that Annual Statements shall be issued to all Members following the close of the fiscal year of the Credit Union.

3.5 With respect to all matters put to a vote of the Membership, including the election of Directors, a Member in good standing and at least 16 years old shall have the right to cast One (1) vote, regardless of the number, type or balance(s) of the Member's account(s) with the Credit Union.

3.6 Member shall lose standing, and thus the right to vote, if:

3.6.1 The balance of the Member's Share Account is below the Minimum Balance at the time eligibility to vote upon a matter is determined;

COPPER STATE CREDIT UNION BYLAWS (68502)
EFFECTIVE: ~~5/25/2024~~03/14/2026

3.6.2 The Member makes a material misrepresentation of fact, in writing, in association with an application for credit from the Credit Union;

3.6.3 The Member causes a financial loss to the Credit Union in accordance with the Board's policy regarding Losses to the Credit Union; or

3.6.4 The Member violates such other conditions as the Board may establish by written policy.

3.7 A member may remain a Member at will ("Once a Member, always a Member"). However, if a Member chooses to terminate membership in the Credit Union, the Member must request closure of the Member's Share Account and the return of all of the Member's monies then being held by the Credit Union. The Board may require a written notice of up to Sixty (60) days of a Member's intention to terminate membership and/or withdraw monies.

3.8 Notwithstanding Section 3.7, a Member may be expelled from the Credit Union:

3.8.1 by a Two-thirds (2/3) vote of the Members present at any Annual or Special Meeting, but only after the Member has had an opportunity to be heard at such Meeting and the Member is provided written notice of the potential expulsion and the reasons for such expulsion; or

3.8.2 by majority vote of the Board pursuant to a written policy adopted by Board or by management team members designated in a written policy adopted by the Board; ~~provided; however, that, not less than Ten (10) days before the consideration of expulsion of a Member, under either Section 3.8.1 or 3.8.2, the affected Member shall be provided with a written notice of the potential expulsion and a list of the reasons for such expulsion. The Credit Union shall notify a member who has been expelled of the expulsion, the reasons for expulsion, and the opportunity to seek reconsideration of the expulsion by submitting a written request to the Board within 30 days after issuance of the notice of expulsion.~~ Expelled Members may rejoin the Credit Union only upon majority vote of the Board. Persons seeking reconsideration of expulsion must notify the Board of Directors in writing of the reasons for reinstatement. Upon the expelled member's request received within 30 days following issuance of the expulsion notice, the Board shall reconsider the member's expulsion. The Board shall act on the expelled member's request within 30 days after receipt of the request and shall inform the member in writing of its decision.

4. MEETINGS OF MEMBERS

4.1. Once each year, at a time and place designated by the Board, there shall be an Annual Meeting of the Members.

4.2. At least Thirty (30) days before each Annual Meeting, the Board shall notify all Members of the time and place thereof, and the business to be transacted at such Meeting.

4.3. At each Annual Meeting, the Board shall publish and make available to the Members an Annual Report which shall consist of, at least, the following:

4.3.1. a Report from the Chair;

4.3.2. a Report from the CEO;

COPPER STATE CREDIT UNION BYLAWS (68502)
EFFECTIVE: ~~5/25/2024~~03/14/2026

4.3.3. a Report from the Supervisory Committee; and

4.3.4. a Report from the Nominating Committee; and

4.3.5. a Report from the Credit Manager; and

4.3.6. an Annual Financial Report reflecting the financial state of the Credit Union as of the end of its fiscal year.

4.4. A Special Meeting of the Members may be called by the Board, by its person, or by the Supervisory Committee. In particular, the Board shall call a Special Meeting within Sixty (60) days of receiving a written request signed by fifteen (15) Members or Five Percent (5%) of all Members, whichever number is greater. At least Thirty (30) days before each Special Meeting, the Board shall notify all Members of the time and place thereof, and the business to be transacted at such Meeting.

4.5. For any Annual or Special Meeting, fifteen (15) Members shall constitute a quorum. If a quorum is not present on the date first designated, that Meeting shall recess for not more than Fifteen

(15) days, and the Board shall notify all Members of the time and place of the rescheduled Meeting, and those Members present at the reconvened Meeting shall constitute a quorum.

5. BOARD OF DIRECTORS

5.1. The Board of Directors shall be responsible for the affairs, funds, and records of the Credit Union, subject to Section 2.5. In particular, the Board shall adopt written policies clearly stating the conditions under which Membership Shares may be issued, transferred or redeemed, loans made and repaid, and monies otherwise received and invested.

5.2. The Board shall consist of not less than Five (5) nor more than Fifteen (15) Directors, the exact number being authorized from time to time by majority vote of the Board.

5.3. In general, Directors shall serve for Three (3) years, ~~except that the terms of the initial, and any newly authorized, Directorates shall be staggered such that, each year, the terms of approximately One-third (1/3) of all Directors shall expire.~~

5.4. ~~At least ten times within a fiscal year, at a time and place designated by the Board, there shall be a~~ The Board shall hold Regular Meetings of the Board ~~as required by law on meeting dates specified by the Board.~~ The Chair, or in his absence the Vice Chair, may also call an Extraordinary Meeting of the Board at any reasonable time and place; and shall do so upon the written request of a majority of the Directors. At any Meeting of the Board, a majority of the Directors shall constitute a quorum. ~~Board Meetings may be held in person or by any electronic means or a combination of in person and electronic means so long as all Directors attending by any means may hear and speak to the group.~~

5.5. The Board shall declare a Directorate to be vacant:

5.5.1. Immediately, upon the death or resignation of a Director;

Formatted: Strikethrough

COPPER STATE CREDIT UNION BYLAWS (68502)
EFFECTIVE: ~~5/25/2021~~03/14/2026

5.5.2 The third unexcused absence from a regular/special board meeting, within a rolling 12- month period, could result in the Board declaring the directorate vacant subject to a majority vote of the remaining directors. An excused absence takes an approved motion of the Board.

5.6 Within Sixty (60) days of the effective vacating of a Directorate, the Board, by vote of the majority of the remaining Directors, shall elect a Member in good standing to hold office only until the next Annual Meeting, at which any unexpired terms will be filled by vote of the members.

5.7 At least ninety (90) days before each Annual Meeting, the Board shall determine the number of vacant Directorates to be filled.

5.8 At least one hundred twenty (120) days before each Annual Meeting the Chairman shall appoint a Nominating Committee of not less than three (3) Members, none of whom is a Director up for re-election, to nominate for each vacant Directorate at least one (1) Member in good standing.

5.9 At least ninety (90) days before the annual meeting the Secretary notifies in writing all members eligible to vote that nominations for vacancies may also be made by petition signed by 1% of the members with a minimum of 20 and a maximum of 500. The Secretary may use electronic mail to notify members.

5.10 At least thirty (30) days before each Annual Meeting, the Board shall put to a vote of the Membership the nominations of the Nominating Committee, and shall announce to the Membership at the Annual Meeting the Elected Nominee(s).

5.11 Elections (Nominating Committee Procedures)

5.11.1 Balloting procedures and schedule will be established each year by the Nominating Committee. All elections will be by electronic device or mail ballot.

5.11.2 If there is only one nominee for each position to be filled, the ballot will report the nominees have been elected by acclamation.

5.11.3 If sufficient nominations are made by the Nominating Committee or by petition to provide more nominees than positions filled, the board Secretary, at least 30 days before the annual meeting will cause either a printed ballot or electronic ballot distributed to all members eligible to vote.

5.11.4 An instruction sheet stating specific instructions for the electronic election procedure will be sent to all eligible voting members, including how to access and use the system, and the period of time in which votes will be taken. The instructions will state that members without the requisite electronic device necessary to vote on the system may vote at any participating credit union branch office.

5.11.5 It is the duty of the Supervisory Committee to verify, or cause to be verified the name of the voter and the last four digits of the voter's social security number as they are registered in the electronic balloting system. In addition, it is the duty of the Supervisory Committee to test the integrity of the balloting system at regular intervals during the election process.

5.11.6 In the event of malfunction of the electronic balloting system, the Board of Directors may at its discretion order elections be held by mail ballot only. The Board may make

COPPER STATE CREDIT UNION BYLAWS (68502)
EFFECTIVE: ~~5/25/2024~~03/14/2026

reasonable adjustments to the voting time frames or postpone the annual meeting when necessary to complete the elections before the annual meeting.

5.11.7 Election results will be audited by the Supervisory Committee and at least one member of the Nominating Committee.

5.11.8 In the event of a tie, a winner will be determined by the "flip of a coin" officiated by the Chairman of the Nominating Committee, and witnessed by at least one member of the Supervisory Committee.

5.11.9 The Chairman of the Nominating Committee will notify candidates of election results after the election is certified by the Supervisory Committee.

5.12 Within Thirty (30) days after each Annual Meeting, the Board shall hold an Organizational Meeting to:

5.12.1 Install each Elected Nominee as a Director of the Credit Union.

5.12.2 Elect from its own number a Chair, a Vice Chair, a Secretary and a Treasurer, whose duties shall be as set forth in Sections 6.2 through 6.5, respectively.

5.12.3 Appoint, in accordance with Section 7.4, Supervisory Committee Members to oversee the operations of the Credit Union, including the Board, its Officers, and its employees.

5.12.4 Appoint, in accordance with Section 7.4, a Credit Manager to approve or disapprove loans to Members subject to written policies established by the Board.

5.13 Within Twenty (20) days after the installation of any Director(s), the Board shall provide to the Superintendent of Banks of this State ("Superintendent") the name(s) and address(es) of such Director(s).

5.14 The Board shall employ a President/Chief Executive Officer to manage the day-to-day operations of the Credit Union in accordance with written policies adopted by the Board.

6. OFFICERS

6.1. The Officers of this Credit Union shall comprise the Chair, the Vice Chair, the Secretary, and the Treasurer, elected in accordance with Section 5.8.2, and such other Officers as may be elected, appointed, or authorized by the Board. The Officers of the Credit Union shall have, subject to approval by the Board, responsibility for seeing that the Credit Union and its affairs are conducted according to the laws of this State, these Bylaws and any rules duly adopted by the Superintendent.

6.2. The Chairperson shall perform such duties as may be assigned by resolution of the Board, which are consistent with the laws of this State, applicable regulations, or these Bylaws. In particular, the Chairperson shall preside at Meetings of the Members and of the Board.

6.3. The ranking Vice Chairperson shall, in the absence or disability of the Chairperson, perform the duties of the Chairperson and such other duties as the Board may from time to time assign, which are consistent with the laws of this State, applicable regulations, or these Bylaws.

COPPER STATE CREDIT UNION BYLAWS (68502)
EFFECTIVE: 5/25/2024 03/14/2026

6.4. The Treasurer shall be the custodian of the funds, securities, books of account, and all other valuable papers of the Credit Union. The Treasurer shall keep, or cause to be kept, a set of books containing in detail all of the financial transactions of the Credit Union. Within Fifteen (15) working days after the end of each month, the Treasurer shall prepare or cause to be prepared a detailed Monthly Financial Report showing the condition of the Credit Union as of the close of business on the last business day of such month, and shall submit such Monthly Financial Report at the next Regular Meeting of the Board. Upon acceptance by the Board, the Monthly Financial Report shall be posted in a conspicuous place in each branch of the Credit Union, where it shall remain until replaced by the Monthly Financial Report of the succeeding month.

In the absence or temporary inability of the Treasurer to act, the duties of the Treasurer shall be performed during such period of absence or disability by another Director, Officer or Member qualified to act and duly authorized by the Board.

6.5 The Secretary shall give notice of all Meetings of the Members in accordance with Sections 4.2, 4.4 and 4.5, and shall perform, or cause to be performed, all other duties incident to that office. In particular, the Secretary shall keep, or cause to be kept, correct minutes of all Meetings of the Members and of the Board. In the absence or disability of the Secretary at any Meeting, the presiding Officer of such Meeting shall appoint a temporary Secretary who shall take the minutes of the Meeting. Upon approval by the Board, a written record of such minutes shall be signed by the Secretary, attested by the Chairperson, and filed with the permanent records of the Credit Union.

7. COMMITTEES

7.1 The Supervisory Committee shall consist of at least Three (3) Members in good standing, each appointed by the Board of Directors for a Three (3) year term, ~~except that the initial terms shall be staggered such that, each year, the terms of approximately One-third (1/3) of all committee members shall expire each year.~~ By the unanimous vote of its Members, the Supervisory Committee may call a Special Meeting, in accordance with Section 4.4, to consider any violation of the credit union laws of this State, the rules of the Superintendent or these Bylaws, or to consider any Credit Union practice which the Committee deems to be unsafe or unauthorized.

Formatted: Strikethrough

7.2. The Credit Committee, if appointed, shall consist of Three (3) Members in good standing, each appointed for Three (3) year terms, except that the initial terms shall be staggered so that One (1) expires each year, over a Three (3) year period. If, in lieu of a Credit Committee, the Board appoints a Credit Manager, he/she shall serve a One (1) year term. All reports of the Credit Committee/Credit Manager shall be filed with the permanent records of the Credit Union.

~~7.3. — The IT Governance Committee shall consist of at least Three (3) Members in good standing, each appointed by the Board of Directors for a Three (3) year term, except that the initial terms shall be staggered such that, each year, the terms of approximately One-third (1/3) of all committee members shall expire each year. At least one member of the credit union's leadership team shall act as liaison for the IT Governance Committee.~~

7.43. The Board shall declare a vacancy on a Standing Committee:

7.43.1 Immediately, upon the death or resignation of a Committee Member.

COPPER STATE CREDIT UNION BYLAWS (68502)
EFFECTIVE: ~~5/25/2024~~03/14/2026

7.43.2. Immediately, if a Committee Member fails to attend Three (3) consecutive Regular Meetings of the Committee, or otherwise fails to perform any of the duties of a Committee Member, unless excused for good cause by vote of the Board.

7.54. Within Sixty (60) days of the effective vacating of a Committee Membership, the Board by majority vote shall appoint a Member in good standing to hold office only until the next Organizational Meeting, at which time a Member shall be appointed to complete the unexpired term of that Membership.

7.65. Within Twenty (20) days after the appointment of any Member(s) to a Standing Committee, the Board shall provide to the Superintendent the name(s) and address (es) of such Member(s).

7.76. The Board may establish such other committees to act for it with respect to specifically delegated functions under rules and procedures established by the Board.

8. SUSPENSION AND REMOVAL OF OFFICERS, DIRECTORS, AND COMMITTEE MEMBERS.

~~8.1 Either the Board or the Supervisory Committee may suspend for cause any Director, Officer, or Member of a Standing Committee by two-thirds vote of their membership other than the Director, Officer, or Member of a Standing Committee that is proposed to be removed. The Board or Supervisory Committee, as applicable, shall notify the affected person of the suspension and the reasons for suspension.~~

~~8.2 The affected Officer, Director, or Member of a Standing Committee may request a special meeting of the membership to consider and vote on permanent removal of the affected Officer, Director, or Member of a Standing Committee by submitting written notice to the Board of Directors within ten (10) days after delivery of the notice of suspension. If the affected Officer, Director, or Member of a Standing Committee does not submit a request for special meeting of the membership within the ten (10) day period described above, then the suspension becomes a permanent removal from office.~~

~~8.3 On receipt of a request for special meeting of the members pursuant to Section 8.2, the Board shall call a Special Meeting to be held not less than 7 and not more than 30 days after the Board's receipt of the request. At that meeting, the members shall vote on whether the Officer, Director, or Member of a Standing Committee should be permanently removed from office.~~

9. GENERAL PROVISIONS

~~89.1~~ 9.1. The Directors, Officers, Members of the Standing Committees, and employees of the Credit Union shall not in any manner participate, directly or indirectly, in the deliberation or determination of any question affecting that person's pecuniary or other personal interest or the pecuniary interest of any organization, other than the Credit Union, in which that person is directly or indirectly interested.

~~89.2~~ 9.2 The Officers, Directors, Committee Members, and employees of the Credit Union shall hold in strictest confidence all transactions of the Credit Union with its Members and all information respecting the Member's personal affairs.

Commented [HS1]: Note that the statute permits suspension by simple majority vote. Some would argue that an action of this magnitude should require a 2/3 majority rather than a simple majority.

Formatted: Font: Not Bold

COPPER STATE CREDIT UNION BYLAWS (68502)
EFFECTIVE: ~~5/25/2024~~03/14/2026

~~89.3~~ Directors and Committee members may be compensated for their time and reimbursed for expenses they incur on behalf of the credit union.

~~89.4~~ No paid employee of this credit union may be a Director or Committee member for a minimum of two years from the date the employee terminates their employment from the credit union.

9.4 No Director or Committee member may be a paid employee while serving on the Board or Committee for a minimum of two years from the date the Director or Committee member ceases service on the Board or Committee.

~~89.65~~ Indemnification.

~~89.56.1~~ The credit union shall indemnify current and former directors, officers, employees, and appointed or elected officials to the extent authorized by the laws of the state of Arizona, from any liability asserted against them and expenses reasonably incurred by them in connection with judicial or administrative proceedings to which they are or may become parties by reason of the good-faith performance of their official duties for the credit union. The obligation of the credit union to indemnify shall not extend to any actions or omissions that are not authorized by the credit union and are outside the scope of the performance of official duties for the credit union, including but not limited to a judicial or administrative proceeding alleging improper personal benefit to an officer, director, official, or employee.

~~89.65.2~~ The credit union shall purchase and maintain insurance on behalf of an official of the credit union against any liability asserted against or incurred by an individual in their official capacity and arising out the performance of their official duties, to the extent such insurance is permitted by Arizona law.

~~89.65.3~~ The term "official" in this bylaw is defined to include persons who are members of the board of directors, credit committee, supervisory committee, or other volunteer committee (including elected or appointed loan officers or membership officers), established by the board of directors.

109: AMENDMENTS

910.1 These Bylaws may be amended as provided for in the laws of this State relating to credit unions. No amendment shall become operative until approved by the Superintendent.

I hereby certify that the above bylaws, as amended, are certified to be true and accurate.

Colleen Curtis~~Metanie Merritt~~, Secretary ~~5/25/2024~~7/29/2025

COPPER STATE CREDIT UNION BYLAWS (68502)
EFFECTIVE: ~~5/25/2021~~03/14/2026

APPENDIX A

The Sponsor Organizations of Copper State Credit Union are defined as the following:

1. The State of Arizona or governmental units thereof, except employees of state colleges and universities.
2. Safeway Stores, Inc. and affiliated companies, in the Phoenix Division (now called Albertson's following a merger).
3. Grand Canyon University includes staff, faculty, students and alumni.
4. Individual employees, volunteers and donors to The Foster Alliance (formerly AZ Helping Hands).
5. Individual employees, volunteers and donors to Child Crisis Arizona.
6. Employees and members of the following Select Employee Groups:

Acosta

A & C Brothers Moving and Storage

Aetna Retirement Services

AEX employees and family members

Aircargo Transit

Allied Masonary

American Fire Equipment Sales and Service Corporation

Apex land surveying

Apollo Flooring

Arizona Bakery Sales and Service

Arizona Baking Company of the Southwest employees and family members

Arizona Coating Applicators employees and family members

Arizona Food Brokers employees and family members

Arizona Food Marketing Alliance employees and family members

Arizona Grocers Credit Union employees and family members

Arizona Impact

Arizona Institute of Footcare Physicians

Arizona Machinery employees and family members

Arizona Mobile Home Supply

COPPER STATE CREDIT UNION BYLAWS (68502)
EFFECTIVE: ~~5/25/2021~~03/14/2026

Arizona Powder Coat
ATC Van Com/Valley Coach
Backstreet Salon
Bar-S Foods
Bell Technologies
Bowman Brothers Concrete
Brady, Aulerich and Associates, Inc.
Bull HN and Icotron
Burger Shoppe employees and family members
Burly Sons Moving and Storage
Burrows Concrete
Cardinal State Electric
Cavco Industries
Centurion Gold Inc.
Cimaco Floor Services
City of Goodyear
Classic Lighting Protection
Classy Closets
Cochise Animal Hospital
Coil Tec of Arizona
Complete Marine
Coremark employees and family members
Creative Plants
Cyberdyne Systems
Diehl Equipment Company
Division Nine Contracting, Inc.
E F Charles Inc.
El Armario employees and family members
El Dorado Computing, Inc.

COPPER STATE CREDIT UNION BYLAWS (68502)
EFFECTIVE: ~~5/25/2024~~03/14/2026

Fiesta Business Products

Fleming Foods, Inc. formerly Associated Grocers of Arizona, its subsidiary companies, member and affiliated stores

Foundation for Senior Living

Glendale Welding Works

HB Machine, Inc.

Honeywell (excluding Aerospace and Defense Divisions)

Hrebec Management, Inc.

Hypercom Corp.

Independent grocers; and family members and person affiliated with the grocery industry

Individuals who are sponsored by a member of this credit union and organizations of such persons

Insurance Auto Auctions

Jamison Electric Company employees and family members

KMOG Radio

Krieger Chiropractic

La Canada Care Center

La Canasta

Lensco

Lockheed Martin

London Gold

Markham Contracting Company

Mary Kay Cosmetics, Inc. directors affiliated with Mary Kay Career Training Centers in Phoenix and consultants under their direction

Mechanical Maintenance

Medtek, Inc.

Merit Behavioral Care

Mimi's Café

Mountain States Inc.

National City Processing Company

COPPER STATE CREDIT UNION BYLAWS (68502)
EFFECTIVE: ~~5/25/2021~~03/14/2026

Nautilus Insurance
NCS Pearson
NextPhase
Pacfolio, LLC
Patterson Dentals Supply
Payson Care Center
Payson Community Christian School
Payson Florist
Payson Physical Therapy
Payson Regional Medical Center
PCL Civil Constructors, Inc.
Pediatrix
Petsmart
Pioneer Title Agency
PMSS Prudential Metal & Steel Company
Precision Grinding, Inc.
Pressure Sensitive Products
Profile Precision Extrusions
Prudential Arrowhead Realty
Quebecor World
Retired annuitants and any member of their immediate family
Robert Bein, William Frost and Associates
Rosewell Bookbinding
Royce Walls of Phoenix, Inc.
Ruan Trucking employees and family members
Santa Fe Saavy
Sequencia Corporation
Shadow Mountain Transport employees and family members
Shear Paradise Salon

COPPER STATE CREDIT UNION BYLAWS (68502)
EFFECTIVE: ~~5/25/2021~~03/14/2026

Simmons Company
Simpson Norton Corporation
Site Imaging employees and family members
Spring Air Company
State Logistics Services, Inc.
Sun Land Beef Co.
Sunland Sales Company
The Payson Candle Factory
The Bagnall Company
The Rim Golf Club
The Rundle Company
The Small Café
Time Out
Tom White Carpentry, Inc.
Tominy, Inc.
Town of Payson
Trendwood Inc.
TriWest Healthcare Alliance
Universal Underground, Inc./Tierra Pipeline
Vensoft, Inc.

COPPER STATE CREDIT UNION BYLAWS (68502)
EFFECTIVE: ~~5/25/2024~~03/14/2026

APPENDIX B

Formatted: Strikethrough

Any individual that lives, works, worships, attends school in, and businesses in the geographical area represented by the zip codes listed in Appendix B as approved by the Board and the Arizona Department of Insurance and Financial Institutions may apply to become a member.

- 85001
- 85002
- 85003
- 85004
- 85005
- 85006
- 85007
- 85008
- 85009
- 85010
- 85011
- 85012
- 85013
- 85014
- 85015
- 85016
- 85017
- 85018
- 85019
- 85020
- 85021
- 85022
- 85023
- 85024

COPPER STATE CREDIT UNION BYLAWS (68502)
EFFECTIVE: ~~5/25/2024~~[03/14/2026](#)

85025
85027
85028
85029
85030
85030
85031
85032
85033
85034
85035
85036
85037
85038
85040
85041
85042
85043
85044
85046
85048
85050
85074
85075
85077
85078
85079
85080
85082

COPPER STATE CREDIT UNION BYLAWS (68502)
EFFECTIVE: [5/25/2024](#)~~03/14/2026~~

85085
85086
85087
85098
85099
85201
85202
85203
85204
85205
85206
85210
85213
85224
85225
85226
85233
85234
85248
85249
85250
85251
85253
85254
85256
85257
85258
85281
85282

COPPER STATE CREDIT UNION BYLAWS (68502)
EFFECTIVE: [5/25/2024](#)~~03/14/2026~~

85283
85284
85296
85301
85302
85303
85304
85305
85306
85307
85308
85309
85310
85311
85312
85313
85318
85323
85324
85326
85335
85338
85339
85340
85342
85345
85351
85353
85355

COPPER STATE CREDIT UNION BYLAWS (68502)
EFFECTIVE: [5/25/2024](#)~~03/14/2026~~

85358
85361
85363
85373
85374
85375
85379
85380
85381
85382
85383
85385
85387
85388
85390
85396
85541
85544
85547
85553
85704
85705
85706
85707
85708
85710
85711
85712
85713

COPPER STATE CREDIT UNION BYLAWS (68502)
EFFECTIVE: [5/25/2024](#)~~03/14/2026~~

85714

85716

85718

85719

85730

85745

85748

85749

86301

85303

86305

86313

86314

85323

86327

86329

86333

Formatted: Centered