

# Vantage Point

Spring 2015

## Stay connected:



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NMLS# 485751  
Federally insured by NCUA.



**We're celebrating our  
60th Anniversary with a  
special gift to you.**

Vantage West just turned 60, and we have you, our membership, to thank for getting this far.

For your special gift, simply open your personal or business share certificate at any Vantage West branch.

*But hurry...this is a limited time offer!*

To learn more about our anniversary rate special, visit

**[vantagewest.org/60](http://vantagewest.org/60)**.

**CLOSED**  
For the Holidays

**MAY 25**  
Memorial Day

**JULY 3**  
Independence Day (Observed)



Subject to approval. Certain restrictions may apply. Federally insured by NCUA.

## A Message from Our CEO

"If you change the way you look at things, the things you look at change." - Dr. Wayne W. Dyer, American self-help author and motivational speaker



I can only imagine what the founders of then DM Federal Credit Union were thinking of 60 years ago when they opened our first office at Davis-Monthan Air Force Base in 1955.

I was told the office was an old barracks, and that a volunteer committee met each payday to see if there was enough money for members applying for loans. There were no computers then, and personal service was key to attracting and retaining our military members. Today, Vantage West remains strongly committed to providing excellent personal service as we strive to exceed member expectations.

On March 25, Vantage West marked our Diamond Anniversary this year. As a full-service, \$1.4-billion financial institution with nearly 135,000 members, we now serve individual and business members across Arizona via branches in Central and Southern Arizona – and worldwide through Online and Mobile Banking.

Today, we promote, and will continue to promote, financial readiness for young kids just getting started, and adults alike, who have learned and continue to learn the value of planning, saving and spending wisely.

We will always be there for our members through every stage of their lives; and for business members as they grow and help strengthen the Arizona communities we share. We will also

continue our dedication to philanthropy and volunteerism, as giving back to the communities we serve remains a priority.

In closing, thank you for your membership and for helping us achieve our 60-year milestone. We look forward to serving you for many years to come!

**Robert D. Ramirez**  
President/CEO



## Celebrating 60 Years of Growth & Dedicated Service

Over the years, Vantage West Credit Union has been driven and motivated to serve the people who depend on us for their financial needs. We also support the growth of local communities, with a shared vision to enhance people's lives.

Proudly, 2015 marks our 60th year as a credit union. More than just meeting our members' checking, savings or business banking needs, we care about enabling our members to succeed.

Today, we touch people's lives in many ways. For us, serving also means helping children and adults with financial readiness programs, so they can be financially prepared for the future. We are also actively involved in the community with social responsibility and outreach programs with far-reaching benefits.

### The Vantage West Story

For Vantage West, our story takes us back 60 years ago when an idea was born in 1955. Some may still recall our start-up years as a federal credit union, dedicated to serving our military members and contractors at Davis-Monthan Air Force Base.

Since then, we've worked diligently at growing what we can offer, who we can offer it to, and how we can make ourselves more responsive to people across all ages and local businesses.

From the early days of providing basic banking services, we're now a full-service financial institution, able to help our members across all stages in life. Along the way, we experienced major milestones to get where we are today – a \$1.4-billion credit union serving nearly 135,000 members in Central and Southern Arizona.

*We've come a long way since 1955, and we plan on being here for the long-term.*



### Humble Beginnings

DM Federal Credit Union (DMFCU) is created to serve airmen and their families at Davis-Monthan Air Force Base (DMAFB).



1955



1960s

*Davis-Monthan*  
**FEDERAL CREDIT UNION**

The next 15 years saw rapid growth of the credit union, and membership grew from 586 in 1965 to over 13,886 by the end of the 1960s.

**The Early Years**

### The Growing Years

During the 1970s, DMFCU began to physically grow, building new branches for its membership, both within and now beyond the gates of DMAFB.

**IDMI**  
Federal Credit Union

1970s



1980s

**DMFCU**  
Federal Credit Union

By the middle of the decade, DMFCU surpasses \$100 million in assets, and a young Robert Ramirez comes on board as AVP Financial Services.

**The Boom Years**

### The Rise to the Top

During the 1990s, DMFCU would build more branches throughout Tucson, as it became the largest credit union in Southern Arizona.

**DMFCU**  
Federal Credit Union

1990s



2000s

**Vantage West**  
CREDIT UNION

The 2000s saw a name and charter change for the credit union. We built or occupied newer facilities, and grew to 14 branches by the end of the decade.

**The Years of Change**

### Today and Beyond

The 2010s began with the building of our first interactive "smart" branch. As of today, our credit union has grown to 17 branches across Central and Southern Arizona, and well over \$1 billion in total assets.



2015



**Thank you, valued members, for being an important part of our history.**



## Business Banking – Fuel for Growth

If you want dedicated personalized service, knowledgeable advice, and the right solution for your business needs, count on our team of Small Business Experts (SBEs) to be there for you.

Our experts can help business owners manage cash flow, provide solutions to earn more and save money through the right deposit and lending products, offer convenient ways to access your accounts, offer financial benefits for you and your employees, and more.

Ask to speak with one of our Small Business Experts in the branches today. [vantagewest.org/business](http://vantagewest.org/business)



## Racing Toward Retirement?

Don't get left behind. Start today.

Vantage West Financial Advisors provide honest, sound retirement planning advice, so you can retire when you want and enjoy things you love. The earlier you start, the more time your money has the potential to grow.

**Start planning with a Financial Advisor you can trust.** Schedule your no-cost, no-obligation consultation today!

[vantagewest.org/startplanning](http://vantagewest.org/startplanning)



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## The Vantage West Scholarship Program – More Financial Aid.



[vantagewest.org/scholarship](http://vantagewest.org/scholarship)

## 2015 Annual Meeting

*All members are invited!*

June 17, 2015 • 4 p.m.  
Radisson Suites Tucson  
6555 E. Speedway Blvd.

*Fun prizes. Hors d'oeuvres will be served.*




## Now searching for dedicated volunteers.

Play an important role in shaping the credit union's growth and future direction.

**Interested?**

 Lori Green - 520.917.6702, 800.888.7882 ext. 6702

 [Lori.Green@vantagewest.org](mailto:Lori.Green@vantagewest.org)