

VantagePoint Quarterly

vantagewest.org

January 2014



Store it.

*And watch
it grow.*

Up to **1.75%** APY*

Contribute to your IRA today.



vantagewest.org

*Annual Percentage Yield accurate as of 12/04/2013. Tiered balances earn tiered rates. Minimum \$125,000 balance to earn 1.75%APY; \$75,000-\$124,999.99 earns 1.70%APY; \$25,000-\$74,999.99 earns 1.65%APY; \$500-\$24,999.99 earns 1.60%APY; \$50-\$499.99 earns 0.60%APY. Minimum deposit of \$50 to open account. Early withdrawal penalties may apply. Fees may reduce earnings. Subject to approval. Certain restrictions may apply. Rate subject to change without notice. Federally insured by NCUA. Consult your tax advisor.



Our 1st Avenue “Smart” Branch is Now Open!

Ready to experience Tucson's latest banking technology? Be amazed when you visit our new “smart” branch located at **4280 N. 1st Avenue.**

This branch puts technology in your hands with sophisticated ATMs and advanced self-service options, so you skip the teller lines, stay in control of your finances, and save time.

We'll transform your everyday banking into something more exciting with modern branch offerings, such as:

- Debit cards instantly issued on-site
- Convenient account access
- Expedited personal service
- FREE Wi-Fi

Drop by today!



2014 Board of Directors Election

All Vantage West Credit Union members who are at least 18 years old have the right to vote in the annual election for the Board of Directors. Four seats are up for election in 2014. The Nominating Committee is pleased to announce the following nominations.

Gary Smith



Gary was a Quality Assurance Field Support Representative with the Department of Defense for 35 years. He is also a retired Master Sergeant with the United States Air Force Reserves. He has a B.S. in Business Administration and an Associate's Degree in Aircraft Technology. He is a Certified Credit Union Volunteer (CCUV) through the Credit Union National Association (CUNA). Gary was a member of the Supervisory Committee for over 10 years and was its Chairperson before becoming a Board Director. He currently serves as Board Treasurer.

Gloria Gonzalez



Gloria retired from the credit union in February 2006 after 30 years, holding various positions including loan officer, branch manager, and vice president of loan sales when she retired. She also served on various committees while employed at the credit union. She was on the Loan Review Committee for 25 years, and assisted with the Asset & Liability Committee for four years. Gloria has been a credit union member since 1977 and currently serves on the Board as a Director.

Eugene "Gene" Santarelli



Gene is a retired Lieutenant General from the U.S. Air Force and has served our country for more than 32 years. He has extensive leadership and management skills developed over 15 years in senior/executive level positions in the Air Force, as well as more than 10 years of independent consultancy to military leaders and various defense companies. Gene has been a Vantage West member for more than 20 years. In March 2012, he became an Associate Director, and was appointed as a Director in May 2013 to fill a mid-term vacancy. His seat is up for re-election in 2016.

Lea Márquez-Peterson



Lea is the President/CEO of the Tucson Hispanic Chamber of Commerce and is an advocate for the Southern Arizona business community. She sits on numerous boards and committees, and has received many awards for her community involvement and leadership positions. Lea was an Associate Director on our Board for several years before being appointed Director in October 2013 to fill a vacancy. Her seat is up for re-election in 2015.

CEO's Corner



As we start a new year, we at Vantage West find ourselves reflecting on the past year and the people who have helped make our business successful. We begin with a heartfelt "Thank You" for being a valued member, a business partner, a volunteer or an advocate.

This 2014, we look forward to making your experience even better. Knowing that change is constant in our world, we continue to improve on the delivery and quality of our products & services.

Our 1st Avenue "Smart" Branch is now open in Tucson to bring you a brand new banking experience. Our first interactive branch offers sophisticated ATMs, kiosks with self-service options, on-site issuance of debit cards, and more. This new branch model provides an efficient way to leverage technology, with a personal touch, for the benefit of our members. To improve member experience, we've also redesigned our website - making it easier to navigate and find exactly what you need.

Right now, we have deposit products with higher yields. Our retirement accounts can earn you up to 1.75%^{APR}, and we have a special 15-Month Share Certificate at 1.10%^{APR}. We also continue to be a leader in mortgage and auto lending with some of the most competitive rates in the marketplace. For Business Banking, we are focused on deepening relationships with our enhanced offerings, such as checking accounts with additional benefits and a business credit card with 1% cash back rewards.

In closing, we wish you and your family a new year of health, happiness, and prosperity.


Robert D. Ramirez
President/CEO

Our Mortgages Fit Just Right!

Dreaming of finally moving into your new home this year? Wanting to save some extra cash with a mortgage refinance after all that holiday spending?

It's not too late! With mortgage rates still at historic lows, you can take advantage of money-saving deals on your home loan with us. We have great mortgage products, competitive rates, and for a limited time, we'll even waive the appraisal fee when you finance your loan with us.*

Are you a veteran or currently on active duty and have VA eligibility? You may be able to purchase a home with NO down payment.

Do you want to buy a home but have limited savings for a downpayment? You may qualify with as little as 3.5% to 5% down payment.

Are you an established physician or a resident in your final year? You may qualify for up to 100% financing.

To learn more or to apply, contact one of our Mortgage Specialists at **520.751.7072**, email us at home loans@vantagewest.org, or go to vantagewest.org.



Subject to approval. Certain restrictions and fees may apply. *Offer ends February 28, 2014.

It's Turbo Tax Time!

File taxes the easy way. TurboTax is available right inside Online Banking. Save money and time with a 15% discount on paid federal editions of TurboTax and ready access to online account information.

Plus, your refund can be directly deposited for a fast, hassle-free return. Also available are personalized tax tips, scenario planning, filing tools and step-by-step guidance for first-time users.

To get started, or for a free test drive of TurboTax, log in to Online Banking and click on the TurboTax tab. No payment is due until the tax return is submitted to the IRS. Log in today at vantagewest.org to see how easy it is to file your taxes online.

TurboTax is a registered trademark of Intuit Inc.



A Tradition of Giving Lives On

As 2013 drew to a close, Vantage West kept the spirit of giving and community outreach very much alive. In December, we continued to build on our tradition of doing business with a heart by giving cash donations to 15 local charitable organizations whose causes we support and believe in.

Andrea's Closet - Tucson Medical Center • Our Family Services • Operation Eternal Freedom • Handi Dogs • Pinal Hispanic Council Behavioral Health Services • The Haven • Youth On Their Own • HOPE Animal Shelter • Lizzie's Loot Dismantle Children's Center • Juvenile Diabetes Research Foundation • Devereux Arizona • Teen Challenge • Nourish • United Way of Tucson • Mobile Meals

A Website Redesigned with Members in Mind

In November, we proudly launched **vantagewest.org**, our newly redesigned Vantage West website. Accordingly, be sure to update your bookmarks from **vwestcu.org** to **vantagewest.org**.

In addition, updates were made to Online Banking to help improve safety, security, and the overall user experience. *To accommodate the Online Banking changes, it's imperative to update your internet browser.* For recommended browser versions and to learn more, click the orange banner located at the top of every webpage for quick access to FAQs.



Watch your money
GROW!
Open a 15-Month Share Certificate.
1.10% APY*

*Annual Percentage Yield accurate as of 1/1/2014. Minimum deposit of \$1,000 to open account. Early withdrawal penalties may apply. Fees may reduce earnings. Subject to approval. Certain restrictions may apply. Rate subject to change without notice. Offer valid for new money only. Federally insured by NCUA.

Better Business Banking, With Rewards

We've enhanced our Business Banking to bring you new checking account options with more ways to save on monthly fees, along with added member benefits. Plus, our Visa® business credit card now comes with 1% cash back rewards.

Depending on your needs, we'll help you choose from our Standard Business Checking, Select Business Checking, Premier Business Checking or Community Business Checking (for non-profit business members). And with qualifying account relationships, you can enjoy new perks that may come with your account without the monthly fees! These include FREE Online Bill Pay, three free non-Vantage West ATM fees per month (Vantage West fees only), a .25% loan rate discount on a new business loan, and more.

Here's more good news! Now, you can get 1% cash back rewards on qualifying purchases using your Visa business credit card. No annual fees...no enrollment required!

To learn more, visit your nearest Vantage West branch or call us today!

Subject to approval. Certain restrictions and conditions may apply.



vantagewest.org
520.298.7882
800.888.7882

Last Chance for Board Nominations

While the Nominating Committee has announced their candidates for the four Board seats up for election in 2014, nominations for vacancies may also be made by petition. If you are interested:

Obtain a nomination packet by contacting Lori Green at **520.917.6702** or **800.888.7882 ext. 6702**. Submit all required forms with the Secretary of the Board of Directors by **February 3, 2014**, including a petition signed by at least 500 Vantage West members who endorse the candidacy.

To qualify, a member must be at least 18 years old, and cannot be a Vantage West employee. Voting shall be by written ballot. However, the election will not be conducted by ballot, and there will be no nominations from the floor at the Annual Meeting if there is only one nominee for each vacancy.

Election results will be announced at the 2014 Annual Meeting and will be published in the July 2014 newsletter.



Closed for the Holidays

January 1 - New Year's Day

January 20 - Martin Luther King, Jr. Day

February 17 - Presidents' Day



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