



**Mike Mucha**, GFOA's deputy executive director, spoke with **Kelli Munroe**, the chief deputy treasurer for Pinal County, Arizona, about technology innovations, customer service, her untraditional career path, and the importance of mentoring and engagement at GFOA.

**Mike: Let's get things started. Can you tell me about your current position with Pinal County?**

Kelli: I am the chief deputy treasurer with the Treasurer's Office at the county. We have approximately 24 people on our staff, including Treasurer Michael McCord. We serve as the bank for the county and handle investments, debt management, disbursement of funds, and collection of payments and taxes. We also provide a variety of financial services to special districts and other political subdivisions within Pinal County. It's an honor to work with the great team we have at the Treasurer's Office.

**I saw the team you work with in the Treasurer's Office has won awards recently for innovation. Can you explain what the county was honored for?**

Yes. In 2019, 2021, and 2022, Pinal County was recognized with the Arizona Association of Counties Summit Award,

each time for technology projects. In 2022, we implemented a contactless payment solution that allowed for customers to pay their taxes through the phone. The mobile payment options were installed to all Treasurer's Office window locations and the county departments with the highest transaction volumes. During the COVID-19 pandemic there was demand for us to move in this direction, and our staff was able to successfully implement a solution. In 2019 and 2021, the county won the award for implementing a mobile app that provided smart phone access to tax information. As a citizen, you can look at property information, tax bills, and tax notices information improving transparency and access. The ability to make improvements like this and continue to work on ways to innovate is one of the reasons why I really enjoy the work we do and was a big part of me wanting to join the Treasurer's Office.

**Where were you before you started your current role?**

I've only been in my current position for two years, but started with the County approximately 9 years ago as a senior accountant in the Finance Department. At the time, I came in with a background in commercial banking and school finance, and was able to take advantage of my experience in different types of organizations. I later moved to the Community Development department as a budget analyst, where I focused on permitting and development fees. When the opportunity in the Treasurer's Office opened in 2022, I was able to start my current role.

**I'm guessing that provides you with a unique perspective, having now worked in three different departments and three different areas of finance. What's going on now in Pinal County? Any challenges for the Finance Department or Treasurer's Office?**

The county is facing rapid growth and as a result, all county departments need to find ways to grow and provide services in a changing environment. Over the past ten years, we have grown into the third largest county in Arizona and new home sales have soared at a rapid pace. From a treasury perspective, the tax roll is growing and we have had to assess our staffing

needs. With many of our employees approaching retirement, I would say one of the biggest challenges is finding candidates who are not only qualified for the open positions but who share the same passion for service that has allowed us to be innovative and cutting edge.

**The county has been successful in working as a team and providing new technology like the award-winning projects you mentioned. How does the county approach these projects to make them succeed when other governments sometimes struggle?**

We focus on processes first and really lean into the technology. Our team does a great job coming together to collaborate and identify potential problems so we can work through options and develop appropriate plans. We spend time on contingency planning for risks, working through security concerns, and anticipating how users will respond. I have to give credit to our IT team, which serves the Treasurer's Office and specifically Wiley Siler, who leads that team as information technology systems administrator. They emphasize working with management and improving processes. For example, another project they led was streamlining check writing. In the past, the treasurer signed checks; now we have check signing built into our system, which has freed up staff time to be put to better use.

**What has been your experience with the technology projects and the public? Do they notice or appreciate the improvement? Also, have you had any feedback that the county is changing too fast and may not be serving some citizens who may not be as technologically savvy?**

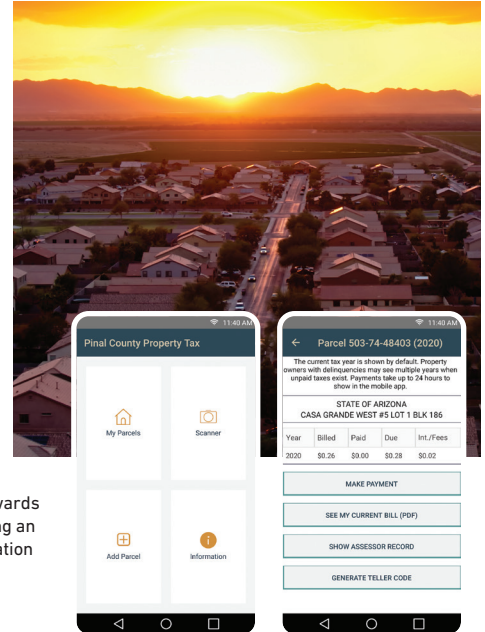
I think people notice. We've actually had a pretty good percentage of our taxpayers use the new technology. I think there will always be some people who like to engage in more traditional ways, by writing a check or coming into either our main office or one of our satellite locations. The new technology is used to process about 50 percent of our payments. I think that rolling out new technology during COVID-19 helped our adoption rates, but success for the project is really due to our overall approach and drive to be more innovative.

**Does the county have anything planned for the next innovative project?**

We do have a few plans, but I don't want to share too much before we're ready. I can



Left: The Pinal County Treasurer's Office team. Right: The county was recognized with several awards for innovative technology in recent years, including an app that gives citizens access to property information and allows them to pay their bill via smart phone.



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talk about another project we've announced recently. Right before the last tax season, we invested in an OPEX machine that sorts, copies and processes mailed tax payments. Prior to this purchase, our staff would manually complete this task, which is very time consuming. As part of the project to roll it out in Pinal County, we developed a program that integrates into our financial systems and allows customer service representatives a much faster and more convenient access to payments. By automating much of the manual work, we have been able to take what was a two- to three-week process for receiving and depositing checks down to two days. It's been a game changer for us.

**Impressive. Have you always been involved in technology? Or were you drawn to finance because of the ability to innovate through the use of technology?**

I would say that I've always enjoyed working with technology, but my career actually started in banking, primarily in an administrative role. I've actually

had somewhat of an interesting journey to get to this point in my career. Out of high school, I started as a teller at United American Bank in California. Part of the motivation for the job initially was that I thought that I'd be able to be at the beach by 3 p.m. each day. Little did I know that if we were out of balance for the day, I'd need to stay late. Throughout my career, I've had the benefit of working with some great mentors who always encouraged me to continue developing and to take advantage of opportunities that came up.

After working in California for a few years, I moved to Arizona to take a job with Bank of America, working in back-office operations to support their fraud prevention efforts. Looking back, I can see that this position helped me integrate banking, technology, and finance. It's also where I started to get some managerial experience. About that time, though, I had young children and wanted to switch gears. I really wanted to have the same schedule as my kids, so I took a job with a local school district, in the superintendent's office. Soon after, a position in payroll opened, and I moved over there.

As my kids got a bit older, another mentor, Apache Junction School Superintendent; Dr. Robert Pappalardo, encouraged me to go back to school and finish my degrees. I ended up earning a bachelor's degree in business administration in 2007, and



master's degree in accounting in 2011, about halfway through my career. While I was getting my master's degree, I had a professor who encouraged me to gain experience in the private sector before pursuing a CPA. I took a job in a manufacturing plant as their business manager, but ultimately, I didn't ever sit for the CPA exam.

Working in the private sector also made me miss the public sector, specifically the best practices and the overall structure of government. At the time I interviewed for positions in Pinal County and the City of Phoenix. I lived in Pinal County, was excited about the growth here, and the vision that the current leadership had for the county's future. I was also drawn to the customer service aspects of the work. From my days in banking, I've always enjoyed taking care of customers. At the county, I was rewarded by seeing the value of helping a department or citizen with their concerns. That was my passion. I can help make something better for our internal and external customers.

**That is a unique journey. Many other GFOA members I've interviewed have also spoken about the rewards of public service. Are there any disadvantages to working in local government?**

Compared to private industry, I would say that local government has more red tape. I understand that sometimes it's necessary, but that also doesn't mean that it's not frustrating when change takes a long time. In the private sector, our leadership team could reach decisions about a change in direction and quickly implement it. In the public, we need to make sure we are aligned with stakeholders, ensure the change works with the budget, and keep our plans with other strategic initiatives at the county. I like getting things done fast, and that doesn't always happen.

**From your recent experience, it seems like you've been quite successful in implementing things quickly. Is there anything you've learned during your time in the private sector that helped make you better at driving change?**

Looking back, I did benefit from serving under good leaders. I would say that my time at Bank of America was a turning point in my career. I realized that I

could provide good ideas, but I needed a seat at the table to do that effectively, get feedback, and implement change.

**Any recommendations on how finance professionals can work on getting a seat at the table?**

For me, I was eager to learn, and I think I made it clear that I was eager to learn. I was able to watch in meetings and notice the difference between good and bad leaders. When the time came for me to step up, I was ready, but I'll admit I also needed help. In this case, one of my supervisors, Dora Wisner, gave me the opportunity to engage. Sometimes, I think you just need someone to take a chance with you, and she did. She used to say we need to pay it forward. I think about that now, and I am looking for people who want a chance—I'm not going to be here forever. If I can give someone that chance, not only will I be helping them in their career, it's also a great opportunity for me to learn and take on a different role, as a mentor. If I can talk with high school students, I try to communicate what a rewarding career the public sector can be. For me, I was able to work my way up. I'd like to think that I'm now in a position where I can help others do the same. It's one of the reasons I'm excited to collaborate with human resources and work on establishing an internship program at the county.

**In addition to learning from experience, I understand you also completed a public sector-focused management program? Can you tell me what the biggest takeaway from that program was for you?**

I did. In 2022, I completed the Certified Public Manager Program at Arizona State University (ASU). I think the most valuable thing I learned was how you can best structure an organization to serve the public in changing times. I was able to quickly apply what I learned in a real-life situation. We had a department that was hit with fraud, and our entire team came together to problem solve. We communicated options, applied some creative thinking, and were able to take quick action.

Thinking back on my career and the professional development opportunities I've had, I think I get more out of them now that I have experience than I did

before when I was younger. I've said this to my own children now that they are adults. I started my career first and then went back to school. I think that made school more rewarding. I was able to relate what I learned in class to real-life work experiences, and experiences like this program at ASU are another example of that.

**Any goals or plans for your next learning opportunity?**

I just signed up for the certified government investment professional program with the Government Investment Officers Association. As you know, I'm also in my first year serving on GFOA's Treasury and Investment Management committee.

**Thanks for bringing up your involvement in GFOA. Before we talk about your role as a standing committee member, I want to ask about your experience serving on GFOA's ethics task force.**

I was happy to be a part of that team. When I joined the ethics task force, I was working with the Community Development department at the county. While I was also engaged with the Arizona GFOA, this was one of the first times I had volunteered to be more active in GFOA. What I loved most about the ethics work was that it took a topic that was not new and approached it in a completely different way. We've always learned ethics from the perspective of right versus wrong—but that terminology was old. A newer workforce faces different challenges and we had to speak in a way that reflected these new realities. In addition, it wasn't enough to



#### GET INVOLVED

Explore GFOA's research on ethics and trust, and how to put the GFOA Code of Ethics into practice in your government.

[gfoa.org/trust](https://gfoa.org/trust)

GFOA's Committee on Treasury and Investment Management (TIM) tracks new developments in cash management and develops best practices for government officials at all levels.

[gfoa.org/tim-committee](https://gfoa.org/tim-committee)

just list the things not to do. I think the task force was successful in defining what “ethical” means in its simplest form. It isn’t about what you shouldn’t do, and it’s not about the values you should work to uphold.

I have the new code of ethics on my wall at the county and we do refer to it often in discussions. For example, when discussing policies here at the county, the code provides a reminder of how we as finance officers need to be fair, reliable, and trustworthy. It really does inform the culture of our office. It’s also a great introduction to GFOA.

**As part of GFOA’s Treasury and Investment Management committee, you’re helping develop GFOA’s suite of best practice statements. Can you describe what this opportunity has been like?**

Professional development is critical in any role, especially leadership. When I heard that spots were open on the committee, I really wanted to be part of establishing best practices, but also to build my network with other leaders. In my role as chief deputy, I thought serving on a committee would not only be valuable for me, but also for my team. Currently, the committee has been discussing recommendations related to cash handling, requests for proposals for banking services, and fraud prevention. Being a part of these discussions is an excellent opportunity to engage with other leaders from around the country and bring ideas back to the county.

**Now that you’re almost done with the first year, do you have any advice for a new committee member or someone thinking about applying?**

Get involved. Government is government. We all do things a little bit differently, but we are all governments. The support system that a group like this provides will no doubt be beneficial to your government. I’ve also used this as an opportunity to get others at the county involved. As I learn more about GFOA, I’m in a better position to help others on my team. Our new investment manager has been involved, and our treasurer, Michael McCord, will be joining me in Orlando this year for the annual conference.



**Professional development is critical in any role, especially leadership.”**

**That’s great. Recruiting others to GFOA or to the public finance profession in general is so important, but it’s something that governments often struggle with. Do you have any suggestions?**

This is a tough question. I don’t think that recruiting challenges are new, but I do think there are differences from years ago. Times have changed a bit since I was in high school, and students have different ways of learning about options. From what I’ve seen, there aren’t that many opportunities for local government finance officers to make a pitch at a career day. I think that we really need to work on getting the word out to young college students. Not all students are a fit for college, and trade schools or community colleges could also be great way to recruit for entry-level positions.

I know that a lot of young people want to pursue the jobs that will make them the most money. It’s not that you can’t earn a good living in the public sector, but at some point, I think you learn there is more to a job than money. As we are hiring, I’m always looking for someone who has a passion to learn, who wants to be part of a team, and is looking to be mentored, even if they don’t have a college degree. Once we get them on board, it’s up to us to make sure they have projects that keep them engaged and growing.

**You mentioned earlier that the county’s staff is growing? Has Pinal County been successful at recruiting new staff?**

We emphasized the need to grow our staff and I think are working to put the right policies in place. I believe that having an internship program is a big help in recruiting. I was attracted to the county and specifically to the Treasurer’s office for the mission of the organization and the team. When I started, I asked the treasurer what he wanted to see implemented in the Treasurer’s Office.

He said that he preferred to move to a 4/10 schedule, open satellite offices Monday through Friday, and make the office’s inviting to the public. He also said that we needed to increase staff. I realized that to recruit, we needed more flexibility. Like me going to work and attend school earlier in my career, some talented individuals need to juggle personal commitments. We try to be accommodating. Management in our office now has a laptop so they can work from home. I know there are some fears about remote work, but for us, it increased productivity. This is another area where technology has allowed us to make significant improvements.

**So, after starting your career hoping you could leave early to get to the beach, now you can actually work from the beach.**

I guess that’s true, but Pinal County is not known for its beaches. I am proud of the way our team has embraced technology in this case. But I think it’s important to point out that our team doesn’t necessarily use technology to get away—we use technology to stay engaged with the office. I think most of our employees would prefer to still be in the office, but when they are not, they are still part of the team and can participate. There is a lot of motivation that comes from working with an engaged staff.

**Is there any particular message you try to instill in those you mentor, or experience from your career that you share to reinforce your team’s culture?**

Good question. I think that everyone needs to take their own journey and to some extent figure out what they really want. For me, being a part of an innovative and collaborative team culture is refreshing, and I love that I can continue to pay it forward and share what I can here at the county and within GFOA. GFOA provides the framework that someone can use to build a career. Through best practices, networking, and continued professional development, I’ve found an opportunity to share my passion with others who are on a similar journey to contribute what we can to helping others and serving the public. 🙌

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